



Testimony of **Lahaina Strong**
Before the Committee on
Commerce and Consumer Protection,
And Judiciary

In Consideration of Senate Bill No. 2227
**Hawai'i Association of Counties Package; Governor; Emergency Powers;
Mortgage Foreclosures; Suspension**

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

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 providing support and assistance to the victims of these disasters.

Lahaina Strong stands in support of SB2227, which authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, 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 eleven 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

Hawaii Financial Services

Est. 2003

The Senate
Ka'aha Kenekoa
The Thirty-Second Legislature
Members of the Committee on Commerce and Consumer Protection
Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair
RE: Testimony in Support of SB2227

January 30, 2024

Aloha Vice Chairs Keohokalole, Vice Chair Fukunaga, and Members of the Senate Committees on Commerce and Consumer Protection.

I am a resident of the Lāhainā community and small business owner who lost her 24 year mortgage brokerage in the Lāhainā Fire on August 8, 2023. 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 Lāhainā fires, I have witnessed the significant challenges faced by Maui County 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 Hawai'i, given the widespread impact of the Lāhainā 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 Lāhainā 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.

'O au iho nō me ka 'oia'i'o,

Tera L.H. Paleka



Tera L.H. Paleka, CMPS
Certified Mortgage Planning Specialist™
Principle Broker In Charge

Proud Member Of:



Office (808) 667-LOAN | Cellular (808) 870-3653 | eFax (808) 442-1217
727 Waine'e Street, Suite 107, Lāhainā Maui Hawaii 96761
eMail: Tera@Paleka.com

Website: www.HawaiiFinancialServices.com
Company NMLS#:1566069 | Individual NMLS#: 357949





SanHi

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: January 31, 2024

TO: Senator Jarrett Keohokalole
Chair, Committee on Commerce and Consumer Protection

FROM: Mihoko Ito / Tiffany Yajima

RE: **S.B. 2227 – Relating to Emergency Foreclosure Management**
Hearing Date: Wednesday, January 31, 2024 at 9:50 a.m.
Conference Room: 229

Dear Chair Keohokalole, Vice-Chair Fukunaga, and Members of the Committee on Commerce and Consumer Protection:

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 submits **comments** on S.B. 2227, 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. Suspending mortgage foreclosures for 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 but 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 comments on this measure.

SB-2227

Submitted on: 1/29/2024 6:47:14 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
De Andre Makakoa	Individual	Support	Remotely Via Zoom

Comments:

Subject: Unwavering Support for SB2227 – A Call for Compassionate Action

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

I reach out to you today as a dedicated voice within the Lahaina community, fervently supporting SB2227. This bill, which paves the way for the Governor to suspend mortgage foreclosure processes under chapter 667, HRS, for a period of three years, becomes a beacon of hope for those whose homes have been ravaged by disasters declared through gubernatorial authority.

In the shadow of the Lahaina fires, I have stood witness to the heart-wrenching difficulties faced by homeowners who are saddled with the financial strain of mortgage payments for residences that no longer stand. The reality that these individuals confront cannot be overstated—a home is not solely an asset but the very essence of stability for our people.

SB2227 embodies the empathy and protection that Hawaii's homeowners need in this hour of adversity. It extends beyond a mere legislative measure; it is an affirmation of our shared human experience and our responsibilities towards each other in times of distress.

It is with urgency and hope that I call upon your leadership to recognize the profound impact that SB2227 would have in delivering immediate aid to those afflicted along the shores of Maui and beyond. Let us stand in solidarity with those who look towards this body for relief and assurance amidst their fiscal challenges.

With profound gratitude, I trust that you will act with the determination and compassion that this pressing issue demands.

Mahalo nui loa for your unwavering dedication to fostering a community where every individual is safeguarded against the unpredictability of natural calamities.

Yours in service,

De Andre Makakoa

SB-2227

Submitted on: 1/30/2024 5:39:51 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Shannon K. I'i	Individual	Support	Remotely Via Zoom

Comments:

Testimony in Support of SB2227

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

My name is Shannon I'i kupa of Lahaina for generations directly affected by the August 8th "wildfire" and an extremely 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 including myself as well as my parents who lost our homes. 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,

Shannon K. I'i

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. Most homeowners are not qualifying for FEMA due to insurance issues and 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 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,

Katie Austin

SB-2227

Submitted on: 1/30/2024 7:06:20 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Leonard Nakoa III	Individual	Support	Remotely Via Zoom

Comments:

I am in support of this bill

SB-2227

Submitted on: 1/30/2024 7:19:26 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
autumn ness	Individual	Support	Remotely Via Zoom

Comments:

FHA is instructing mortgage servicers to halt all foreclosure actions in Maui County through at least May 6, 2024. VA and USDA tend to follow FHA's suit, but Fannie and Freddie backed loans still have no real protection beyond the 3 month increment being given to individual mortgage holders. The only thing that will protect homeowners across the board is a state-implemented emergency foreclosure moratorium.

Homeowners are getting conflicting advice from just about everyone. Some are being told to use their homeowners insurance to pay off their mortgage, and are doing so because they are so afraid of getting foreclosed on and losing their property. That's not the best decision for them though. Homeowners insurance is meant to be used to repair or rebuild your home, so if you use HO insurance to pay off your mortgage, you won't have money to rebuild, and you'll have to take out a construction loan at a much higher interest rate than your original mortgage.

A foreclosure moratorium, coupled with a mortgage deferment program, would allow folks to use their HO insurance as it's intended in the future: to rebuild. And folks could pick up where they left off with their original mortgage, in a few years when things are more stable. If we truly want to protect Lahaina, to keep Lahaina folks in Lahaina, a foreclosure moratorium and 3 year mortgage deferment program is the most important thing we can do for them.

QUESTION: if SB2227 passes, will this apply now, to Lahaina? Or for just future emergencies?

Can language be added to this piece of legislation that does the job of implementing this specifically for Lahaina, ASAP? so we don't have to wait for the bill to pass and then hope that Governor Green implements it?

Council Chair
Alice L. Lee

Vice-Chair
Yuki Lei K. Sugimura

Presiding Officer Pro Tempore
Tasha Kama

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Tom Cook
Gabe Johnson
Tamara Paltin
Keani N.W. Rawlins-Fernandez
Shane M. Sinenci
Nohelani U'u-Hodgins




Director of Council Services
David M. Raatz, Jr., Esq.

Deputy Director of Council Services
Richelle K. Kawasaki, Esq.

COUNTY COUNCIL
COUNTY OF MAUI
200 S. HIGH STREET
WAILUKU, MAUI, HAWAII 96793
www.MauiCounty.us

January 29, 2024

TO: The Honorable Jarrett Keohokalole, Chair, and
Members of the Senate Committee on Commerce and Consumer Protection

FROM: Alice L. Lee
Council Chair 

SUBJECT: **HEARING OF JANUARY 31, 2024; TESTIMONY IN SUPPORT OF SB2227,
RELATING TO EMERGENCY MANAGEMENT**

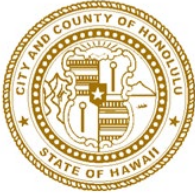
Thank you for the opportunity to testify in **support** of this important measure. The measure's purpose is to authorize the Governor to suspend the mortgage foreclosure provisions of Chapter 667, Hawai'i Revised Statutes, for properties having substantial damage resulting from a Governor-declared state of emergency.

The Maui County Council has not had the opportunity to take a formal position on this measure. Therefore, I am providing this testimony in my capacity as an individual member of the Maui County Council.

I **support** this measure for the following reasons:

1. This measure proposes to relieve hardships and inequities or obstructions to public health, safety, or welfare by suspending mortgage foreclosure provisions for properties sustaining substantial damage resulting from a disaster for up to 36 months.
2. Following the August wildfires on Maui, many Maui County residents are still, and will likely for many months continue to be, displaced from their homes and facing financial hardship.
3. This measure will help ease these burdens so impacted individuals and families may focus on their mental and physical health, returning to work or finding sustainable revenue sources, and planning to return to their properties to rebuild.
4. Without this support, many residents may be forced to sell their properties and move from Hawai'i, taking with them local families and skilled labor.

For the foregoing reasons, I **support** this measure.



HONOLULU CITY COUNCIL

KE KANIHELA O KE KALANA O HONOLULU

530 S. KING ST. STE. 202, HONOLULU, HI 96813

TOMMY WATERS
CHAIR & PRESIDING OFFICER
LUNA HO'OMALU
HONOLULU CITY COUNCIL
DISTRICT IV
TELEPHONE: (808) 768-5004
FAX: (808) 768-1220
EMAIL: tommy.waters@honolulu.gov

The Honorable Jarrett Keohokalole, Chair
and Members of the Committee on Commerce and Consumer Protection
Hawaii State Senate
Hawaii State Capitol
415 South Beretania Street
Honolulu, Hawaii 96813

Dear Chair Keohokalole and Committee Members:

Subject Senate Bill 2227 – RELATING TO EMERGENCY MANGAGEMENT

As an Executive Board Member of the Hawaii State Association of Counties and Chair of the Honolulu City Council, I wish to submit my **STRONG SUPPORT** for SB2227. In recent years we have seen devastating lava flows on Hawai'i Island, destructive flooding on Kaua'i, and of course most recently the tragic wildfires on Maui.

This measure would seek to give additional tools to the Governor to aide in the recovery for communities across our State that have suffered significant losses. While we can only hope that these tools will not be needed in the future, we wish to stand with our fellow counties and communities, by ensuring that our government is equipped to take humane and equitable action when necessary.

I thank you for you positive consideration of this measure.

Mahalo piha,

A handwritten signature in black ink that reads "Tommy Waters". The signature is written in a cursive, flowing style.

Tommy Waters
Honolulu City Council, Chair

Council Chair
Alice L. Lee

Vice-Chair
Yuki Lei K. Sugimura

Presiding Officer Pro Tempore
Tasha Kama

Councilmembers
Tom Cook
Gabe Johnson
Tamara Paltin
Keani N.W. Rawlins-Fernandez
Shane M. Sinenci
Nohelani U'u-Hodgins



Director of Council Services
David M. Raatz, Jr., Esq.

Deputy Director of Council Services
Richelle K. Kawasaki, Esq.

COUNTY COUNCIL

COUNTY OF MAUI
200 S. HIGH STREET
WAILUKU, MAUI, HAWAII 96793
www.MauiCounty.us

January 30, 2024

TO: Honorable Chair Jarrett Keohokalole, Vice-Chair Carol Fukunaga, and members of the Committee on Commerce and Consumer Protection

FROM: Tamara Paltin, Maui County Councilmember

DATE: January 30, 2024

SUBJECT: **SUPPORT OF SB 2227, RELATING TO EMERGENCY MANAGEMENT**

Thank you for the opportunity to testify on this important measure. The purpose of this measure is to authorize the Governor to suspend the mortgage foreclosure provisions of Chapter 667, HRS, for up to 36 months for properties having substantial damage resulting from a Governor-declared state of emergency.

I **SUPPORT** the measure for the following reasons:

1. A temporary, three-year mortgage foreclosure moratorium in a disaster zone will protect a basic interest in the affected community.
2. In Lahaina, it is absolutely necessary. It has been estimated that it will take three or more years for homeowners to rebuild. Suspending the operation of the foreclosure law within the burn zone would provide Lahaina homeowners the financial assistance and time required to rebuild their lives and community. Without intervention, many residents may be forced to leave their homes.

Moreover, I would also like to ask the committee to amend the bill by *adding language that implements this foreclosure moratorium explicitly for Lahaina as soon as possible*. Our community cannot wait for the end of the legislative session for this bill to (hopefully) be signed into law. The moratorium is desperately needed today.

Respectfully Submitted,

A handwritten signature in black ink that reads "Tamara A. M. Paltin".

TAMARA PALTIN
Councilmember



TESTIMONY FROM THE DEMOCRATIC PARTY OF HAWAII
SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
JANUARY 31, 2024
SB 2227, RELATING TO EMERGENCY MANAGEMENT
POSITION: SUPPORT

The Democratic Party of Hawaii **supports** SB 2227, relating to emergency management. In 2023, the Democratic Party of Hawaii's State Central Committee adopted a resolution calling for a just recovery for Maui, including a moratorium on foreclosures, evictions, and rental price increases.

Last year, we witnessed the impact of the climate emergency on our shores. On August 8, 2023, wildfires swept across Maui and killed at least 100 people, making it one of the nation's deadliest natural disasters. The spread of the fires has been attributed to climate change conditions, such as unusually dry landscapes and the confluence of a strong high-pressure system to the north and Hurricane Dora to the south.

The wildfires destroyed over 2,200 structures, including numerous residential buildings, historic landmarks, and school facilities. In September 2023, a report from the United States Department of Commerce estimated the total economic damage of the wildfires to be roughly \$5.5 billion. According to a report issued by the University of Hawaii Economic Research Organization on September 22, 2023, the unemployment rate on Maui was expected to soar above 11 percent by the end of 2023 and remain above 4 percent through 2026. A total of 10,448 new claims for unemployment in Maui County were filed in the four weeks following the wildfires, about 9,900 more than the preceding four weeks. Displaced families

and workers who lost their jobs are still attempting to recover from the disaster, with a full recovery expected to take many years to achieve.

Sadly, unsavory actors almost immediately began using the wildfires as a source for disaster capitalism. Numerous instances have been reported of landlords attempting to evict tenants in order to profit from state- and county-operated housing assistance programs. Additionally, many Lahaina homeowners are facing the threat of foreclosure. Typically, federal regulations allow homeowners a 90-day forbearance on mortgage payments in the aftermath of a natural disaster. After this period passes, however, homeowners are required to resume payments *and* cover the three months of missed payments. Lahaina homeowners who lost their homes and livelihoods, thousands of whom remain displaced and in temporary housing with no stable source of income, should not be further burdened by foreclosures, nor should any homeowner who is adversely impacted by future climate catastrophes.

Maui needs more than our aloha. It deserves the resources and policies necessary to expedite a community- and people-driven recovery. In the aftermath of the wildfires, let's make compassion for Maui a paramount priority.

Mahalo nui loa,

Kris Coffield

Co-Chair, Legislative Committee
(808) 679-7454
kriscoffield@gmail.com

Abby Simmons

Co-Chair, Legislative Committee
(808) 352-6818
abbyalana808@gmail.com

SB-2227

Submitted on: 1/28/2024 10:24:51 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael EKM Olderr	Individual	Support	Written Testimony Only

Comments:

I support this bill.

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

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

January 29, 2024

**TESTIMONY OF ADDISON BULOSAN
COUNCILMEMBER, KAUAI COUNTY COUNCIL
ON
SB 2227, RELATING TO EMERGENCY MANAGEMENT
Senate Committee on Commerce and Consumer Protection
Wednesday, January 31, 2024
9:50 a.m.
Conference Room 229
Via Videoconference**

Dear Chair Keohokalole and Members of the Committee:

Thank you for this opportunity to provide testimony in SUPPORT SB 2227, 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, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of SB 2227. 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.

Sincerely,

ADDISON BULOSAN
Councilmember, Kaua'i County Council

AAO:mn

SB-2227

Submitted on: 1/29/2024 5:14:12 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
'Alihilani Katoa	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Alihilani and I am a constituent of Oahu that has ancestral ties to Maui. I am in support of SB2227 as it suspends the mortgage foreclosure provisions of chapter 667, HRS. The community has already suffered tremendous loss, and mortgage foreclosure is not something that they should have to worry about.

People over profit. Let the community of Lahaina lead how they overcome this tragedy without.

Mahalo,

'Alihilani

SB-2227

Submitted on: 1/29/2024 5:19:14 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara Barry	Individual	Support	Written Testimony Only

Comments:

Aloha,

I support SB 2227,

Mahalo,

SB-2227

Submitted on: 1/29/2024 6:06:36 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Jody Mountain	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 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.

Sincerely,

Jody Mountain

SB-2227

Submitted on: 1/29/2024 6:03:07 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
dale chappell	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,

Dale Ann Chappell

SB-2227

Submitted on: 1/29/2024 6:46:36 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelley Porter	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,

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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.

Mahalo, Kelley Lehua Porter

SB-2227

Submitted on: 1/29/2024 7:04:10 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
ANDREW ISODA	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,

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

Sincerely,

Andrew Isoda
Lahaina, Mau'i

SB-2227

Submitted on: 1/29/2024 6:11:02 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Germansky	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 homeowner in the Wahikuli neighborhood of Lahaina, 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 faced significant challenges including 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 Germansky

SB-2227

Submitted on: 1/29/2024 6:37:39 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashlie McGuire	Individual	Support	Written Testimony Only

Comments:

I support this bill

SB-2227

Submitted on: 1/29/2024 8:14:02 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Madison Furlong	Individual	Support	Written Testimony Only

Comments:

I think it is extremely important to protect residents and mortgagers during this recovery time after many people have lost everything

SB-2227

Submitted on: 1/29/2024 9:25:48 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Cardenas Pintor	Individual	Support	Written Testimony Only

Comments:

Aloha,

I support this bill.

Mahalo nui,

Cardenas Pintor

SB-2227

Submitted on: 1/29/2024 9:47:05 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Tamara C Griffiths	Individual	Support	Written Testimony Only

Comments:

I support this bill as it is another critical step in protecting Lahaina's fire survivors. They have suffered enough and continue to face so many unnecessary challenges. Give Lahaina residents a chance to finally make some headway towards recovery and stability. You have no idea what this is like.

Respectfully,

Tamara Griffiths

Lahaina, HI

SB-2227

Submitted on: 1/29/2024 10:07:15 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Carlos Lamas	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Carlos Lamas, a resident of Lahaina and I support SB2227. By extending the foreclosure provisions, the bill seeks to prevent homeowners from losing their homes due to circumstances beyond their control, such as natural disasters.

The proposed 36-month extension of foreclosure provisions offers a compassionate and practical window during which homeowners can focus on rebuilding their lives and homes, without the looming threat of losing their most valuable asset.

Mahalo for considering my support for SB2227.

SB-2227

Submitted on: 1/29/2024 10:31:47 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Gretchen Losano	Individual	Support	Written Testimony Only

Comments:

Please support SB 2227. Lahaina needs this bill to pass immediately. Do the right thing. Mahalo

SB-2227

Submitted on: 1/30/2024 2:04:57 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
KEALA FUNG	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 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,

Keala Fung

SB-2227

Submitted on: 1/30/2024 6:34:34 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Lelaine Lau	Individual	Support	Written Testimony Only

Comments:

It is unconscionable, what has been allowed to happen in these islands. In the biggest picture - how those in power, mostly foreigners, have engaged in or supported or furthered activities which have racial impacts, and are pushing Kanaka Oiwi into diaspora.

If ever there was a time to enact legislation that offers some measure of protection to residents, ESPECIALLY those displaced by the fire, which is, or should be, your moral duty, it is NOW.

For too long, colonizers have been allowed free reign, and are never held accountable for the damage they have done here to the community.

Let them see and feel some TEETH if they insist on greeding out and operating illegally here.

SB-2227

Submitted on: 1/30/2024 7:02:15 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Virginia Kamohalii-Dew	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for Senate Bill 2227, which proposes the suspension of foreclosures for a period of 36 months during times of disaster. As a concerned citizen and homeowner, I firmly believe that this bill is crucial in providing relief and stability to individuals and families facing financial hardships during times of crisis.

Disasters, whether natural or man-made, can have devastating effects on communities. They often lead to job losses, property damage, and severe economic downturns, leaving homeowners struggling to meet their mortgage payments. The proposed bill, if enacted, would serve as a lifeline for those affected, preventing the added burden of foreclosure during already challenging times.

By suspending foreclosures for 36 months, this bill would provide homeowners with the necessary breathing space to recover, rebuild, and regain their financial footing. It recognizes the unique circumstances that disasters create, acknowledging the need for temporary relief measures to protect homeowners from losing their homes while they work towards stabilizing their lives.

Moreover, this bill demonstrates a commitment to supporting our fellow citizens during times of crisis, ensuring that they have the opportunity to rebuild and thrive without the constant fear of losing their homes.

I believe that enacting Bill SB2227 is not only the right thing to do but also a step towards building a more resilient society. It is incumbent upon lawmakers to protect and support our constituents in times of need, and this bill provides a clear pathway to do just that.

I urge you to consider the positive impact this bill would have on the lives of countless individuals and families affected by disasters. I respectfully request that you lend your support to SB2227 and advocate for its passage, as it represents an essential safeguard for homeowners facing financial uncertainty during times of crisis

SB-2227

Submitted on: 1/30/2024 7:18:26 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
robin knox	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.

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

SB-2227

Submitted on: 1/30/2024 7:28:25 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Jim Forkner	Individual	Support	Written Testimony Only

Comments:

Aloha,

We, along with thousands of other Lahaina residents lost our home in the Lahaina fire. While we continue to sort through where we are headed next, rent, food, supplies, replacement for our personal items, and the emotional damage that we will likely suffer for decades to come, our Mortgage company has started calling us daily. We have explained repeatedly that the house was completely destroyed and that through Freddie Mac, there was a proposed 36 month moratorium against collecting mortgages on the said damaged properties within the disaster zone. I guess this was reduced to 12 months from the date of the disaster since. In our daily calls, we are now told that we need to submit progress reports and pay for inspectors to come out (\$800 per visit) to update on the "repairs." We have no repairs-- the land is still waiting to be cleared. The last agent told me we should be rebuilt by the end of the year and later asked if we were affected by the volcano. Clearly oblivious to the situation. We need a clear and consistent message to the mortgage companies that carry loans on the properties affected that the scope of time will be significant and to stop harrasing the victims while we try to manage a roof over our head.

Thank you.

SB-2227

Submitted on: 1/30/2024 7:39:55 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Sara Patton	Individual	Support	Written Testimony Only

Comments:

I am a concerned member of the Maui community, 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.

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SB-2227

Submitted on: 1/30/2024 7:33:56 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Lorena Martinez	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.

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

Sincerely,
Lorena Martinez
Resident of West Maui

SB-2227

Submitted on: 1/30/2024 7:51:48 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
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.

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me ke aloha ‘āina,

Nanea Lo

SB-2227

Submitted on: 1/30/2024 7:53:24 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
michelle	Individual	Support	Written Testimony Only

Comments:

I am in agreement with bill SB2227

SB-2227

Submitted on: 1/30/2024 8:11:50 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Brittany Fleck	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 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.

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

Sincerely,

Brittany Fleck

SB-2227

Submitted on: 1/30/2024 8:17:41 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Charles Fleck	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,

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

Sincerely,

Charles Fleck

SB-2227

Submitted on: 1/30/2024 8:25:10 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Airabella Molina	Individual	Support	Written Testimony Only

Comments:

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Sincerely,

Airabella Molina

SB-2227

Submitted on: 1/30/2024 8:26:20 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Tarsis Rich	Individual	Support	Written Testimony Only

Comments:

Support bill SB2227.

SB-2227

Submitted on: 1/30/2024 8:39:21 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Yvonne Alvarado	Individual	Support	Written Testimony Only

Comments:

I, Yvonne L Alvarado is in support of Bill 2227.

SB-2227

Submitted on: 1/30/2024 8:39:34 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Nani Dapitan-Haake	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing to express my strong support for SB 2227 an important piece of legislation that seeks to provide essential protections for homeowners doing substantial damage resulting from a governor declared state of emergency.

As a concerned, member of our community, I firmly believe that it is crucial for our laws to offer support and relief to homeowners impacted by unforeseen disasters. SB2227, by authorizing the governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for properties with substantial damage, following a governor declared state of emergency, represents a critical step toward safeguarding home owners from additional burden of foreclosure during the times of crisis.

The proposed bill acknowledges the need to ensure that homeowners facing substantial property damage are not for the district by the threat of foreclosure, and the aftermath of a state of emergency. By granting the governor and authority to suspend mortgage foreclosure, provisions, SB2227 aims to provide effective homeowners with a measure of stability and relief, allowing them the opportunity to focus on recovery and rebuilding efforts without the added fear of losing their homes. I firmly believe that supporting this bill is not only a matter of empathy and solidarity, but also a crucial step in fostering, resilience and compassion within our communities. I urge you to consider the significant positive impact of this bill on homeowners in our state and letting your support in this passage. Thank you.

SB-2227

Submitted on: 1/30/2024 8:40:54 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Tamara Paltin	Individual	Support	Written Testimony Only

Comments:

In regards to a disaster the magnitude of the Lahaina wildfires, residents can not immediately rebuild - they could not even return to their lots for months after the fire and so the ability to be able to suspend mortgage foreclosure in these instances are critical for all

SB-2227

Submitted on: 1/30/2024 8:45:47 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Delyon	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 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 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 DeLyon

SB-2227

Submitted on: 1/30/2024 8:50:23 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
kai nishiki	Individual	Support	Written Testimony Only

Comments:

Support

SB-2227

Submitted on: 1/30/2024 8:55:55 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Jordan Hocker	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.

My main concern is the date of application of this bill, in my opinion it needs to be applied immediately to be effective.

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

Sincerely,

Jordan Hocker

SB-2227

Submitted on: 1/30/2024 9:01:49 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

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

Comments:

I support SB2227 Eō

LATE

SB-2227

Submitted on: 1/30/2024 10:25:10 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
J. Kehau Lucas	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. E ola Lahaina, long live Lahaina.

Aloha ‘Āina,

Kēhau Lucas

LATE

SB-2227

Submitted on: 1/30/2024 10:40:57 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Nani	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 Hawai'i, 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,

Nani

LATE

SB-2227

Submitted on: 1/30/2024 10:54:35 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Alana Reis	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB2227

Aloha, I give my full endorsement to the passing of this bill which authorizes Gov. Green to suspend mortgage Foreclosure provisions for three years. Giving grace to those who lost so much more than property in the climate-driven and unfortunate human errors that led to the Lahaina fires is an act of kindness that is desperately needed in this changing and harsher world we live in. Such grace should be afforded to any and all community members who are faced with terrible loss and must struggle to regain their financial security.

Mahalo for the opportunity to testify,

Alana Reis, Aliamanu Resident, O'ahu

LATE

SB-2227

Submitted on: 1/30/2024 11:02:42 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Ezgi Green	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 O'ahu resident, would like to endorse SB2227 strongly. 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. It is crucial to emphasize the need for stronger protections for all homeowners in Hawai'i, given the widespread impact of the Lahaina fires.

SB2227 is critical to providing stability and security for homeowners with significant losses. I urge the legislature to pass this bill swiftly, recognizing the immediate relief it would bring to affected individuals and families in Lahaina and across Maui who are grappling with the financial burden of mortgages on uninhabitable properties.

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

Me ke aloha pumehana,

Ezgi Green

SB-2227

Submitted on: 1/30/2024 11:31:26 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Kerestin Walker	Individual	Support	Written Testimony Only

Comments:

Dear Honorable Members of the Committee,

I am writing to strongly advocate for the passage of SB2227, a critical measure aimed at empowering the Governor to suspend mortgage foreclosure provisions for properties severely affected by emergencies, particularly in the aftermath of catastrophic events like the Lahaina fires.

The Lahaina fires left a trail of destruction, causing immense loss and devastation to the community. Homes were destroyed, livelihoods were shattered, and families were displaced. In the wake of such disasters, affected homeowners not only grapple with the emotional toll but also face the daunting prospect of foreclosure as they struggle to rebuild their lives.

SB2227 provides a lifeline to these homeowners by granting the Governor the authority to temporarily suspend mortgage foreclosure provisions for properties significantly impacted by a state of emergency, such as the one declared in response to the Lahaina fires. This crucial provision offers much-needed relief and protection to individuals and families who are navigating the challenging road to recovery in the aftermath of such tragedies.

The ability to temporarily suspend mortgage foreclosure provisions is essential for ensuring that affected homeowners are not further burdened by the threat of losing their homes during times of crisis. By providing this safeguard, SB2227 acknowledges the unique circumstances faced by homeowners in disaster-stricken areas like Lahaina and offers a compassionate response to their needs.

In the face of unprecedented loss and devastation from the fires, SB2227 represents a beacon of hope for affected homeowners, offering them a measure of stability and support as they work to rebuild and heal. I urge you to support this crucial legislation and stand in solidarity with the communities devastated by the Lahaina fires.

Thank you for considering my testimony in support of SB2227.

Sincerely,
Kerestin Walker

SB-2227

Submitted on: 1/30/2024 11:57:37 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Jodi Robinson	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill to provide much needed relief, protection, and support for our Lahaina community.

LATE

SB-2227

Submitted on: 1/30/2024 1:53:43 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Allison Daniel	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,

Allison Daniel

LATE

SB-2227

Submitted on: 1/30/2024 4:00:39 PM
Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicki Tedesco	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,

Nicki Tedesco

LATE

SB-2227

Submitted on: 1/30/2024 5:02:09 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Kapulei Flores	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in support of SB2227 that would suspend foreclosures of those impacted by the fires.

Mahalo

LATE

SB-2227

Submitted on: 1/30/2024 5:57:29 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
pahnelopi mckenzie	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 Panelopi McKenzie

LATE

SB-2227

Submitted on: 1/30/2024 7:27:39 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
LISA ISODA	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,

Lisa Isoda
Lahaina, Maui

SB-2227

Submitted on: 1/30/2024 8:02:40 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
M. Llanes	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,

MeleLani Llanes

30 January 2024

LATE

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, 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 ka aloha pumehana,
Tristen Daniel

LATE

SB-2227

Submitted on: 1/30/2024 10:05:08 PM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Kiley Adolpho	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, Kiley Adolpho

LATE

LATE

SB-2227

Submitted on: 1/31/2024 12:25:25 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
susan walczak-pol	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.

LATE

SB-2227

Submitted on: 1/31/2024 1:22:46 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

LATE

Submitted By	Organization	Testifier Position	Testimony
Alice Abellanida	Individual	Support	Written Testimony Only

Comments:

I support this bill.

LATE

LATE

SB-2227

Submitted on: 1/31/2024 5:31:10 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Kristen Young	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,
Kristen Young
Honolulu resident

SB-2227

Submitted on: 1/31/2024 6:25:44 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

LATE

Submitted By	Organization	Testifier Position	Testify
Melanie CV	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 voter of Maui and a supporter of the Lahaina community affected directly by the fires on August 8, 2023, 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,

Melanie Chan-Vinoray

SB-2227

Submitted on: 1/31/2024 8:07:17 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

LATE **LATE**

Submitted By	Organization	Testifier Position	Testify
Lauren Taijeron	Individual	Support	Written Testimony Only

Comments:

Please support and vote yes on SB 2227. We will not forget that Lahaina used to be a wetland and it wasn't until greedy colonizers took and redirected the water that it was vulnerable to fires such as the ones that displaced and killed hundreds of people. We must ensure and it all of our responsibilities to ensure that Lahaina stays Lahaina and its residents remain! Again, please support SB 2227.



Cade Watanabe, Financial Secretary-Treasurer

Gemma G. Weinstein, President

Eric W. Gill, Senior Vice-President

January 31, 2024

LATE

LATE

Committee on Commerce & Consumer Protection
Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair

Testimony in Support of SB2227

Chair Keohokalole, Vice Chair Fukunaga 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.

LATE

LATE

SB-2227

Submitted on: 1/31/2024 8:38:47 AM

Testimony for CPN on 1/31/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Lori Apo	Individual	Support	Written Testimony Only

Comments:

Support for Lahaina local residents so they do not have to move off island for their existence in a decent manner.