

JOSH GREEN, M.D.
GOVERNOR
STATE OF HAWAII
*Ke Kia'āina o ka Moku'āina 'o
Hawai'i*

SYLVIA J. LUKE
LT. GOVERNOR
STATE OF HAWAII
*Ka Hope Kia'āina o ka Moku'āina
'o Hawai'i*



KALI WATSON
CHAIRMAN, HHC
Ka Luna Ho'okele

KATIE L. DUCATT
DEPUTY TO THE CHAIRMAN
Ka Hope Luna Ho'okele

STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS

Ka 'Oihana 'Āina Ho'opulapula Hawai'i

P. O. BOX 1879
HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIRMAN
HAWAIIAN HOMES COMMISSION
BEFORE THE SENATE COMMITTEE ON HAWAIIAN AFFAIRS
HEARING ON FEBRUARY 1, 2024 AT 1:01PM IN CR 224

SB 3113, RELATING TO THE HAWAIIAN HOMES COMMISSION ACT

February 1, 2024

Aloha Chair Shimabukuro, Vice Chair Fevella, and members of the Committee:

The Department of Hawaiian Home Lands (DHHL) strongly supports this bill which would increase the allowable loan term for direct loans provided by the DHHL to forty years, instead of thirty years, as currently outline in section 215 of the Hawaiian Homes Commission Act, 1920, as amended.

Increasing the allowable loan term for direct loans provided by the DHHL to forty years, instead of thirty years, will allow for lower monthly payment amounts for the beneficiary. It will also allow for the loan term to be closer to the loan term of the United States Department of Agriculture's Section 502 Direct Loan Program, which is thirty-eight years. This bill was approved by the Hawaiian Homes Commission and included in the Governor's administrative package by request of our Department.

Thank you for your consideration of our testimony.

SB-3113

Submitted on: 1/29/2024 8:10:53 PM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
De MONT Kalai Manaole	Testifying for Ho'omana Pono, LLC	Support	In Person

Comments:

We **STRONGLY SUPPORT** this bill. However, like SB3112, these bills appear to be duplicates of another pair of the SB's that will be heard today.

SB-3113

Submitted on: 2/1/2024 8:29:27 AM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Angela Melody Young	Testifying for CARES	Support	In Person

Comments:

CARES testifies in strong support.

SB-3113

Submitted on: 1/29/2024 4:09:24 PM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Regina Gregory	Individual	Support	Written Testimony Only

Comments:

support

SB-3113

Submitted on: 1/30/2024 5:15:16 AM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lu Ann Mahiki Lankford-Faborito	Individual	Support	Written Testimony Only

Comments:

allows more beneficiaries better funding options.

January 31, 2024

Testimony for SB 3113 Relating to the Hawaiian Homes Commission Act

He Mele komo a he mele aloha no na kupuna o ke au i hala Aloha mai kakou.

Aloha,

My name is Cindy Freitas and I'm a Native Hawaiian descended of the native inhabitants of Hawai'i prior to 1778 and born and raised in Hawai'i.

I am also a practitioner who still practice the cultural traditional customary practices that was instill in me by my grandparents at a young age from mauka (MOUNTAIN TO SEA) to makai in many areas.

I'm in Support of SB 3113 Relating to the Hawaiian Homes Commission Act for the following reasons:

I as a beneficiaries who finds this SB 3113 that benefits the beneficiaries that the maximum terms of thirty years to be amended to forty years which the terms are thirty years currently outline in Section 215 of HHCA.

Mahalo,

____/s/____
Cindy Freitas

SB-3113

Submitted on: 1/31/2024 4:45:43 PM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kade Yam-Lum	Individual	Support	Written Testimony Only

Comments:

Honorable Members of the Senate,

I am writing to express my strong support for SB NO. 3113 and the amendment to section 215 of the Hawaiian Homes Commission Act. As a proud Hawaiian, I believe this bill is a crucial step in protecting the interests and well-being of our Hawaiian community.

Increasing the allowable loan term for direct loans provided by the Department of Hawaiian Home Lands from thirty years to forty years is a necessary adjustment that will greatly benefit our beneficiaries. This change will bring loan terms closer to those offered by the United States Department of Agriculture's Section 502 Direct Loan Program and will alleviate some of the financial burden on our community.

By extending the loan term, beneficiaries will have lower monthly payment amounts, making homeownership more affordable and attainable for many. This is especially important in a state where the cost of living is already high, and many households struggle to make ends meet.

Moreover, this amendment aligns our loan terms more closely with national standards, ensuring that our Hawaiian community is not disadvantaged in accessing affordable housing. It is a fair and just change that will help close the gap between the loan terms offered to Hawaiians and those offered to other communities.

I urge you to support this bill and amendment, as it not only provides economic relief for our beneficiaries but also recognizes the unique history and challenges faced by our Hawaiian community. This legislation represents an important step towards addressing the disparities that Native Hawaiians have historically faced in accessing affordable housing and economic opportunities.

Let us continue to honor and protect the rights of Native Hawaiians by supporting this bill. Together, we can work towards building a stronger and more prosperous future for all Hawaiians.

Mahalo nui loa for your attention to this matter.

Sincerely,

KADE YAM-LUM