

**COUNTY COUNCIL**

Mel Rapozo, Chair  
KipuKai Kualii, Vice Chair  
Addison Bulosan  
Bernard P. Carvalho, Jr.  
Felicia Cowden  
Bill DeCosta  
Ross Kagawa



**OFFICE OF THE COUNTY CLERK**

Jade K. Fountain-Tanigawa, County Clerk  
Lyndon M. Yoshioka, Deputy County Clerk

Telephone: (808) 241-4188  
Facsimile: (808) 241-6349  
Email: [cokcouncil@kauai.gov](mailto:cokcouncil@kauai.gov)

**Council Services Division**  
4396 Rice Street, Suite 209  
Lihu'e, Kaua'i, Hawai'i 96766

February 20, 2024

**TESTIMONY OF ADDISON BULOSAN  
COUNCILMEMBER, KAUAI COUNTY COUNCIL  
ON  
SB 2227, SD 1, RELATING TO EMERGENCY MANAGEMENT  
Senate Committee on Judiciary  
Wednesday, February 28, 2024  
10:00 a.m.  
Conference Room 016  
Via Videoconference**

Dear Chair Rhoads and Members of the Committee:

Thank you for this opportunity to provide testimony in SUPPORT SB 2227, SD 1, Relating to Emergency Management. My testimony is submitted in my individual capacity as a member of the Kaua'i County Council.

I wholeheartedly support the intent of SB 2227, SD 1, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of SB 2227, SD 1. Should you have any questions, please feel free to contact me or Council Services Staff at (808) 241-4188 or via email to [cokcouncil@kauai.gov](mailto:cokcouncil@kauai.gov).

Sincerely,

**ADDISON BULOSAN**  
Councilmember, Kaua'i County Council

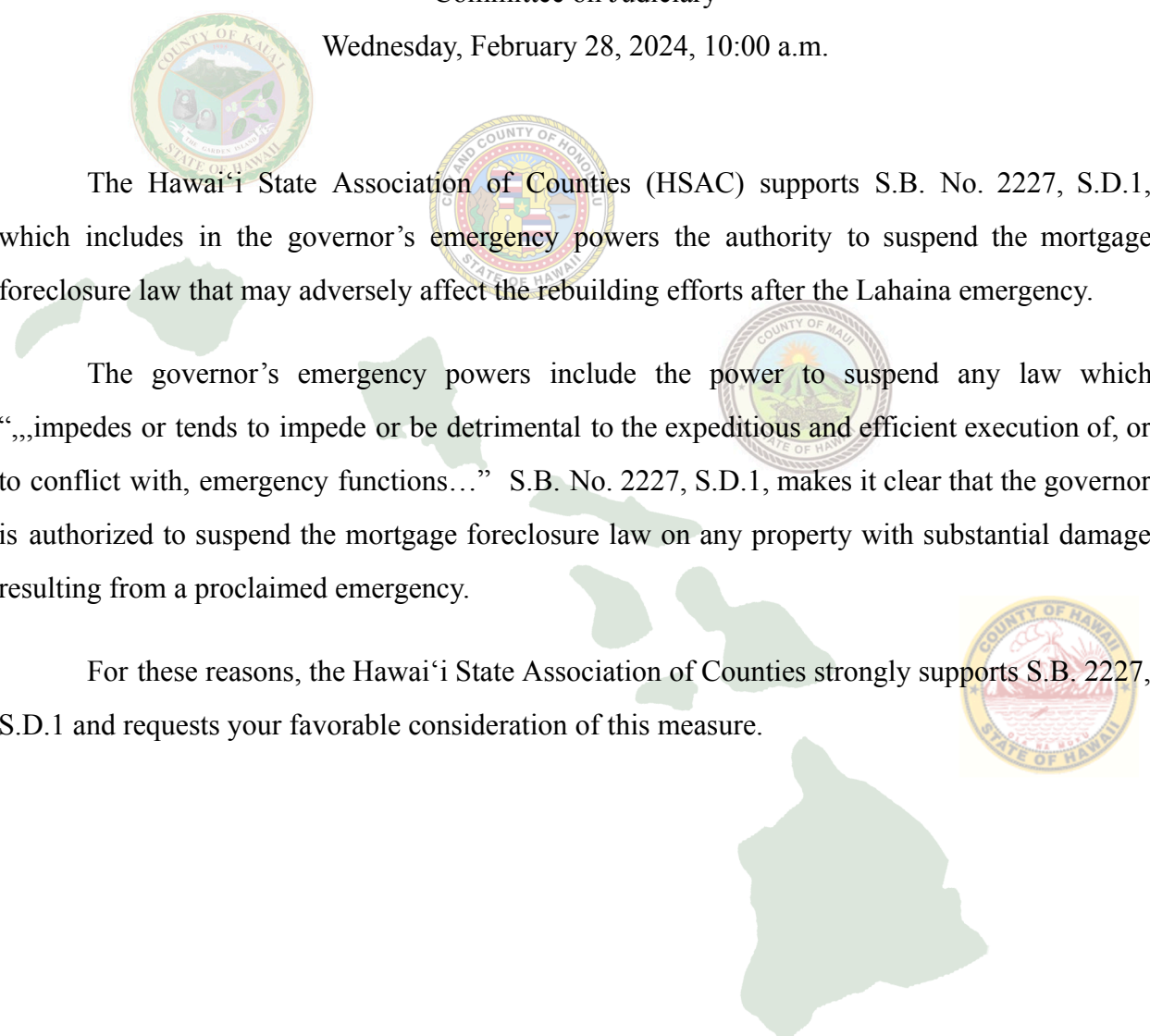
AAO:mn



**Testimony of the**  
**Hawai'i State Association of Counties**  
**S.B. No. 2227 S.D. 1**  
**Relating to Emergency Management.**

Committee on Judiciary

Wednesday, February 28, 2024, 10:00 a.m.

A faint, light green map of the Hawaiian Islands is overlaid on the page. Several circular seals of the counties are also visible: County of Kauai (top left), Grand County of Honolulu (center), County of Maui (middle right), and County of Hawaii (bottom right).


The Hawai'i State Association of Counties (HSAC) supports S.B. No. 2227, S.D.1, which includes in the governor's emergency powers the authority to suspend the mortgage foreclosure law that may adversely affect the rebuilding efforts after the Lahaina emergency.

The governor's emergency powers include the power to suspend any law which “,,impedes or tends to impede or be detrimental to the expeditious and efficient execution of, or to conflict with, emergency functions...” S.B. No. 2227, S.D.1, makes it clear that the governor is authorized to suspend the mortgage foreclosure law on any property with substantial damage resulting from a proclaimed emergency.

For these reasons, the Hawai'i State Association of Counties strongly supports S.B. 2227, S.D.1 and requests your favorable consideration of this measure.



 808-733-7060  
 808-737-4977

 1259 A'ala Street, Suite 300  
Honolulu, HI 96817

February 28, 2024

**The Honorable Karl Rhoads, Chair**

Senate Committee on Judiciary

State Capitol, Conference Room 016 & Videoconference

**RE: Senate Bill 2227 SD1, Relating to Emergency Management**

**HEARING: Wednesday, February 28, 2024, at 10:00 a.m.**

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawaii and its over 11,000 members. HAR **opposes** Senate Bill 2227 SD1, which authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for properties having substantial damage resulting from a Governor-declared state of emergency. Takes effect 7/1/2040.

HAR appreciates the intent of this measure to try to address the very real impacts felt by homeowners in times of emergency. However, we believe this measure could have unintended negative consequences that would ultimately be harmful for Hawaii's consumers.

Lenders are heavily regulated and are evaluated on factors such as how much risk they carry within their lending portfolio. If mortgage foreclosures are suspended for up to three years, it could increase the risk a bank carries in their lending portfolios and impact the bank's overall stability. This may lead to credit markets tightening which means less money available for loans and making it harder for people, including homeowners, to get the funds or receive loans they may need after an emergency.

Mahalo for the opportunity to testify.





Testimony to the Senate Committee on Judiciary  
Wednesday, February 28, 2024, at 10:00 AM  
Conference Room 016

Comments on SB 2227 - Relating to Emergency Management

To: The Honorable Karl Rhoads, Chair  
The Honorable Mike Gabbard, Vice-Chair  
Members of the Judiciary Committee

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League, the local trade association for 47 Hawaii credit unions, representing over 864,000 credit union members across the state.

HCUL offers the following comments on SB 2227, Relating to Emergency Management. This bill would authorize the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for properties having substantial damage resulting from a Governor-declared state of emergency. While we understand the intent of this bill to protect borrowers in the event of a substantial disaster, there are several concerns.

The majority of Hawaii's credit unions currently offer mortgage loans to their members. Credit unions are not-for-profit organizations whose members ultimately bear any losses. If there is a default in payment of their obligations, a credit union may have to take legal action to collect the debt. If the credit union cannot collect the debt, its members suffer the loss, and this may also have the unintended consequence of making it more difficult for credit union members to qualify for loans, as the risk incurred by financial institutions would be higher. Thus, suspending mortgage foreclosures for 3 years could be detrimental to a financial institution's overall safety and soundness.

Further, we have concerns with the lack of clarity in the term "substantial damage". If this is the trigger for the suspension of Chapter 667, it should be clearly defined.

Hawaii's credit unions, particularly those on Maui, have already been offering substantial relief to those affected by the Maui fires. This includes loan deferrals. We have examples of this which can be made available to the Committee members. While we understand the desire to mandate this type of assistance to those in need, it will affect the way local credit union lenders are able to operate, offer loans, and assist their members.

Thank you for the opportunity to provide comments on this issue.



Testimony of **Lahaina Strong**  
Before the Senate Committee on  
**Judiciary**

In Consideration of Senate Bill No. 2227, SD1  
RELATING TO EMERGENCY MANAGEMENT

To Chair Rhoads, Vice Chair Gabbard, and the honorable members of the committee,

We are writing on behalf of Lahaina Strong, an organization that was initially formed in 2018 following the Hurricane Lane fire in Lahaina and re-energized last year after the devastating Lahaina fires on August 8. Our organization is the largest grassroots, Lahaina-based community organization, with over 20,000 supporters, engaged in emphasizing the importance of local voices and community-driven solutions.

**Lahaina Strong stands in support of SB2227 SD1**, which authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for an unspecified amount of time, for properties having substantial damage resulting from a Governor declared state of emergency.

Lahaina Strong has been at the forefront of relief and advocacy efforts, including the initiation of the "Fishing for Housing" camp, which has been in operation for over fifteen weeks along Kaanapali Beach, championing dignified housing for Lahaina fire victims. We commend the legislature for considering measures that address the pressing issues faced by our community, and we believe that the proposed bill encompasses crucial provisions that align with our organization's goals and demands.

While our primary focus is on the displaced fire victims of Lahaina, we firmly believe that stronger protections are needed for all homeowners in Hawaii, as we have borne witness to the impact that the Lahaina fire has had on many homeowners, struggling to pay mortgages for homes that were lost in the fire, during a time of deep economic uncertainty.

This is a critical step in providing stability and security to those who have already endured so much. Lahaina Strong stands firmly in support of such protections for homeowners, recognizing the immediate relief they would bring to the many affected individuals and families on Maui who are being forced to pay mortgages on uninhabitable properties.

We urge the legislature to pass this bill to provide much-needed relief and support to the Lahaina community and beyond.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Pa'ele Kiakona, Courtney Lazo & Jordan Ruidas

Lahaina Strong

**SB-2227-SD-1**

Submitted on: 2/25/2024 3:41:55 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shane Sinenci	Testifying for Maui County Councilmember	Support	Written Testimony Only

Comments:

Supportive.



---

*Cade Watanabe, Financial Secretary-Treasurer*

*Gemma G. Weinstein, President*

*Eric W. Gill, Senior Vice-President*

February 25, 2024

Committee On Judiciary  
Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair

**Testimony in Support of SB2227**

Chair Rhoads, Vice Chair Gabbard and Members of the Committee,

UNITE HERE Local 5 represents 10,000 working people in the hotel, food service and health care industries across Hawaii. Hundreds of our union members and their family lost their homes in the Lahaina wildfires, along with thousands of other residents. We are in support of SB2227. As Maui residents set upon the long process of recovery, they should not have to worry about getting foreclosed from homes that are damaged or destroyed.

We urge you to pass SB2227.

Thank you for your consideration.



**SB-2227-SD-1**

Submitted on: 2/26/2024 9:12:34 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Joseph Kohn MD	Testifying for We Are One, Inc. - www.WeAreOne.cc - WAO	Support	Written Testimony Only

Comments:

Support SB2227 SD1



**SanHi**

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: February 28, 2024

TO: Senator Karl Rhoads  
Chair, Committee on Judiciary

FROM: Mihoko Ito / Tiffany Yajima

RE: **S.B. 2227, S.D. 1 – Relating to Emergency Management**  
**Hearing Date: Wednesday, February 28, 2024 at 10:00 a.m.**  
**Conference Room: 016**

---

Dear Chair Rhoads, Vice-Chair Gabbard, and Members of the Committee on Judiciary:

We submit this testimony on behalf of the Hawaii Bankers Association (HBA). HBA represents seven Hawai'i banks and one bank from the continent with branches in Hawai'i.

HBA **opposes** S.B. 2227 S.D.1, which authorizes the Governor to suspend the mortgage foreclosure provisions of HRS chapter 667 for properties having substantial damage resulting from a Governor-declared state of emergency for a period of up to thirty-six months.

While banks regularly work with those impacted by disasters and consider foreclosures to be a process of last resort, HBA has concerns regarding the broad nature of this bill and the unintended impact it could have on the financial institutions market, and in turn on consumers. Lenders are heavily regulated institutions that are regularly reviewed for their safety and soundness and evaluated, among other things, based on the level of risk they carry within their lending portfolios.

While the S.D.1 version of the bill blanked out the period of time to allow a suspension of mortgage foreclosures, the original proposal of up to 3 years could negatively impact a bank's overall stability and elevate risk, which in turn would tighten credit markets and hurt consumers who need access to capital after an emergency.

We appreciate that this measure is trying to address very real impacts felt by consumers in times of emergency in the State. However, we believe that additional discussion is necessary to ensure that consumers and the lending markets they rely on are not negatively impacted.

Thank you very much for the opportunity to submit testimony in opposition to this measure.



*Mortgage Bankers Association of Hawaii*  
*P.O. Box 4129, Honolulu, Hawaii 96812*

February 27, 2024

The Honorable Karl Rhoads, Chair  
The Honorable Mike Gabbard, Vice Chair  
Members of the House Committee on Judiciary

Hearing Date: February 28, 2024  
Hearing Time: 10:00am  
Hearing Place: State Capitol Room 16

Re: SB 2227 SD1

I am Linda Nakamura, representing the Mortgage Bankers Association of Hawaii ("MBAH"). The MBAH is a voluntary organization of individuals involved in the real estate lending industry in Hawaii. Our membership consists of employees of banks, savings institutions, mortgage bankers, mortgage brokers, financial institutions, and companies whose business depends upon the ongoing health of the financial services industry of Hawaii. The members of the MBAH originate and service, or support the origination and servicing, of the vast majority of residential and commercial real estate mortgage loans in Hawaii. When, and if, the MBAH testifies on legislation or rules, it is related only to mortgage lending and servicing.

The MBAH is in opposition of SB 2227 SD1 and offers the following comments.

SB 2227 SD1 authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for properties having substantial damage from a Governor declared state of emergency.

SB 2227 SD 1 is susceptible to legal challenges because the broad suspension of chapter 667 for an extended period impermissibly impairs the rights and duties of existing contracts pursuant to the Contract Clause of the U.S. Constitution. See Allied Structural Steel Co. v. Spannaus, 438 U.S. 234, 242 (1978). The Contract Clause prohibits states from enacting laws that diminish the duties of a contractual obligor. In the context of a state declared emergency, any economic relief afforded to mortgage debtors must be appropriate to the specific emergency and only granted upon reasonable conditions. See Home Bldg. & Loan Ass'n v. Blaisdell, 290 U.S. 398, 444 (1934). However, the broad suspension of chapter 667 for an extended period is not reasonable to mortgage servicers and may not be appropriate depending on the circumstances of the state declared emergency.

MBAH also notes that SB 2227 SD 1, in its current form, does not provide a definition for properties that have incurred substantial damage resulting from a state declared emergency. The term substantial damage is very vague and susceptible to legal challenges due to ambiguous and arbitrary interpretations.

Mortgage servicers are required to follow the guidelines set forth by the investors the mortgage lender sold the mortgage loan to. Fannie Mae and Freddie Mac are the largest purchasers of mortgage loans. Per their guidelines, mortgage servicers are already required to not initiate or complete foreclosure proceedings on a property that has been affected by a natural disaster.

SB 2227 as written will have an impact on a mortgage lender's lending policy and safety and soundness requirements. If a mortgage is rendered uncollectible, mortgage lenders will be required to curb their lending, raise qualification requirements, charge higher rates and fees to mitigate potential losses to ensure the safety and soundness of their institutions.

Thank you for the opportunity to present this testimony.

Linda Nakamura  
Mortgage Bankers Association of Hawaii

# HAWAII FINANCIAL SERVICES ASSOCIATION

c/o Marvin S.C. Dang, Attorney-at-Law

P.O. Box 4109

Honolulu, Hawaii 96812-4109

Telephone No.: (808) 521-8521

February 28, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair  
and members of the Senate Committee on Judiciary  
Hawaii State Capitol  
Honolulu, Hawaii 96813

Re: **S.B. 2227, S.D. 1 (Emergency Management)**  
**Hearing Date/Time: Wednesday, February 28, 2024, 10:00 a.m.**

I am Marvin Dang, the attorney for the **Hawaii Financial Services Association** (“HFSA”). The HFSA is a trade association for Hawaii’s consumer credit industry. Its members include Hawaii financial services loan companies (which make mortgage loans and other loans, and which are regulated by the Hawaii Commissioner of Financial Institutions), mortgage lenders, and financial institutions.

The HFSA **offers comments** about this Bill.

This Bill authorizes the Governor to suspend the mortgage foreclosure provisions of Chapter 667, Hawaii Revised Statutes, for properties having substantial damage resulting from a Governor-declared state of emergency.

We believe that the provision in this Bill to authorize the suspension of mortgage foreclosures under the circumstances described isn’t necessary. That’s because a foreclosure action is already the last resort for financial institutions, lenders, and mortgagees. They have programs in place to assist borrowers and mortgagors who have hardships. They will consider many pre-foreclosure options such as forbearance (e.g., temporarily stopping collections/foreclosures, or suspending/reducing payments), loan modification, and other alternatives. Those programs are more flexible and beneficial for borrowers and mortgagors than what this Bill provides.

Thank you for considering our testimony.



MARVIN S.C. DANG

Attorney for Hawaii Financial Services Association

(MSCD/hfsa)

**SB-2227-SD-1**

Submitted on: 2/25/2024 9:36:04 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Riley Bond	Individual	Support	Written Testimony Only

Comments:

**I support SB2227 SD1, the Emergency Management Bill. It's vital for Hawaii to have robust measures in place to handle emergencies effectively.**

**This bill enables the governor to take necessary actions during emergencies.. It also suspends mortgage foreclosure provisions for affected properties, easing the burden on homeowners whose lives have just been upended.**

**Given the increasing frequency of emergencies, SB2227 SD1 is crucial for protecting public health and safety. Please support its passage.**

**Thank you.**

**Sincerely,**

**Riley Bond**

**SB-2227-SD-1**

Submitted on: 2/25/2024 9:53:28 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tamara Paltin	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair Rhoads and Vice Chair Gabbard,

Mahalo for the opportunity to submit testimony on this important legislation on my own behalf as a Lahaina community member.

This legislation has become more and more critical in the wake of large unprecedented disasters we face in the State of Hawaii. Both the lava flow on Hawaii Island and now the fires in Maui will require recovery that far exceeds the three month mortgage forbearance allowed by Hawaii law and while some families may be able to recover faster and some slower, the prospect of having to continue to pay mortgage to hold on to your family home/property while also having to pay rent because your home is no longer inhabitable due to circumstances beyond human control is not right and should have special circumstances. Even if banks were to foreclose on mortgages in these two incidents, they get no relief either because the home is not inhabitable and the destruction so complete. Having a mechanism such as this legislation to safeguard our residents from being separated from their lands due to disasters of this nature is absolutely necessary moving forward and needs to apply in the case of Hawaii's lava flow and Lahaina's fire.

Mahalo for your service and commitment to our communities,

Tamara Paltin

## Testimony in Support of SB2227 SD1

To Chair Rhoads, Vice Chair Gabbard, and the members of the Senate Committee on Judiciary

I, a concerned member of the Lahaina community, am writing to express my strong **support of SB2227 SD1**. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for an indetermined time, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. Most homeowners are not qualifying for FEMA due to insurance issues and which leaves them in a vulnerable position to continue paying their mortgage on top of rent for a new place. Homeowners are suffering hugely here and the need to suspend mortgage foreclosure is necessary.

I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires. SB2227 SD1 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to **support SB2227 SD1** swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Katie Austin



**SB-2227-SD-1**

Submitted on: 2/25/2024 5:21:54 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Athena Roebuck	Individual	Support	Written Testimony Only

Comments:

Aloha,

Please pass this important bill to suspend Mortgage foreclosure provisions for properties having substantial damage resulting from a Governor declared state of emergency, that being the Aug. 8th, 2023 wildfires that destroyed Lahaina.

Mahalo and sincerely,

Athena Roebuck and Family

**SB-2227-SD-1**

Submitted on: 2/25/2024 9:48:36 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gretchen Losano	Individual	Support	Written Testimony Only

Comments:

Aloha,

Please support SB2227, this is an incredibly important bill to support homeowners from Lahaina that have lost their homes in the fire.

Mahalo,

Gretchen Losano

Lahaina, Maui

**SB-2227-SD-1**

Submitted on: 2/26/2024 6:15:26 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tarsis Rich	Individual	Support	Written Testimony Only

Comments:

SUPPORT

**SB-2227-SD-1**

Submitted on: 2/26/2024 8:53:16 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
KEALA FUNG	Individual	Support	Written Testimony Only

Comments:

Aloha, my name is Keala Fung and I support this bill SB2227. Mahalo!

Keala Fung

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:15:29 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Barbara Barry	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

Aloha Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I am a concerned member of the Maui community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:18:46 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Eric Balinbin	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Eric Balinbin

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:22:09 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tia Lee Klug-Wessell	Individual	Support	Written Testimony Only

Comments:

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,  
Tia Lee Klug-Wessell

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:29:00 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Winternitz	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Elizabeth Winternitz





**SB-2227-SD-1**

Submitted on: 2/26/2024 12:30:20 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Karen Chun	Individual	Support	Written Testimony Only

Comments:

Foreclosing on properties while folks are struggling just to find another place to live and to make it, is a huge land grab for the rich. Please support the moratorium on fire damaged properties

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:37:10 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marissa Godinez	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,  
marissa Godinez

**SB-2227-SD-1**

Submitted on: 2/26/2024 12:59:54 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sara Patton	Individual	Support	Written Testimony Only

Comments:

As a concerned and long-time member of the Maui community, I am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, we have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

**SB-2227-SD-1**

Submitted on: 2/26/2024 1:02:14 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kazuo Flores	Individual	Support	Written Testimony Only

Comments:

Aloha,

I'm a born and raised kanaka of Napilihau in strong support of Bill SB2227, SD1

**SB-2227-SD-1**

Submitted on: 2/26/2024 1:02:31 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Hollis Lazo	Individual	Support	Written Testimony Only

Comments:

I support SB2227. It is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

With warm aloha, Hollis Lazo

**SB-2227-SD-1**

Submitted on: 2/26/2024 1:21:34 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Julia Marrack	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Julia





**SB-2227-SD-1**

Submitted on: 2/26/2024 2:22:49 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nikki Kiakona	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Nikki Kiakona



**SB-2227-SD-1**

Submitted on: 2/26/2024 3:10:56 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Julia McGrath	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Julia McGrath Lahaina



**SB-2227-SD-1**

Submitted on: 2/26/2024 3:18:05 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
mary drayer	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Mary Drayer

557 Imi Dr

Wailuku, Hi 96793

**SB-2227-SD-1**

Submitted on: 2/26/2024 3:24:42 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
louise drayer	Individual	Support	Written Testimony Only

Comments:

I stand with Lahaina Strong in support of this bill. Let Lahaina Lead. Eō

**SB-2227-SD-1**

Submitted on: 2/26/2024 3:42:15 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tanya Gabriel	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Maui community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires. As a mental health provider, I see the negative effects of the financial stress on people who have lost their homes but are expected to continue to pay for the uninhabitable property while struggling to pay for their basic needs.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Tanya Noelle Gabriel, LMHC, NCC



**SB-2227-SD-1**

Submitted on: 2/26/2024 4:00:14 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned Maui resident, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Shay Chan Hodges

Haiku, Maui

**SB-2227-SD-1**

Submitted on: 2/26/2024 4:44:10 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
sherri curry	Individual	Support	Written Testimony Only

Comments:

Please, prohibit landlords from exceeding rents in a rent controlled county.

**SB-2227-SD-1**

Submitted on: 2/26/2024 5:12:52 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michele Nihipali	Individual	Support	Written Testimony Only

Comments:

o Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Michele Nihipali

54-074 A Kam Hwy.

Hauula, HI 96717

**SB-2227-SD-1**

Submitted on: 2/26/2024 5:51:54 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jessica dos Santos	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

As a concerned citizen, I am writing in support of the Lahaina community, many of whom are expressing strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, we have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Jessica dos Santos

**SB-2227-SD-1**

Submitted on: 2/26/2024 6:29:16 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Janice Herrick	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

As a concerned member of Maui, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667 HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have seen the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Janice Herrick

**SB-2227-SD-1**

Submitted on: 2/26/2024 6:46:39 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tekiri Villa	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Tekiri Villa





**SB-2227-SD-1**

Submitted on: 2/26/2024 7:43:21 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Debra M Javar	Individual	Support	Written Testimony Only

Comments:

I SUPPORT this bill and ask that you please SUPPORT this bill.

Mahalo for your time and support.

**SB-2227-SD-1**

Submitted on: 2/26/2024 8:23:25 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lindsay Ranieri	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Lindsay Ranieri

**SB-2227-SD-1**

Submitted on: 2/26/2024 8:40:47 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lana Bilbo	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned lifelong member of the Hawaii community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. My cousins lived in Lahaina and are really struggling. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,  
Lana Bilbo

**SB-2227-SD-1**

Submitted on: 2/26/2024 8:57:42 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Richard Ho	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Richard Ho



**SB-2227-SD-1**

Submitted on: 2/26/2024 9:09:31 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nalani	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Nalani Abellanida

**SB-2227-SD-1**

Submitted on: 2/26/2024 9:18:31 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mariko Higashi	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Mariko Higashi



**SB-2227-SD-1**

Submitted on: 2/26/2024 9:22:19 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ravi Bugga	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Ravi Bugga

Lahaina

**SB-2227-SD-1**

Submitted on: 2/26/2024 9:35:39 PM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Angelique Pokipala-Kahula	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Angelique Pokipala-Kahula



26 February 2024

Testimony in **Support** of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned citizen for the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Me ke Aloha pumehana,  
Tristen Daniel

**SB-2227-SD-1**

Submitted on: 2/27/2024 7:11:03 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cody Roberts	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Cody Roberts

**SB-2227-SD-1**

Submitted on: 2/27/2024 7:17:17 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cory Nojima	Individual	Support	Written Testimony Only

Comments:

In SUPPORT.

Mahalo,

Cory Nojima

**SB-2227-SD-1**

Submitted on: 2/27/2024 8:00:06 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michelle Salazar Hyman	Testifying for Tagnawa	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned supporter of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Michelle Salazar Hyman





**SB-2227-SD-1**

Submitted on: 2/27/2024 8:11:14 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mahealani Medeiros-Criste	Individual	Support	Written Testimony Only

Comments:

Dear Chair Keohokalole, Vice Chair Fukunaga, and Members of the Senate Committees on Commerce and Consumer Protection,

As a concerned member of the Lahaina community, I am writing to express my strong endorsement of SB2227. This crucial bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the devastating Lahaina fires, I have witnessed firsthand the significant challenges faced by homeowners who are struggling to pay mortgages for homes lost in the fire amid economic uncertainty. It is imperative to emphasize the urgent need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires on our community.

SB2227 represents a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Thank you for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Mahealani Medeiros Criste

**SB-2227-SD-1**

Submitted on: 2/27/2024 8:25:17 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

me ke aloha ‘āina,

Nanea Lo, Mō‘ili‘ili, O‘ahu

**SB-2227-SD-1**

Submitted on: 2/27/2024 9:09:31 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nicole Rickard	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Niki Rickard



**SB-2227-SD-1**

Submitted on: 2/27/2024 9:31:21 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kuumomimakamae Nahooikaika	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being for our community.

Sincerely,

Ku'umomimakamae Naho'oikaika

**SB-2227-SD-1**

Submitted on: 2/28/2024 8:23:46 AM

Testimony for JDC on 2/28/2024 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Aulani Dusenberry	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Aulani Dusenberry

**SB-2908-SD-1**

Submitted on: 2/26/2024 3:19:27 PM

Testimony for JDC on 2/29/2024 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
mary drayer	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

I, a concerned member of the Lahaina community, am writing to express my strong endorsement of SB2227. The bill authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, specifically for properties with substantial damage resulting from a Governor-declared state of emergency.

In the aftermath of the Lahaina fires, I have witnessed the significant challenges faced by homeowners struggling to pay mortgages for homes lost in the fire amid economic uncertainty. I believe that it is crucial to emphasize the need for stronger protections for all homeowners in Hawaii, given the widespread impact of the Lahaina fires.

SB2227 is a critical step towards providing stability and security for homeowners who have endured significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families not only in Lahaina but across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

Sincerely,

Mary Drayer



557 Imi Dr

Wailuku, Hi 96793