



March 28, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Hickam Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

Hickam Federal Credit Union has been providing financial services to Hawaii residents since 1936 and we have always been here to help our members during challenging times. During previous government shutdowns including COVID, our credit union activated our Member Accommodation Plan which provided our members who showed hardship during these types of events the following:

- Budget counseling
- Short-term and long-term extensions
- Refinance and new loans
- Waiver of penalties on time certificates
- Re-payment arrangements

Credit Unions have been about "People Helping People", and we will continue to assist our members whether an emergency is declared or not. Part II of HB 1902 would have a negative impact on our ability to do so. Thank you for the opportunity to provide our comments on this issue.

Sincerely,

A handwritten signature in black ink, appearing to read 'Scott Kaulukukui', is written over a horizontal line.

Scott Kaulukukui  
President & CEO



Date: March 28, 2024

TO: Senator Karl Rhoads, Chair Judiciary Committee  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

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

I am submitting this testimony on behalf of Hawaii State Federal Credit Union and our 130,254 members in Hawaii. HSFCU submits the following comments in opposition to HB 1902, Relating to Emergency Management.

HB 1902 as currently drafted would dramatically disrupt lending across the state, causing many lenders to cease lending, significantly reduce the number of lenders, and increase the costs to all borrowers.

HB 1902 would make it difficult for any of Hawaii's 48 credit unions or 8 banks to safely lend in the State. In addition, I believe this would limit borrowing options in our state to only the most predatory lenders. This Bill, as currently written, would prevent any new residential lending and put at risk all existing residential loans. It would also impact our ability to safely make consumer loans and would dramatically increase loan rates making it difficult for residents to borrow.

As a not-for-profit financial co-operative, we are committed to working with our members through good times and bad, to support their financial needs and to improve their lives. During COVID Hawaii State FCU offered loan deferrals for up to 2 years to 2,215 members. We also provided 76 emergency loans. After the wildfires in Lahaina we provided 37 emergency loans and 27 loan deferrals.

During Covid and following the Maui wildfires we worked closely with each member individually to ensure we provided whatever assistance and relief they needed. Despite the cost of those measures, our mission is to empower financial wellness for our members and our community.

Thank you very much for the opportunity to submit comments on this measure.

Andrew Rosen  
President & CEO

April 2, 2024

**The Honorable Karl Rhoads, Chair**

Senate Committee on Judiciary  
State Capitol, Conference Room 016 & Videoconference

**RE: House Bill 1902, HD1, SD1, Relating to Emergency Management**

**HEARING: Tuesday, April 2, 2024, at 10:05 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 **strongly supports with amendments** House Bill 1902, HD1, SD1, which clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution. Clarifies the scope of the comprehensive emergency management plan. Clarifies the powers of the Governor and mayors to extend or terminate a state of emergency. Shortens the duration of price control periods from ninety-six hours to seventy-two hours. Amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation. Effective 7/1/3000.

Under Hawaii Revised Statutes §127A-30, whenever the Governor or a Mayor for their respective county declares a state of emergency, it automatically triggers a prohibition on "any increase in the selling price of any commodity, whether at the retail or wholesale level, in the area that is the subject of the proclamation or the severe weather warning." This provision also applies to rental housing.

The original intent of the price freeze protections was likely to protect the public in times of natural disasters or other calamities to allow them access to important goods, such as food, water, gas, housing, etc. without the fear of being unable to afford these products. However, the use of Emergency Proclamations has expanded in recent years and there is almost always an active Emergency Proclamation at any given time. Both consumers and businesses are often confused on whether price freezing needs to happen in a given situation and on what products. A broader interpretation of the law suggests that these price controls could apply to all goods and services in the state, including contracts, during any state of emergency or active proclamation. These differences in interpretation have led to confusion and inconsistent business practices.

While we are grateful the Administration has begun to specify which commodities the price freeze statute applies to in the Governor's recent Emergency Proclamations, we believe a permanent legislative fix is necessary to help provide needed clarity to both businesses and consumers. Also, we believe that clarifying the pricing of commodities during a state of emergency should be a stand-alone measure.

As such, we have several concerns with the Part II language and would respectfully request it be removed for the following reasons:

### **Suspension of Rent Collection**

In times of natural disasters or emergencies, the challenges faced by impacted residents and businesses, including housing providers and tenants, can be significant. Part II of the bill suggests allowing tenants, upon written request, to suspend rent collection for a three-month period without proof of hardship. Both housing providers and tenants can be adversely affected by natural disasters, with housing providers facing financial burdens themselves. Prohibiting rent collection during such times could add to these hardships and could lead to a decrease in rental housing supply at a time when we need it the most.

In the short term, rental assistance programs would be a more effective solution. These programs not only assist renters who require support with covering their rents, but also provide relief to housing providers who may have lost their jobs or rely on rental property income. In the long term however, we need more rental housing supply and to encourage and assist property owners to offer homes for long term rent.

The University of Hawaii's Economic Research Organization ("UHERO") Hawaii Housing Fact Book highlights the stark reality that "Hawaii is the most expensive state in the nation for housing. Median housing costs are 2.7 times the national level."<sup>1</sup> Moreover, Hawaii's total housing supply has not seen significant growth, primarily due to "the most restrictive housing regulations in the nation. Long permit delays, limits on land use, legislative and judicial hurdles, and affordable housing requirements all constrain new construction making it more difficult for new housing to be supplied."<sup>2</sup> These barriers must be addressed if we are to have a healthy housing market, including a healthy rental market, in Hawaii.

### **Summary Possession Moratorium**

We do not believe this provision is necessary as the Governor's Emergency Proclamations Relating to the Maui Wildfires addresses this issue by prohibiting increases in rental housing prices and restricting the termination of an existing tenancy with a few exceptions. The Governor has gone further to state that certain essential commodities, including rentals of residential dwellings, "may not exceed the regular prices as of August 9, 2023."<sup>3</sup> We support the need for enforcement of these current provisions to address housing concerns.

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<sup>1</sup> UHERO. (June 28, 2023). *The Hawaii Housing Factbook*. [uhero.hawaii.edu/wp-content/uploads/2023/06/TheHawaiiHousingFactbook.pdf](https://uhero.hawaii.edu/wp-content/uploads/2023/06/TheHawaiiHousingFactbook.pdf)

<sup>2</sup> Ibid.

<sup>3</sup> Office of Hawaii State Governor Josh Green. (January 5, 2024). *Ninth Proclamation Relating to Wildfires*. [governor.hawaii.gov/wp-content/uploads/2024/01/2401019.pdf](https://governor.hawaii.gov/wp-content/uploads/2024/01/2401019.pdf)



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### **Mortgage Foreclosure Moratorium**

We also have concerns with the foreclosure moratorium in Part II of the measure as we believe it 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.



March 29, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Wailuku Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

While the intent of this bill is admirable, there will be unintended consequences for each scenario.

- Suspend rent collection – there are many landlords who qualified for loans based on their rental income in addition to their employment income. There are also landlords whose rental income is their only source of income including landlords such as realtors with employees. Suspending rent collections for these individuals will severely impact their ability to pay their expenses including their payroll, if applicable. This will cause hardships at multiple levels.
- Foreclosure moratorium – there will be loans that were quite delinquent before the declared emergency that were very close to foreclosure when the emergency was declared. A moratorium will cause lenders to hold non-income generating assets much longer than normal. There will be significant loss of income for lenders who primarily do mortgages and rely on that income to pay their expenses including payroll.
- Defer mortgage payments, suspend rent collections, defer all consumer loan payments – as mentioned previously, there will be lenders and landlords who rely solely on collecting these payments in order to pay their expenses including their payroll. Deferring and suspending payments will help certain borrowers but will definitely pass the burden and hardship on to someone else.
- Freeze credit reporting – if one of our credit union members demonstrates a hardship and it makes sense for the member and our credit union, we will defer the loan payments which will keep them current and preserve their credit. Not all members request loan modification assistance during a pandemic or emergency as evidenced during COVID and the Maui Wildfires. Requiring lenders to freeze all affected

borrowers' accounts during a declared emergency will be a very manual and tedious process. An employee will have to go into each loan on their computer system and change the credit bureau reporting status. When the emergency is lifted, an employee will have to go back into each loan on their computer system and manually change the credit bureau reporting status back. As you can imagine with manual processes, there will be errors which may affect the borrower's credit scores and their ability to borrow in the future.

Wailuku Federal Credit Union has always worked with our members during difficult times as long as there is some kind of hardship. An emergency or pandemic does not have to be declared for us to act appropriately and compassionately. This is an ongoing practice whether there is a crisis, pandemic or declared emergency. Many members face their own personal crisis like loss of job, death in the family, divorce, medical emergency, etc and we've always been willing to modify loans as long as it makes sense for the member and our credit union. We did over 150 loan modifications during COVID which were primarily deferrals. We also did over 50 loan modifications related to the Maui Wildfires which were primarily deferrals.

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

Sincerely,

Craig N. Kinoshita  
Chief Executive Officer  
Direct 808.442.8053  
[ckinoshita@wailukufcu.com](mailto:ckinoshita@wailukufcu.com)



# HAWAII STATE

FEDERAL CREDIT UNION

March 29, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902 HD1 SD1, Relating to Emergency Management -- Opposition

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

I am writing on behalf of Hawaii State Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

The bill may include fatal flaws that result in violation of federal law, including, for example:

- The mandates that no interest shall accrue during any period of loan deferment, and that the maturity date of loans be extended, may constitute an undue taking without just compensation and may impair the obligation of contracts in violation of the Fifth Amendment and Article I, Section 10 of the U.S. Constitution.
- The consumer reporting agency reporting requirement revisions may impair the obligation of contracts under the U.S. Constitution and may create different criteria than those under the federal Fair Credit Reporting Act and regulations thereto.
- The bill imposes duties on lenders without regard to requirements under the federal Truth In Lending Act, regulations thereto and other federal requirements, and may impose duties upon lenders that they are unable to comply with because of federal requirements and system limitations.
- The bill may be preempted by federal law as to federal or national financial institutions, such as federal credit unions.
- Similar concerns also affect other parts of the bill, including leasing provisions.

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

Very truly yours,

Mary Wong

*always right by you*





P.O. Box 446  
Kamuela, Hawaii 96743  
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hawaiiirstfcu.com

March 29, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Hawaii First Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

In addition, with loan payments deferred our credit union would not be able to cover our operating expenses which would mean a layoff of our employees. This would impact even more families financially and possibly add to our homeless population and increase public health care expense.

Hawaii First has many options we offer our members who are facing financial issues. Our entire staff of 25 are Certified Community Development Financial Counselors. At every point of contact financial guidance and assistance is available. Loan extensions, fixed loan payments and hardship loans are readily available to assist our members. Hawaii First was also a key player during the pandemic in the deployment of CARES funding to keep our entire community in their homes with mortgage/rent and utility assistance.

The two community resource centers we have operated for over a decade provide free financial counseling to all residents of Hawaii Island. During COVID-19, Mayor Roth asked us to route the Financial Navigator program through our centers. Many residents who didn't know where to turn were given guidance to resources that kept them afloat. You can count on credit unions day in and day out to do right by their communities.

**Kamuela Branch & CRC**

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

Sincerely,

Laura Aguirre  
President/CEO

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April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Hawaii Community Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

Our Credit Union worked with our members during COVID when unemployment was at an all time high by offering modifications, deferments, and partnering with the Hawaii County government to allocate CARES Act grant funds to assist the hard-hit small business industry. This bill could impact the ability for banks and credit unions to offer mortgage loans with the language in Part II of this bill.

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

A handwritten signature in black ink, appearing to read "T. Ashcraft".

Timothy J. Ashcraft  
Kohala and Honokaa Branch Manager  
Hawaii Community FCU



April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: Strong Opposition to HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

My name is Trevor Tokishi and I am the President/CEO of the Valley Isle Community Federal Credit Union on Maui.

I write to you today with grave concern regarding HB1902 and its potential impact on our small credit union and the communities we serve. As a representative of the Valley Isle Community Federal Credit Union, I urge you to consider the detrimental effects this bill would have on our ability to fulfill our mission of providing accessible financial services to our members.

HB1902 proposes to impose limitations on accrued interest for prolonged periods, a measure that would severely hinder our ability to lend effectively. Such restrictions would not only impact our earnings but also jeopardize our capital, ultimately diminishing our capacity to serve our members and the broader community.

Furthermore, this legislation would impede our ability to sell loans to the secondary market, thereby exacerbating our credit risk, interest rate risk, and liquidity risk. As a small credit union, access to secondary markets is crucial for maintaining a balanced portfolio and ensuring financial stability.

Moreover, HB1902 may render many of our loans as unacceptable collateral for lines of credit provided by Federal Home Loan Bank and corporate credit unions. This restriction would significantly increase our liquidity risk, further constraining our ability to respond to the evolving needs of our members and the community, particularly in times of crisis.

I must emphasize the pivotal role our credit union played in response to the disastrous 2023 Maui wildfires. Without any government mandate, we took immediate action to

support our members and community. We provided countless emergency loans, extended over \$1.5 million in consumer and mortgage loan extensions, and continued to offer draws on home equity lines of credit, even for those who lost collateral.

Furthermore, we waived loan and operational fees and granted auto loans without question to those impacted by the wildfires. Through extensive outreach efforts, including providing meals, care packages, and other aid, we demonstrated our unwavering commitment to assisting those in need.

While HB1902 may appear to benefit some consumers in the short term, its long-term consequences would disproportionately harm individuals in the long run, in particular those of lesser means, limiting their options and hindering their ability to access loans and build credit. As advocates for financial inclusion and community welfare, we cannot support legislation that undermines these fundamental principles.

In conclusion, I urge you to reconsider HB1902 and its implications for small credit unions like ours and the communities we serve. Instead, I implore you to engage in dialogue with stakeholders to develop solutions that promote financial stability, accessibility, and resilience for all members of society.

Thank you for considering our testimony and for your dedication to serving the best interests of our state.

Sincerely,

Trevor N. Tokishi

President/CEO



March 31, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: Testimony in Opposition to HB 1902, Relating to Emergency Management

As a member owned financial institution, Maui Federal Credit Union exists to assist our members with their daily financial needs. We do so especially if they encounter life events. This immediately occurred after the August 2023 Maui wildfire disaster and as we had done during the Covid pandemic.

In both crises, we proactively instituted programs that offered loan deferrals, loan modifications, emergency loans, reduced rate loans, waiving of certain fees, waiving of early withdrawal CD penalties, etc. to our members without having legislation mandating us to do so.

We are extremely concerned about the broad nature of this bill. In particular, language in Part II relating to the duration of loan payment deferrals and without written criteria. This bill will have unintended consequences on our ability to provide members not impacted with credit and lending in general.

We are opposed to HB 1902 for these and other reasons.

Thank you for allowing us this opportunity to submit testimony.

Clayton Fuchigami  
President/CEO



**TESTIMONY OF TINA YAMAKI, PRESIDENT  
RETAIL MERCHANTS OF HAWAII  
APRIL 2, 2024  
HB 1902 HD1 SD1 RELATING TO EMERGENCY MANAGEMENT**

Good morning, Chair Rhoads and the Senate Committee on Judiciary. I am Tina Yamaki, President of the Retail Merchants of Hawaii and I appreciate this opportunity to testify.

The Retail Merchants of Hawaii was founded in 1901 and is a statewide, not for profit trade organization committed to supporting the growth and development of the retail industry in Hawaii. Our membership includes small mom & pop stores, large box stores, resellers, luxury retail, department stores, shopping malls, on-line sellers, local, national, and international retailers, chains, and everyone in between.

We strongly support HB 1902 HD1 SD1 in regard to the shortened duration of the price freeze. This measure clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution; clarifies the scope of the comprehensive emergency management plan; clarifies the powers of the Governor and mayors to extend or terminate a state of emergency; shortens the duration of price control periods from ninety-six hours to seventy-two hours; amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation; and is effective 7/1/3000.

The current law stipulates that upon issuance of an emergency proclamation, HRS 127A-30 is automatically activated, mandating a freeze on the pricing of all commodities from the date of proclamation. However, repeated extensions of the proclamation, as observed during the recent COVID pandemic, can result in impractical outcomes, particularly when specific commodities subject to the freeze are not delineated by the governor or mayor.

We should also recognize that emergencies and disasters vary in nature, requiring specific specifications for price freezes allows for a more tailored response to each situation. Different emergencies may require price freezes on different types of goods, and this flexibility ensures that regulations are appropriate and effective in addressing the specific challenges posed by each emergency.

By requiring the governor or mayor to specify the types of goods and products subject to a price freeze within 72 hours of the emergency proclamation, businesses can have a clearer understanding of their obligations. This clarity helps businesses to comply with regulations and avoid unintentional violations.

Furthermore, ambiguity in the application of price freeze regulations can lead to misunderstandings and accusations of price gouging against retailers, even when they are not engaging in such practices. Specifying the commodities subject to price freezes helps prevent these misunderstandings and ensures fair treatment of retailers.

It's important to acknowledge that retailers act responsibly during emergencies and do not engage in price gouging. By implementing targeted price freezes and providing clarity on which commodities are subject to regulation, the focus can shift towards addressing any isolated instances of price gouging rather than casting suspicion on all retailers.

In addition, with the prevalence of social media, retailers are more aware than ever of the importance of maintaining stable prices during emergencies. Clear regulations specifying which commodities are subject to price freezes can help retailers navigate these situations confidently and avoid any negative publicity associated with accusations of price gouging.

By advocating for a more targeted and specific approach to implementing price freezes during emergencies, you're promoting fairness, clarity, and effective regulation that supports responsible business practices while ensuring the protection of consumers during times of crisis.



**HB-1902-SD-1**

Submitted on: 3/31/2024 11:25:54 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alberta Lono	Testifying for Lahaina Strong	Support	Written Testimony Only

Comments:

I ask that you pass HB1902 HD1 SD1

In Liberty,

Alberta Lono-Morolt



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

In Consideration of House Bill No. 1902 HD1 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 HB1902 HD1 SD1** which clarifies the powers of the Governor during a 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 twenty weeks along Kaanapali Beach, championing dignified housing for Lahaina fire victims.

As a boots-on-the-ground organization that has conducted peer-to-peer wellness checks since the early days after the fire, we support HB1902 HD1 SD1 that includes language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

By incorporating these provisions in the Governor's power for emergency proclamations supporting **HB1902 HD1 SD1** can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

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

Sincerely,

Jordan Ruidas, Courtney Lazo & Pa'ele Kiakona

Lahaina Strong

April 2, 2024, 10:05 a.m.  
Hawaii State Capitol  
Conference Room 016 and Videoconference

**To: Senate Committee on Judiciary**  
**Sen. Karl Rhoads, Chair**  
**Sen. Mike Gabbard, Vice-Chair**

**From: Grassroot Institute of Hawaii**  
**Ted Kefalas, Director of Strategic Campaigns**

TESTIMONY OPPOSING HB1902 HD1 SD1 — RELATING TO EMERGENCY MANAGEMENT

Aloha Chair Rhoads, Vice-Chair Gabbard and other Committee members,

The Grassroot Institute of Hawaii would like to offer its comments **opposing** [HB1902 HD1 SD1](#), which would amend the state's emergency management statute to state that the powers granted for emergency purposes must be consistent with the Hawaii Constitution; clarify the powers of the governor and mayors to extend an emergency via proclamation; and shorten the duration of price control periods during an emergency.

More specifically, **our opposition is limited to Part II of the bill.**

Part II would add seven new sections to the emergency management law allowing the governor or mayor to suspend rent payments for up to six months; defer mortgage payments for three or more years; defer loan payments for up to six months, including for commercial, consumer, and student loans; and declare a moratorium on foreclosures and evictions .

Regarding Part I of the bill, we agree that the emergency management statute is in need of an update, but we are concerned about the potential effect of these amendments. The requirement that the exercise of emergency powers be consistent with the Hawaii Constitution is a welcome addition, but it does not go far enough to protect civil liberties.

In particular, the clause allowing the governor or mayors to extend an emergency via proclamation would exacerbate a problem in the state's current emergency management law that was not apparent until the COVID-19 lockdowns, which is the lack of a meaningful legislative check on the governor's emergency powers.

Currently, the law includes a 60-day limit on emergencies, but it does not address what should happen if an emergency exceeds that limit. This bill would make that problem even more severe by guaranteeing that the governor and mayors would be able to extend their emergency proclamations indefinitely, with little input or oversight from the legislative branch.

What is needed is a legislative check on the possibility of an unending emergency arising from the governor's or a mayor's ability to issue supplemental proclamations extending the original emergency period.

For that reason, we respectfully suggest an amendment that would authorize the Legislature to terminate a declared state of emergency after 60 days via an affirmative two-thirds vote in both chambers.

An amendment that retains legislative power over the prospect of unending supplemental proclamations would help ensure that the public retains a voice in an ongoing emergency, and that the emergency powers do not become a tool for unchecked executive power.

However, shortening the period of price controls during emergencies would be a step in the right direction. Economists frown on price controls — even during emergencies<sup>1</sup> — as they tend to create economic inefficiencies and distort the market, often hurting the disadvantaged and vulnerable populations they are intended to help.<sup>2</sup>

If anything, such controls incentivize those with more resources and advantages to take advantage of artificially lower prices, leading to hoarding and unnecessary purchases. One study found that pandemic-era price controls actually undermined COVID-19 mitigation efforts, as they exacerbated shortages and forced consumers to travel to more stores in order to locate goods, thereby frustrating social-distancing efforts.<sup>3</sup>

Keeping the duration of price controls to a minimum, or even eliminating price controls completely, would help address the problems caused by the market disruptions they cause.

That said, it is perplexing that the last committee that considered this bill would sensibly limit price controls but also create the potential for catastrophic economic effects in its treatment of rents, mortgages and loans.

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<sup>1</sup> ["Price Gouging,"](#) Chicago Booth, Kent A. Clark Center for Global Markets, May 2, 2012.

<sup>2</sup> Ryan Bourne, ["Abolish Price and Wage Controls,"](#) Cato Institute, Sept. 15, 2020.

<sup>3</sup> Rik Chakraborti and Gavin Roberts, ["How price-gouging regulation undermined COVID-19 mitigation: county-level evidence of unintended consequences,"](#) Public Choice, Vol. 196, 2023, pp. 51–83.

Part II of HB1902 HD1 SD1 was clearly created in response to the difficulties experienced by the survivors of the Lahaina wildfire, but it is also an excellent demonstration of the adage that “hard cases make bad law.”

Whether talking about rent, loans or mortgages, these proposed changes would be more likely to hurt rather than help the people that they are intended to help.

For example, consider proposed rent suspensions. Research demonstrates that even over a limited period of time or limited geographic area, rent control can have a negative impact on the rental market.<sup>4</sup>

Put simply, landlords who are fearful of the impact of a rent control law often protect their interests by either raising their rental rates in advance or choosing not to rent long-term any more.

Unfortunately, this bill is about more than imposing a rent freeze, even for a short period. Rather, it deals in the total suspension of rental payments for up to half a year. It may even be possible for the suspension of rental payments to extend far beyond the six-month limit, depending on how the governor’s power to extend emergencies is interpreted.

Because there is a real and ever-present threat of natural disasters in Hawaii, this bill may unintentionally contribute to higher overall rent prices or lower rental availability as landlords try to mitigate the risk of being affected by the bill’s potential for rent suspensions — whether for the short-term or indefinitely.

This is also true of mortgages. The potential of lengthy mortgage deferments will incentivize mortgage lenders to mitigate this risk to the detriment of Hawaii homebuyers.

In fact, all lenders will be forced to reevaluate the wisdom of lending to Hawaii residents and businesses, as they will have to consider the possibility that a natural disaster will make it impossible for them to collect payments for an indeterminate amount of time.

In business, this is known as a bad loan and it will make the state a significantly less attractive place to invest.

It is difficult to understate the harm that could be done to the housing market, local businesses and financial institutions via these provisions. Ultimately, Hawaii’s residents would be the ones to suffer the most as landlords, mortgagors and lenders would act to protect themselves against the risk that could come from going months or years without payments.

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<sup>4</sup> Anja M. Hahn, Konstantin A. Kholodilin, Sofie R. Waltl and Marco Fongoni, “[Forward to the Past: Short-Term Effects of the Rent Freeze in Berlin](#),” Management Science, March 22, 2023.

Putting aside the question of whether all of these provisions are constitutional and enforceable, there are better ways to help tenants, homeowners and others in financial difficulty due to a natural disaster. Those could include private assistance programs or even government assistance and other incentives to lenders and landlords.

In any case, we urge you to remove Part II of this bill in its entirety.

It is important that Hawaii's emergency management law reflects the lessons we have learned over the past few years. There is room to protect civil rights and the constitutional balance of powers without handicapping the ability of the governor to respond quickly and effectively to emergency situations. The goal should be to amend the law so that Hawaii is better able to address future emergencies.

Thank you for the opportunity to submit our comments.

Sincerely,

Ted Kefalas  
Director of Strategic Campaigns  
Grassroot Institute of Hawaii

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:56:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Susan B Roberts Emery	Testifying for Green Party of Hawai'i	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*On behalf of the Green Party of Hawai'i, we are deeply concerned about the welfare of our Island communities, and we are in full **support** of this Committee passing HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. The Green Party of Hawai'i stands with the people of Lahaina and all of our communities,*

*Please vote Yes on HB1902 HD1 SD1,*

Mahalo nui,

Susan RobertsEmery

Co Chair GPH



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:29:16 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
john carty	Testifying for Save Honolua Coalition	Support	Written Testimony Only

Comments:

The Save Honolua Coalition is deeply committed to safeguarding the welfare of our community. Our mission is to maintain open space and revitalize the ecosystem of Honolua Ahupua'a through community based management while honoring Hawaiian practices and values. We need our Hawaiian and local community to live in West Maui to achieve our mission. We wholeheartedly endorse and urge the passage of HB1902 HD1 SD1. This bill incorporates crucial protections, as proposed by the Attorney General, which have been informed by the distressing events endured by the Lahaina community following recent fires. These provisions, such as a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are vital safeguards that were sorely lacking during the disaster. By supporting HB1902 HD1, we can enhance our communities' resilience and readiness to confront future challenges. We sincerely appreciate your attention to this urgent matter.



1050 Bishop St. PMB 235 | Honolulu, HI 96813  
P: 808-533-1292 | e: info@hawaiiifood.com

#### **Executive Officers**

**Gary Okimoto**, Safeway Hawaii, *Chair*  
**Maile Miyashiro**, C&S Wholesale Grocer, *Vice Chair*  
**Kit Okimoto**, Okimoto Corp., *Secretary/Treas.*  
**Lauren Zirbel**, HFIA, *Executive Director*  
**Paul Kosasa**, ABC Stores, *Advisor*  
**Derek Kurisu**, KTA Superstores, *Advisor*  
**Toby Taniguchi**, KTA Superstores, *Advisor*  
**Joe Carter**, Coca-Cola Bottling of Hawaii, *Advisor*  
**Eddie Asato**, Pint Size Hawaii, *Immediate Past Chair*

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TO: Committee on Judiciary

FROM: HAWAII FOOD INDUSTRY ASSOCIATION  
Lauren Zirbel, Executive Director

DATE: April 2, 2024  
TIME: 10:05m  
PLACE: Room 16

RE: HB1902 HD1 Relating to Emergency Management

Position: Support

The Hawaii Food Industry Association is comprised of two hundred member companies representing retailers, suppliers, producers, manufacturers and distributors of food and beverage related products in the State of Hawaii.

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

HFIA is in support of this measure. The food and beverage industry is a critical component of emergency preparedness and response. During and after the August fires on Maui many of our members stepped up to provide vital support.

This measure is an important step to help clarify emergency powers. This will enable critical responders in the food industry and elsewhere to better prepare, respond, and communicate with leadership before during and after an emergency.

This measure also provides some much needed clarity around the issue of price freezes after an emergency. We understand the need for price controls immediately after a disaster to prevent price gauging by unscrupulous actors providing things like housing, essential supplies, transportation, or critical equipment. However, months long price freezes with unspecified durations on broad categories of goods are challenging for the market to bear, and create confusion for retailers and customers.

We believe this measure will help our state to better prepare and respond to the next emergency and we encourage the committee to pass it. Thank you for the opportunity to testify.

# 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

April 2, 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: **H.B. 1902, H.D. 1, S.D. 1 (Emergency Management)**  
**Decision Making Date/Time: Tuesday, April 2, 2024, 10:05 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: (a) clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution; (b) clarifies the scope of the comprehensive emergency management plan; (c) clarifies the powers of the Governor and mayors to extend or terminate a state of emergency; (d) shortens the duration of price control periods from ninety-six hours to seventy-two hours; and (e) amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation. amends the emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation.

Our comments are directed primarily to the problematic provisions in this Bill in Part II, beginning on page 9, line 16. Specifically, our comments relate to the provisions for: (i) residential property and foreclosure moratorium on pages 12-14; (ii) mortgage payments and deferment on pages 14-16; and (iii) loan deferment on pages 19-20.

If this Bill becomes law as drafted, it could lead to lenders tightening up the availability of certain types of loans to homeowners and other consumers.

Additionally, we believe that the problematic provisions in this Bill are not 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 temporarily suspending, postponing or reducing payments), making loan modifications, and considering other alternatives. Similarly for non-mortgage loans, when borrowers have hardships, financial institutions and lenders have programs to: temporarily stop collections; temporarily suspend, postpone, or reduce payments; make loan modifications; and consider other options. 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



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

April 1, 2024

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

Hearing Date: April 2, 2024  
Hearing Time: 10:05am  
Hearing Place: State Capitol, Conference Room 016

Re: HB 1902 HD1, SD1 Relating to Emergency Management

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 HB 1902 HD1, SD1 and offers the following comments.

HB 1902 HD1, SD1 clarifies that the Governor's and mayor's emergency management powers shall be consistent with the state constitution; clarifies the scope of the comprehensive emergency management plan; clarifies the powers of the Governor and mayors to extend or terminate a state of emergency; shortens the duration of price control periods from ninety-six hours to seventy-two hours; and amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation.

The MBAH understands that the intent of the bill is to assist consumers affected by disasters such as the Maui wildfires and we feel sadness and compassion for our families affected.

The bill, as written, amends Hawaii Revised Statutes (HRS), Chapter 127A with the following when the Governor or Mayor issues a proclamation declaring a state of emergency:

- Suspension of residential tenant rent collections
- Suspension of summary possession of a residential dwelling

- Foreclosure moratorium on residential properties
- Deferment of mortgage payments for three years and subsequent deferrals of an unlimited period
- Suspension of rent collection and summary possession on small business commercial tenants
- Deferment of any type of consumer loan, student loan and commercial loan payments
- Allow consumers affected by the disaster to contact the credit reporting agencies to exclude adverse information

Mortgage Lending is a highly regulated industry. Mortgage Lenders are required to follow the regulations set forth by their respective regulators and investors they sell mortgage loans to. The Government Sponsored Entities (“GSE’s), such as Fannie Mae and Freddie Mac, as well as the Veterans Administration (“VA”), Federal Housing Administration (“FHA”), and U.S.D.A., who guarantee over half of all mortgages originated in Hawaii, all have published guidelines that allow accommodations for distressed borrowers in designated disaster areas. The accommodations are well known to the investors who purchase mortgage-backed securities issued by Fannie Mae, Freddie Mac, and Ginnie Mae (for FHA and VA). HB 1902 HD1, SD1 expands these accommodations far beyond the national standards set by these entities, and, if passed into law, may have the negative effect of the GSEs and agencies limiting or eliminating additional mortgage lending in Hawaii because the requirements are beyond what purchasers of mortgage-backed securities will tolerate. Hence, the most affordable mortgage financing options for first-time homebuyers and low- to moderate-income borrowers may be eliminated.

One of the requirements of the bill requires mortgage lenders to defer the collection of mortgage payments for three years and, if in receipt of a subsequent request for continued deferment, the bill allows for unlimited years of deferrals. This requirement makes the mortgage debt effectively uncollectible.

Another requirement of the bill requires Lenders to provide deferments on all other non-residential loans such as consumer loans, student loans and commercial loans. This would render all loans in a financial institution uncollectible and considered a loss.

HB 1902, HD1, SD1 will have a major impact on local financial institutions’ lending policies and safety and soundness requirements. If any debt (residential, consumer, student and commercial) may be rendered uncollectible all at the same time, financial institutions will be forced to make the changes including curbing their lending appetite, raising lending qualifying requirements and charging higher rates to mitigate potential losses. Additionally, mainland lenders may exit the Hawaii market due to the potential negative impact to their loan portfolios. Financing options of all types may be severely curtailed. The future of lending is at stake.

Thank you for the opportunity to present this testimony.

Linda Nakamura  
Mortgage Bankers Association of Hawaii



Senate Committee on Judiciary

Hawai'i Alliance for Progressive Action (HAPA) **Supports**: HB 1902 HD1 SD1

Tuesday, April 2, 2024 10:05 a.m. Conference Room 016

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

As a member of the Hawai'i Alliance for Progressive Action and a concerned citizen deeply invested in the well-being of our communities, I am writing to express my full support for SB 1902 HD1 SD1 and urge you to pass this crucial bill.

SB 1902 HD1 SD1 incorporates language proposed by the Attorney General, which includes essential protections derived from the tragic events experienced by the Lahaina community following the devastating fires. These protections, such as a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were painfully absent and urgently required during the catastrophe.

The inclusion of these protections in HB 1902 HD1 SD1 is a significant step towards ensuring that our communities are better prepared to confront future crises and emerge stronger and more resilient. By enacting this legislation, we can mitigate the adverse impacts of disasters and provide much-needed relief to those affected, thereby fostering a more secure and stable environment for all residents of Hawai'i.

I implore you to prioritize the passage of SB 1902 HD1 SD1 for the betterment of our communities and the protection of our most vulnerable members. Your attention to this matter is greatly appreciated, and I thank you for your commitment to serving the best interests of Hawaii's residents.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anne Frederick', is written in a cursive style.

Anne Frederick  
Executive Director



Testimony to the Senate Committee on Judiciary  
Tuesday, April 2, 2024, 10:00 am  
Conference Room 016

Testimony in Opposition to HB 1902 - Relating to Emergency Management

To: The Honorable Karl Rhoads, Chair  
The Honorable Mike Gabbard, Vice-Chair  
Members of the 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 in strong opposition to SB 2904, Relating to Emergency Management. Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

The majority of Hawaii's credit unions currently offer 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 inherently higher.

This bill is extremely broad, and would essentially stop lending in the state. For example, if there is declared an emergency in the State of Hawaii, all loans in the entire state would potentially be affected. This would essentially mean that all financial institutions would be unable to collect on loans for an unspecified period of time. This would severely impact financial institutions, and the financial industry as a whole.

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



**SanHi**

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: April 1, 2024

TO: Senator Karl Rhoads  
Chair, Committee on Judiciary

FROM: Mihoko Ito / Tiffany Yajima

RE: **H.B. 1902, H.D.1, S.D.1 – Relating to Emergency Management.**  
**Hearing Date: Tuesday, April 2, 2024 at 10:05 a.m.**  
**Conference Room: 016**

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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.

While HBA does not take a position on Part I of H.B. 1902, H.D.1, S.D.1, HBA **strongly opposes part II** of the bill, which amends the emergency management law to allow for a moratorium on foreclosures, commercial and residential rent payments, mortgage payments, rent increases, evictions for certain periods of time after the issuance of an emergency proclamation. These provisions were added in the prior Senate committee in the S.D.1 version of the bill.

HBA has concerns regarding the broad nature of part II 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 based on the level of risk they carry within their lending portfolios, among other things.

The proposal in part II of the bill is to impose an automatic moratorium on foreclosures, commercial and residential rent payments, mortgage payments, rent increases and evictions would be triggered any time a mayor or governor declares an emergency, no matter what type of emergency occurs and for how long. In recent years, emergency proclamations have been used for very broad various types of emergencies, some of which have lasted for years. The uncertainty caused by the bill could ultimately drive up the cost of capital and hurt consumer lending because it increases uncertainty and overall risk for lenders.



Part II of this bill also raises significant legal concerns. Under the Contracts Clause, the U.S. Supreme Court has overturned state laws pursuant to the Contracts Clause if the state law operates as a substantial impairment of a contractual relationship. See Allied Structural Steel Co. v. Spannaus, 438 U.S. 234, 245 (1978). S.B. 2904 S.D.1 substantially impairs the ability for landlords, lenders and other creditors to collect on rental and mortgage contracts as well as commercial and consumer loans, in some cases for an indefinite amount of time. This would unjustly harm landlords, lenders and other creditors rights to collect and receive timely scheduled payments, and violates the Contracts Clause because it is unreasonably broad.

Part II of the bill also may be found to be a regulatory taking under the federal Takings Clause, since it deprives landowners of the right to pursue all economically beneficial use of their property. The Federal Takings Clause of the Fifth Amendment, as applicable to states under the Fourteenth Amendment, prohibits the permanent occupation or taking of private property without just compensation. See Palazzolo v. Rhode Island, 533 U.S. 606, 617-18 (2001).

Finally, HBA would note that there is already a process in the law under HRS 127A-30 which prohibits rent increases and evictions during an emergency proclamation. The proposal under this bill appears to conflict with the proposed moratorium on rent increases and evictions in the existing law.

We appreciate that this measure is trying to address very real impacts felt by consumers in times of emergency in the State, but are very concerned that Part II of this measure is unconstitutional as drafted and would significantly impact lending in the State.

We would respectfully request that the language in Part II be deleted in its entirety from this bill. Thank you very much for the opportunity to testify on this measure.



April 2, 2024

**The Honorable Karl Rhoads, Chair**  
**The Honorable Mike Gabbard, Vice-Chair**  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Honolulu Federal Credit Union (“HOCU”), in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii’s entire lending industry.

As part of our normal practice, HOCU works directly with its borrowers whenever a personal hardship is involved, in the interest of arriving at a solution that is satisfactory to both parties. However, by deferring loan payments for an extended period of time, this would potentially harm the credit union as a whole, with reduced cash flows impacting the liquidity to fund loans to other credit union members, and lower income which we rely upon to cover our operating expenses – any shortfall of which could further impact the community, should staff layoffs and reduction in services become necessary.

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

Sincerely,

Mark Munemitsu  
President & CEO

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:18:03 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Julie Warech	Testifying for Jewish Voice for Peace-Hawai'i	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.*

*We implore you to make good on the government's promise to let Lahiaina lead by passing this bill and doing what is needed for our communities.*

*Thank you for your attention to this matter.*

*Sincerely,  
Jewish Voice for Peace-Hawai'i*



April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Aloha Pacific Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.


Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

Our credit union already has programs in place to help members that have been affected by a disaster. During the height of the pandemic, we offered members loan deferrals for up to two years depending on their situation. A blanket moratorium will have unintended consequences that will affect the way financial institutions lend to members. We could lose secondary market options that will limit the types of products and services that we can offer to our members.

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

Sincerely,

DocuSigned by:  
  
FF61BE74E0A642A...

Vince Otsuka  
President & CEO

April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,



Shanel Chow  
Collections Manager

April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB 1902 is passed, it would adversely affect credit unions and how business is conducted. Although Big Island Federal Credit Union is the oldest credit union in the State of Hawaii, it is not the biggest. As a small credit union, we would not be able to serve our membership to fulfill our mission. Our goal is to provide exceptional financial services to our membership with financial stability at top of mind.

Hawaii Island has encountered many unfortunate circumstances, and during these times our credit union has assisted our membership the best way that we could by offering services like short-term and long-term payment extensions, waiver of fees and penalties, refinancing of new loans, and temporary payment arrangements. These services are available to those experiencing hardships.

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

Sincerely,



Kawehi Moku  
Lending Manager



**SanHi**

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: April 2, 2024

TO: Senator Karl Rhoads  
Chair, Committee on Judiciary

FROM: Mihoko Ito

RE: **H.B. 1902, H.D.1, S.D.1 – Relating to Emergency Management**  
**Hearing Date: April 2, 2024, 10:05 a.m.**  
**Conference Room: 016**

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

We offer this testimony on behalf of the Consumer Data Industry Association (CDIA). The Consumer Data Industry Association (CDIA) is the voice of the consumer reporting industry, representing consumer reporting agencies including the nationwide credit bureaus, regional and specialized credit bureaus, background check companies, and others.

CDIA **opposes** H.B. 1902, H.D.1, S.D.1 which includes a new part II that amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernational or mayoral emergency proclamation.

CDIA has concerns regarding the inclusion of the new part II of the bill - specifically, CDIA opposes Section 123A-G on pages 20-22 of the bill because this provision is preempted by federal law. This section requires a consumer reporting agency to exclude adverse information in a consumer report within 5 days during an emergency proclamation.

This measure requires that consumer reporting agencies remove any adverse information upon request of a resident of the area subject to an emergency proclamation. However, the Fair Credit Reporting Act expressly preempts state law in certain areas. The FCRA prohibits state law from directing consumer reporting agencies to remove certain categories of information from a consumer report. In addition, the FCRA preempts imposing a time limit on requests made to consumer reporting agencies to remove certain information in a consumer's file. Even if these issues could somehow be resolved, consumer reporting agencies would have no way to verify that an individual lives in an area subject to an emergency proclamation.

Due to the above preemption concerns we would respectfully request that this section be removed from the bill.

Thank you for the opportunity to submit this testimony.





April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed, it would adversely affect credit unions and how we do business. As a small credit union, we would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Mel Pagay".

Mel Pagay  
Vice President of Administration



April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

Ariana Ramo-Segovia  
Compliance and Security Officer



April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

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While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Cheyenne Doronio".

Cheyenne Doronio  
Director of Operations



April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

Big Island Federal Credit Union's fiscal sustainability would suffer negatively, if HB1902 is passed. As a lender that provides quality financial services to our membership, the impact of this bill will require our credit union to reconsider many of our products and services. The consequences for our membership will be far reaching and will create a hardship not only for our membership, but for the entire state of Hawaii collectively.

Credit Unions have always upheld the philosophy of "people helping people" and local credit unions have expanded on this philosophy. Hawaii Island has experienced many other natural disaster hardships in the past and we overcame these hardships organically. When disaster hits, our community and credit unions answered the call to help. Immediate financial relief was provided to our membership, while also considering the unique needs of each household.

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

Monica Hudman  
Vice President of Lending



April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

Jennifer L. Azevedo  
Operations Manager



Randy Perreira  
President

# HAWAII STATE AFL-CIO

888 Mililani Street, Suite 501 • Honolulu, Hawaii 96813

Telephone: (808) 597-1441  
Fax: (808) 593-2149

The Thirty-Second Legislature  
The Senate  
Committee on Judiciary

Testimony by  
Hawaii State AFL-CIO

April 2, 2024

## TESTIMONY ON HB1902 HD1 SD1– RELATING TO EMERGENCY MANAGEMENT

Chairs Rhoads, Vice Chair Gabbard, and members of the committees:

The Hawaii State AFL-CIO is a federation of 74 affiliate labor organizations that represent over 68,000 union members in the State of Hawaii. The AFL-CIO serves its affiliates by advocating for workers and their families before the state legislature and other branches of state and county government.

The Hawaii State AFL-CIO supports HB1902 HD1 SD1, which aims to clarify and streamline emergency management powers. This bill provides much-needed clarity on the scope of emergency management plans and the powers of the governor and mayors to extend or terminate states of emergency.

**We respectfully request that the committee consider amending this measure to empower the legislature to terminate or extend a state of emergency after sixty days by a two-thirds affirmative vote in both chambers.** It is imperative that our democracy includes a legislative check and balance to prevent the indefinite suspension of laws without public input and review. The passage of this bill with the proposed amendment will strengthen the integrity of emergency management processes and uphold the principles of democratic governance.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Randy Perreira".

Randy Perreira  
President



April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Nicole Aguinaldo".

Nicole Aguinaldo  
President & CEO



April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed, it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our members and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Md Moniruzzaman", enclosed within a circular scribble.

Md Moniruzzaman  
CFO





April 2, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Big Island Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

If HB1902 is passed it would adversely affect credit unions and how we do business. A small credit union like ours would not be able to serve our membership and fulfill our mission which is to provide quality financial services to our member-owners while ensuring financial stability.

The Big Island has seen many unfortunate times including natural disasters, and during those times our credit union has assisted members with short-term and long-term loan payment extensions, refinancing of new loans, waiver of penalties, waiver of fees and payment arrangements.

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

Sincerely,

  
Anuhea Chang  
Loan Supervisor



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Monday, April 1, 2024

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice-Chair  
Hawaii State Senate  
Committee on Judiciary

Re: HB 1902, Relating to Emergency Management

Chair Rhoads, Vice-Chair Gabbard, and members of the Committee:

I am writing on behalf of Hamakua Federal Credit Union, in opposition to Part II of HB 1902, Relating to Emergency Management.

Part II of this bill would, during any period of a declared emergency by the Governor or County Mayors, suspend rent collection, institute a summary possession moratorium of residential dwelling units, institute a foreclosure moratorium, defer mortgage payments, suspend rent collections and summary possession for small business commercial tenants, defer all consumer loan payments, and freeze credit reporting.

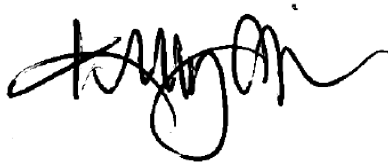
While we understand the intent of this bill is to help borrowers, renters, and others due to a disaster such as the Lahaina wildfire, we are deeply concerned about the overly broad nature of this bill. As written, Part II of this bill would severely impact Hawaii's entire lending industry.

Hamakua Federal Credit Union continuously assists our members during times of financial strain. Be it volcanic eruptions, the corona virus pandemic, loss of employment, death in the family, change of employment – if our members communicate with the credit union, we are always there working together to find a resolution to the situation. We often provide Troubled Debt Restructured (TDR) loans, modified loan payments, or if necessary, deferred payment arrangements. We strive to provide our members with the necessary resources during their time of need.

Hamakua Federal Credit Union strongly believes Part II of HB 1902 and its broad nature will collapse Hawaii's lending industry especially when any borrower will be able to forego loan payments based on an emergency declaration. It will be impossible for financial institutions to survive in Hawaii, especially a small credit union like Hamakua Federal Credit Union.

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

Regards,

A handwritten signature in black ink, appearing to read 'Kelly Gibo', with a stylized, cursive script.

Kelly Gibo  
President

**HB-1902-SD-1**

Submitted on: 3/29/2024 3:22:20 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
cheryl burghardt	Individual	Comments	Written Testimony Only

Comments:

COMMENTS on HB1902 HD1 SD1

Amplifying the comments of others: I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future.

**HB-1902-SD-1**

Submitted on: 3/30/2024 8:05:50 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jasmine Jenkins	Individual	Comments	Written Testimony Only

Comments:

"Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires.

These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jasmine

**HB-1902-SD-1**

Submitted on: 3/30/2024 2:22:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha,

My name is Carlos Lamas, a Lahaina resident and I write in support of HB1902 SD1, which introduces critical protections for residents and small businesses during emergencies.

This bill’s provisions for the suspension of rent and mortgage payments, along with moratoriums on evictions and foreclosures, offer vital relief to those affected by disasters. Ensuring stability in housing and business operations, fundamental to recovery and resilience in the aftermath of a crisis.

By extending deferment options for loans and prohibiting detrimental changes in credit reports during emergencies, HB1902 SD1 acknowledges the financial upheavals faced by many and provides a pathway towards stability without the added burden of long-term financial repercussions.

These measures are not just beneficial; they are necessary for the protection and recovery of our communities during the most challenging times. As a Lahaina resident, I’ve seen the need for such support first-hand. This bill offers a comprehensive approach to emergency management by focusing on the welfare of those most impacted.

Mahalo for reading my testimony in support of HB1902 SD1

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:10:24 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I support HB 1902.

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:21:15 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Georgina Renee Mano	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Georgina R. Mano



**HB-1902-SD-1**

Submitted on: 3/31/2024 10:22:18 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I Dino Rivera is in support of bill HB1902

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:32:35 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Consuelo Apolo-Gonsalves	Individual	Support	Written Testimony Only

Comments:

I am in support of this bill

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:32:38 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires.

These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

sincerely,  
Aja Toscano

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:34:49 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

As someone who lives in a community that was not built in a way to prevent potential fire disasters, protections like those provided in HB1902 HD1 offer me some kind of hope that if a disaster like what happen in Lahaina happened here, we'd be prepared.

Thank you for your attention to this matter and please trust Lahaina to lead us all toward making Hawai'i a better place.

Noel Shaw

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:38:23 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

HB1902 HD1 SD1:

"Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely, Sara McGuire

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:39:24 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Stacey (Makawao, 96768)*

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:40:22 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Javin Turalva-Albano	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*  
Javin Turalva-Albano

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:48:26 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Prescott Bailey*



**HB-1902-SD-1**

Submitted on: 3/31/2024 10:48:40 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I strongly support this bill HB1902.

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:49:56 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cathy Lee Nava	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities. I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Cathy Nava

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:52:23 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha, please help us rebuild Maui's community with real citizens who reside here. It's vital to the future of Maui to allow the healing of our people and give them space to live by elimination of short term rentals. Thank you.

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:55:53 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Thomas Kevin Kekoa Dolan-Ma	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely, Thomas*

**HB-1902-SD-1**

Submitted on: 3/31/2024 10:57:10 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this

Eric Keali'i Wahinehookae

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:01:58 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Kazuo Flores*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:02:55 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Alapaki Diamond	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Alapaki Diamond*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:03:15 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Cuitlahuic Ramos	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Cuitlahuic Ramos*



**HB-1902-SD-1**

Submitted on: 3/31/2024 11:07:49 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Iwa Bryan	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Iwa Bryan*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:13:35 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Marisa Pangilinan	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Marisa P.*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:14:06 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
ann williams	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Ann Williams*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:20:46 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Ben Maben	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Ben Maben*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:30:32 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelslynn Matagiolo	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Chelslynn M.*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:32:25 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Sheryl Johnson	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Sheryl Johnson*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:32:54 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Blossom Jean FLORES	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Blossom Flores*

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:36:42 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Richard Ho*



**HB-1902-SD-1**

Submitted on: 3/31/2024 11:39:53 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Keala Fung

**HB-1902-SD-1**

Submitted on: 3/31/2024 11:49:44 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha,

I strongly support this bill. It takes one time to know what's right and what is wrong. We know what's right for our people.

Me ke aloha,

Vanessa Lum

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:03:15 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Lauren Palakiko

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:04:49 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Greg Crawford*

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:08:28 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Kamakaawahilani Hoshino	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Kamakaawahilani L. Hoshino*

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:11:28 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Mary Stanley	Individual	Support	Written Testimony Only

Comments:

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Mary Stanley*

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:21:52 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I support!

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:47:04 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Aaron Arconado	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Aaron Arconado*



**HB-1902-SD-1**

Submitted on: 4/1/2024 12:47:32 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I am in support of this bill governor mayors senate state House of Representatives were in a critical crucial time in Hawaii right now please help wake up let's go start doing the right thing enough is enough we need to be protected we got no god damn place to go Hawaii is our my home I ain't goin nowhere I belong here. Mahalo nui billy woods

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:49:10 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alexander K.D. McNicoll	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,  
Alexander McNicoll

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:05:01 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha,

I am in full support and writing to urge you to pass HB1902 HD1 SD1.

According to The Hawaii Financial Health Pulse, 69% of adults are struggling with finances in Hawaii. This survey was conducted 2019, prior to the COVID19 shutdown and prior to the August 8th fires. While there has been no survey since then, I am positive this number has increased.

HB1902 HD1 SD1 will hopefully ease some of those struggles, as the bill contains safeguards that will prevent negative credit reporting and loan deferment while those in need heal.

Mahalo,

Dianna Cao

Financial Health Network. (2020, February 03). Hawaii Financial Health Pulse. Retrieved from <https://finhealthnetwork.org/research/hawaii-financial-health-pulse/>

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:09:59 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1.

It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

Sincerely,

Lionel Ortiz

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:15:56 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
M. Llanes	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

The horror of the Lahaina fires has left an indelible scar on the lives of so many Lahaina residents, especially long term residents. The influx of out of state investors has priced Maui to the extreme to the point that local long term residents have been pushed off their ancestral lands. Add to that the ignorant mismanagement of land aiding in the proliferation of fire feeding vegetation. What happened in Lahaina was predicted and ignored.

Now Lahaina residents are suffering the aftermath. Concern for Lahaina was expressed worldwide and the housing crisis and mistreatment of longterm residents was exposed.

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*MeleLani Llanes*

*Makakilo, O'ahu*

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:57:45 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Shana Kanani Benz	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Kanani Benz*

**HB-1902-SD-1**

Submitted on: 4/1/2024 2:27:27 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha Kākou,

I strongly support HB1902. Mahalo for your time.

Malia Marquez

**HB-1902-SD-1**

Submitted on: 4/1/2024 2:34:17 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Paul Carter	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Paul Carter*



**HB-1902-SD-1**

Submitted on: 4/1/2024 3:07:07 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:11:44 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Penny Kaukau*

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:20:53 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Darren Opunui*

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:35:32 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kaikoa Anderson

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:59:57 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Marissa Godinez*

**HB-1902-SD-1**

Submitted on: 4/1/2024 4:08:25 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Gina Lawless	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Gina Lawless*

**HB-1902-SD-1**

Submitted on: 4/1/2024 4:29:12 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Mahalo,*

*Darice Garcia*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:03:35 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

Sincerely,

Tamara Griffiths

Lahaina, HI



**HB-1902-SD-1**

Submitted on: 4/1/2024 5:06:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nani Dapitan-Haake	Individual	Support	Written Testimony Only

Comments:

Dear Chair Rhoads, Vice Chair Gabbard, and Esteemed Committee Members,

As a committed member of our society, I write to express my deep concern for our communities' wellbeing and to advocate for the passage of HB1902 HD1 SD1. This vital legislation, enhanced by suggestions from the Attorney General, introduces essential safeguards based on the tragic events endured by the Lahaina community following the fires. Key measures like the summary possession moratorium, residential foreclosure moratorium, mortgage and loan payment deferments, and credit reporting agency protections represent critical defenses that were desperately lacking and are crucially needed in times of disaster. The enactment of HB1902, HD1, would significantly better prepare our communities to face and recover from future challenges, making us stronger and more resilient. I appreciate your consideration of this important issue.

With respect,  
Nani Dapitan-Haake

#Lahainastrong

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:09:26 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

More housing for Lahaina fire survivors NOW!

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:10:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jordan Iacovella*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:12:10 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I am in full support of this bill. It's important to set proper protocol for emergencies to save our people and their homes in the future. Mahalo

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:15:07 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
De Andre Makakoa	Individual	Support	Written Testimony Only

Comments:

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

I write to you as a father of two young sons, a survivor of the Lahaina fires, and a resident now living over an hour and a half from my hometown and workplace due to the devastation. My perspective is deeply personal yet reflects the broader challenges our community faces.

I urge your support for HB1902 HD1 SD1. This legislation, bolstered by recommendations from the Attorney General, is critical for our community's recovery and resilience. The proposed protections, including moratoriums on summary possessions and residential foreclosures, along with mortgage and loan payment deferments, are essential. They are not just policies but lifelines for those of us who have faced disaster head-on.

The absence of these protections during the Lahaina fires left many of us vulnerable in our most desperate hours. By passing HB1902 HD1 SD1, you have the power to ensure that no family will have to endure the compounded trauma of losing their home and then facing the possibility of financial ruin.

As someone who has felt the pain of loss and the struggle of rebuilding, I ask you to consider the profound impact this bill could have on ensuring that future crises do not leave our communities exposed and unprotected.

Thank you for your attention to this crucial matter.

Sincerely, De Andre Makakoa

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:17:08 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Christy Shaver	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Christy*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:21:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Catherine Velasquez*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:31:04 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a resident of Lāhainā for nearly 30 years I am deeply concerned with the welfare of our communities.

I strongly support HB 1902 HD1 SD1, and ask that you pass it. Passing HB 1902 will help our community be better equipped if another disaster, such as the Lāhainā fire on 8/8/23, were to happen again.

Mahalo,

Gail Falkenbury



**HB-1902-SD-1**

Submitted on: 4/1/2024 5:49:31 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Makenzie Marzluff	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
makenzie*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:53:42 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

For Lahaina

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:54:13 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jenn Inda*

**HB-1902-SD-1**

Submitted on: 4/1/2024 5:59:26 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Jasmine Valdez	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jasmine Valdez*

*806 Kalena Street*

*Lahaina HI 96761*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:04:16 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha-

Please support HB1902 to establish critical protections for future disaster victims by including residential foreclosure moratoriums, mortgage/loan payment deferments and credit reporting agency protections.

Many mahalos

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:04:40 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Gerald Tariao Montano	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public and community pediatrician, I am deeply concerned about the health and welfare of our communities; thus, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1.

It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

Both housing and income are social determinants of health for our keiki, issues HB1902, HD1 is addressing. If these needs are not adequately met, keiki's health will be detrimentally affected. This economic issue, therefore, is also a public health issue.

HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Gerald Tariao Montano, DO

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:05:23 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shannon K. I'i	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a fire victim who lost everything and member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider passing HB1902, protections derived from the harrowing experiences of our Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By supporting HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. As a home owner it is such a hard time to continue to pay a mortgage l, HOA fees, and insurance on ash and debris. Having proteections will help us move forward with hope. Thank you for your attention to this matter.

Mahalo,  
Shannon K I'i

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:09:00 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

SB2919 SD2 HD1:

“Dear Chair Yamashita, Vice Chair Kitagawa, and Honorable Members of the Committees,

I am writing to express my strong support for SB2919, SD2 HD1, which clarifies that our counties have the clear right to phase out short-term rentals over a reasonable amount of time.

The Lahaina fires shed a clear light on the contribution that short-term rentals play in our housing crisis. Many communities across the state, including Lahaina, have been adversely affected by the proliferation of short-term rentals in apartment-zoned areas, exacerbating our housing shortage and driving up rental prices. This legislation seeks to provide local counties with increased autonomy to address issues according to their needs, without affecting current budgets. It allows for a thoughtful phase-out period, ensuring a smooth transition. Thank you for your attention to this critical issue.

Sincerely,

Susan M. Veno



**HB-1902-SD-1**

Submitted on: 4/1/2024 6:14:47 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Haylee Watson

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:16:05 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha Chair, Vice Chair, and members of the committee,

I stand in support of HB1902 HD1 SD1.

The incorporation of the language proposed by the Attorney General makes this a good bill, by incorporating critical protections including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, which were needed in the aftermath of the Lahaina fires, and will be needed again in the event of a future disaster (hurricane, title wave, brushfire) of this magnitude.

Mahalo nui for your time and consideration,

Keoni Shizuma

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:24:01 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in **full support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Christine Kaakau

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:24:10 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Roshelle Butihi	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Roshelle Butihi*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:24:55 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I strongly support this bill for how it will help Maui fire survivors and their families.

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:27:15 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephanie A	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Stephanie A*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:30:20 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Germansky	Individual	Support	Written Testimony Only

Comments:

**Testimony**

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a Lahaina homeowner who had their home completely destroyed by the fire and who is deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Elizabeth Germansky*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:31:41 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

I am a member of the public who is deeply concerned about the welfare of our communities. As such, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Tiffany Cao



**HB-1902-SD-1**

Submitted on: 4/1/2024 6:33:33 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelsea Ching	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

chelsea

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:39:35 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Priscilla Stuckey, PhD

Kihei, HI

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:40:54 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

I have been a permanent resident of Maui for 20 years now, and live 10 miles up from Lahaina. I am reaching out to express my full support for HB1902 HD1 SD1. It's so important to me because it includes crucial protections that we really need, especially after what happened with the disastrous fires in Kula and Lahaina.

I'm talking about things like the summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections. I feel they're indispensable safeguards that were sorely missed during those disasters that took homes and lives.

Passing HB1902, HD1, could make a huge difference for our communities. It'll help us be better prepared for whatever might come our way and emerge stronger and more able to recover.

Thanks so much for taking the time to listen to my thoughts on this.

Sincerely,

Jacqueline Hudson

6 Kiohuohu Lane Unit 8

Lahaina, HI 96761

(808)269-0295

ks so much for taking the time to listen to my thoughts on this. I've been living on Maui for 20 years now, just about 10 miles up from Lahaina. I wanted to reach out and express my full support for HB1902 HD1 SD1. It's so important to me because it includes crucial protections that we really need, especially after what happened with the fires in Lahaina.

I'm talking about things like the summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections. These might sound like a mouthful, but trust me, they're indispensable safeguards that were sorely missed during that disaster.

Passing HB1902, HD1, could make a huge difference for our communities. It'll help us be better prepared for whatever might come our way and come out of it stronger and more resilient. Thanks so much for taking the time to listen to my thoughts on this.

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:40:59 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Tia Lee Klug-Wessell*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:42:42 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Danette Trujillo	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Danette Trujillo*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:49:17 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Lorna Holmes	Individual	Support	Written Testimony Only

Comments:

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.*

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Kathy Lomeli*



**HB-1902-SD-1**

Submitted on: 4/1/2024 6:54:27 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Tanya Gabriel	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a mental health professional and member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Tanya Noelle Gabriel, LMHC, NCC*

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:55:04 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
David E Shormann	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

David E Shormann, PhD

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:57:13 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I support this bill

**HB-1902-SD-1**

Submitted on: 4/1/2024 6:57:21 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tsonnemaker15@gmail.com	Individual	Support	Written Testimony Only

Comments:

I support Lāhainā Strong as leaders of their community who know what their community wants and demands from their public *servants* (aka legislators like yourselves). You have an opportunity to make systemic changes that will be pono for this community and our keiki into the future.

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:03:55 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Please pass HB1092 , HD1, SD1 as it will strengthen our communities for crises that may happen in the future. Giving people more options for recovery in the aftermath of a disaster is most important and it is very apparent after the Lahaina fire that we need more protection for our land, property, and economic survival.

Please support this bill!

Mahalo,

Elizabeth Clapper

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:08:39 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

Michelle Herrin

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:14:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely

Melanie Tennant

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:20:10 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Cheylah-Marie Uyeda*



**HB-1902-SD-1**

Submitted on: 4/1/2024 7:24:28 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Kekuulani Haake	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Best,*

*Keku 'ulani Haake*

*Maui Born. Lahaina rooted.*

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:25:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Audrey Alvarez	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Audrey Alvarez*

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:32:00 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment determent, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Mackenzie Ozoa

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:32:03 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
RODNEY MATHIAS	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*~Rodney Mathias*

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:32:24 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

**Comments:**

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

Aloha, and thank you for being here today.

I write to you in full support of HB1902 HD1 SD1. I am here in full support of our community and protections that are needed to safeguard our community today as well into the future.

Mahalo, Lana Albright

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:33:46 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Lauren Taijeron

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:37:58 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Leonard Nakoa III	Individual	Support	Written Testimony Only

Comments:

I support this bill

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:38:24 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Robert H. Pahia	Individual	Support	Written Testimony Only

Comments:

I am in strong support



**HB-1902-SD-1**

Submitted on: 4/1/2024 7:49:57 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Clint Kahahane	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Clint Kahahane*

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:51:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Jaela Naha

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:51:47 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Kanoelani Delatori	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Kanoelani Delatori*

**HB-1902-SD-1**

Submitted on: 4/1/2024 7:53:11 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Beau Bayne	Individual	Support	Written Testimony Only

Comments:

*Aloha, I am writing to express my **strong support** for HB1902 HD1 SD1, which clarifies that our counties have the clear right to phase out short-term rentals over a reasonable amount of time.*

*The Lahaina fires shed a clear light on the contribution that short-term rentals play in our housing crisis. Many communities across the state, including Lahaina, have been adversely affected by the proliferation of short-term rentals in apartment-zoned areas, exacerbating our housing shortage and driving up rental prices. Thank you for your attention to this critical issue and your dedication to serving the people of Hawaii.*

*Sincerely,*

*Beau Bayne*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:05:06 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Grace Delos Reyes	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Grace Delos Reyes

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:05:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Dear honorable committee members,

I am writing in support of HB 1902. The emergency management proclamation needs revisions, after the way things were handled after the Lahaina fire has lead to this Bill to revise the way and who can declare emergencies. Please support this bill!

sincerely,

Janelle Brown

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:07:33 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Tracy Castro	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*  
Tracy Castro

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:09:54 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Lisa Agdeppa*



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:10:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Dear Chair Rhoads, Vice Chair Gabbard, and esteemed Committee Members,

As a concerned citizen and Lahaina resident passionate about the health and resilience of our communities, I implore you to advance HB1902 HD1 SD1. This bill, enhanced by recommendations from the Attorney General, integrates essential safeguards learned from the tragic fires in Lahaina. It proposes vital measures such as a moratorium on summary possessions and residential foreclosures, deferments on mortgage and loan payments, and protections involving credit reporting agencies. These provisions represent critical defenses that were deeply needed yet absent during the catastrophe. Enacting HB1902 HD1 will fortify our communities, enabling them to better withstand and recover from future adversities. I appreciate your consideration of this significant issue.

With aloha,

Hannah

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:12:22 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Misti Kotter	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Misti Kotter*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:12:57 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Robert Monteiro	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

August is coming the one year anniversary of the fire. When August comes, if we don't have these protections in place is going to affect people just as greatly as the fire. There will be a second fire where all the mortgages will then be turned on you will not longer have the ability to extend a forbearance, and you're gonna see a foreclosures. There's no way at this point of time to cover a mortgage and the elevated rental rates that have happened here in line. Urge you to help give us the support.

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Robert Monteiro*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:14:39 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kristen

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:16:30 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Catalina Bu Morrisroe	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Catalina Bú*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:21:39 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha mai kākou,

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB 1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB 1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Mahalo for your support in this matter,

Malialani Dullanty

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:22:16 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha All,

Support for HB1902.

Mahalo,

Ann Palacios

Oahu, Hawaii

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:22:31 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Mariko Higashi*



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:23:01 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

I am a Big Island resident writing in full support of HB1902, HD1, SD1. Although the most recent disaster to strike Hawaii occurred in Maui county, we know that Hawai'i Island and all the Hawaiian islands remain equally vulnerable to disasters and unexpected weather events.

I am writing to urge you to pass HB1902, HD1, SD1 which incorporates critical protections that were derived from the horrific experiences of the Maui community in the aftermath of the Lahaina fires.

These protections are indispensable safeguards that were sorely missed and are needed in the future following any unexpected disaster to hit the State of Hawaii. HB1902, HD1, SD1 can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Rebuilding and returning to "normal life" takes time; oftentimes more time than is allowed. The passage of this bill would give residents much needed time to be able to get back on their feet with financial safeguards in place.

Thank you for your attention to this matter.

-Sonni Schwartzbach, Hilo HI 96720

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:25:58 AM

Testimony for JDC on 4/2/2024 10:05:00 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 member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Sara Patton

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:29:01 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Elizabeth DeLyon*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:29:30 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

Mahalo,  
Ashley Ancheta Galacgac

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:33:35 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Amanda Palmer

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:36:14 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha kakou,

I am writing in strong support of HB 1902. Please do what is pono for the people of Lahaina and the people of Hawaii.

Mahalo, Kyrie

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:42:16 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

As a concerned member of the community, I am writing to strongly support the passage of HB1902 HD1 SD1. This bill, which incorporates crucial protections proposed by the Attorney General, is essential in light of the distressing experiences faced by the Lahaina community following the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency safeguards, were sorely missed during the disaster and are urgently needed. HB1902 HD1 has the potential to better equip our communities to withstand future crises and emerge stronger and more resilient. Thank you for your attention to this critical matter.

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:44:47 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Ravi Bugga	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

Sincerely,

Ravi Bugga



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:45:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

It is critical that people with mortgages have protection in times of large spread disaster.

# DAVID W.H. CHEE

Attorney at Law  
1001 Bishop Street  
ASB Tower, Suite 585  
Honolulu, Hawaii 96813  
Facsimile No. 808-208-8689

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Christine S. Prepose-Ka  
Telephone: 808-784-4  
Email: [cprepose@dcheelaw.com](mailto:cprepose@dcheelaw.com)

April 1, 2024

## COMMITTEE ON JUDICIARY

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair

RE: HB 1902, HD1, SD1- RELATING TO EMERGENCY MANAGEMENT.

Dear Senators,

I am an attorney and have practiced landlord-tenant law for the last 30 years. While I am in support of Part I of HB1902, HD 1, SD1, I write **in strong opposition** to Part II of HB 1902, HD1, SD1 relating to the suspension of rent collection, mandatory payment plans, and imposition of an automatic moratorium on all eviction proceedings during the pendency of any emergency proclamation declaring a state of emergency.

### 1. Unconstitutional /Risk of Significant Financial Liability for the State of Hawaii

If passed in its current form, I expect that Part II of this legislation will be challenged in the Courts as unconstitutional and will result in lengthy and expensive litigation. My anticipation is that Part II of the bill will ultimately be found unconstitutional, and the State of Hawaii may be ordered to repay all affected landlords for their losses.

In the opinion issued by the U.S. Supreme Court related to the Centers for Disease Control (“CDC”) moratorium issued during the height of the Covid-19 pandemic, the Court stated:

The equities do not justify depriving the applicants of the District Court’s judgment in their favor. The moratorium has put the applicants, along with millions of landlords across the country, at risk of irreparable harm by depriving them of rent payments with no guarantee of eventual recovery. Despite the CDC’s determination that landlords should bear a significant financial cost of the pandemic, many landlords have modest means. And preventing them from evicting tenants who breach their leases intrudes on one of the most fundamental elements of property ownership—the right to exclude. See *Loretto v. Teleprompter Manhattan CATV Corp.*, 458 U. S. 419, 435 (1982).

The full opinion is here: [https://www.supremecourt.gov/opinions/20pdf/21a23\\_ap6c.pdf](https://www.supremecourt.gov/opinions/20pdf/21a23_ap6c.pdf)

Importantly, in using their opinion, the U.S. Supreme Court relied upon the Loretto case. In that case, the Supreme Court held that a New York City regulation that interfered with a landlord’s right to exclude others from their rental property was a public taking of private

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair  
April 1, 2024  
Page 2  
(RE: HB 1902, HD1, SD1)

property *for which compensation was due under the Fifth Amendment*. The U.S. Supreme Court has also issued recent opinions stating that interfering with a property owner's right to exclude others even temporarily or for a minimal amount of time was a violation of the takings clause requiring compensation. This legislation prevents a landlord from collecting rent for up to six months each time a new emergency is declared, so if successive emergencies are declared, the six-month period would seem to start again and could run indefinitely. This bill seems to fall squarely in what the Supreme Court has determined is an impermissible taking.

In addition to violating the Takings Clause of the United States Constitution, the proposed bill also violates the Contracts clause of the United States Constitution. Additionally, through this bill, the State will deprive housing providers of their property rights and bestow those rights on tenants without due process or compensation in violation of Section 5 of the Hawaii State Constitution.

This bill also impermissibly delegates to the Governor and mayors the legislative powers of the State of Hawaii, which powers are reserved to the Legislature pursuant to Article III of the Hawaii State Constitution.

If passed, this bill will expose the State of Hawaii to claims from housing providers for compensation from the State of Hawaii for their losses that result from this law. In some cases, those losses will be very high since, under the proposed bill, even landlords for luxury rental housing will be prohibited from collecting rent if an emergency is declared, regardless of the tenant's ability to pay. For example, if this bill is passed and the Governor again declares a Statewide housing emergency, the State will be liable for all rental income losses for the entire State of Hawaii for the duration of the emergency.

## 2. Anti-Housing

The Governor and Legislature have said that it is the policy of the State of Hawaii to encourage affordable housing, including affordable rental housing. This bill does the opposite.

For housing providers, receiving rent is the only way they can afford to provide housing. Not only is housing extremely expensive and difficult to build in Hawaii, but it is expensive to maintain and manage. At the same time, the only effective tool Hawaii law provides to housing providers to recover their units and stem losses from tenants who do not pay is eviction.

This bill allows all tenants to stop paying rent to their landlord for up to six months each time a new emergency is declared, regardless of whether they have any economic hardship or not. Since the bill does not require the tenant to prove economic hardship, the ability for a tenant to stop paying rent to their landlord is not based on need. At the same time, the bill does not stop the housing provider's obligations to continue to maintain housing, provide utility services, pay property taxes, etc. This guarantees that the housing provider will lose money for an indefinite period of time. Most housing providers are simply not equipped to fulfill the role of a zero interest lending institutions for their tenants.

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair  
April 1, 2024  
Page 3  
(RE: HB 1902, HD1, SD1)

I note that, since Governor Green has been in office, he has declared an emergency for at least some part of the State since January 17, 2023 (Axis Deer, Maui), and has declared a Statewide emergency (regarding Homelessness) continuously since January 23, 2023. In the 483 days since his December 5, 2022, inauguration, Governor Green has declared a statewide emergency for 434 of those days (90% of his days in office, so far), with no sign of stopping.

This proposed law will effectively end rental housing in Hawaii and will drive virtually all housing providers out of the business of providing housing to Hawaii families. Housing providers who have borrowed money and rely on rent to make their debt-service payments will default. Anyone considering investing in or developing new rental housing in Hawaii – whether low income or market priced – will need to factor into their business plan that they will not be able to collect rent more than 90% of the time. This message will not encourage the development of new housing.

3. This Bill Would Prevent all Evictions, Even Those Not Related to Non-Payment

Under Part II of this bill the Governor or Mayor could prevent Hawaii Courts from accepting all summary possession complaints for filing and would essentially divest the Court from jurisdiction over such matters. This raises additional questions of constitutionality, but also raises concerns regarding safety. Non-payment of rent is not the only reason housing providers file summary possession lawsuits. In some cases, tenants become violent or pose a health and safety risk to the landlord and other tenants. For example, there are eviction lawsuits that are brought because tenants physically harm or intimidate their neighbors, or threaten to kill them. This legislation would prevent housing providers from seeking Court relief in all instances, not just instances related to non-payment of rent.

This legislation is unconstitutional, so it will eventually be struck down by the Hawaii or Federal courts. Passing the legislation will, then, only serve to signal to Hawaii's housing providers and potential housing developers that Hawaii is anti-housing and create a huge liability for the State. Please vote against this bill.

Very truly yours,

/s/ David W. H. Chee

David W. H. Chee

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:49:44 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Roxanne Carvalho	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Kalei Carvalho*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:49:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Alba Bermudez	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Alba Bermudez*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:52:02 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Louise Palmer	Individual	Support	Written Testimony Only

Comments:

[HB1902,HD1 SD1 Sample Testimony](#)

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
LOUISE PALMER*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:52:42 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kayo Malik



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:56:03 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Allen	Individual	Support	Written Testimony Only

Comments:

[HB1902,HD1 SD1 Sample Testimony](#)

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Jennifer Allen*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:58:12 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*  
Adrienne Chow

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:59:03 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Allison Daniel	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Allison Daniel*

**HB-1902-SD-1**

Submitted on: 4/1/2024 8:59:51 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Ke aloha nō,

Miriam-Ashley Keo

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:00:58 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Jamie Advincula

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:02:01 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Shay Chan Hodges*

*Maui*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:02:18 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

support

please lengthen price control periods

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:03:57 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Michaellyn Burke	Individual	Support	Written Testimony Only

Comments:

*Aloha Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*My name is Michaellyn Burke, a Lahaina fire survivor with an active mortgage on my destroyed home. I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. Our ability to stay in our hometown and continue to pay taxes here depends on it.*

*Mahalo,*

*Michaellyn Burke*

*Lahaina, Maui*



**HB-1902-SD-1**

Submitted on: 4/1/2024 9:06:43 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

**Testimony in Support of H.B. NO. 1902**

**I strongly support H.B. NO. 1902 as a resident of Lahaina, especially in the aftermath of recent devastating fires. This bill offers crucial relief and stability to our community during times of crisis.**

**The provisions of H.B. NO. 1902 are essential for helping individuals and families recover and rebuild without the threat of eviction or foreclosure.**

**By enhancing emergency management powers, this bill ensures a more coordinated and effective response to disasters. As a Lahaina resident, I urge the Legislature to pass H.B. NO. 1902 to support our community's recovery and resilience.**

**Riley Bond**

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:09:52 AM

Testimony for JDC on 4/2/2024 10:05:00 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 HB 1902, it is a really important bill for Lahaina fire survivors.

Mahalo,

Gretchen

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:13:07 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Jackie Keefe	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee on Judiciary,

My name is Jackie Keefe and I am a resident of Lahaina.

I am writing **in support of HB1902 HD1 SD1.**

The Maui community's experience after the August 2023 wildfires highlighted a lack of emergency preparedness across our County and State governments. We also experienced devastating commodity and rental price increases at a time when our kaiaulu lost 'ohana and their livelihoods all within less than a day. The wildfires took place a week into the month, which means that most people paid a whole month's rent for only a week of housing. Commercial properties also had to continue payments.

This bill not only establishes the need for the State's preparedness and for it to be in line with Federal guidelines, but also has had many important protections added from another bill that was unable to make it through the House. It addresses many of the challenges that our community has encountered since the August wildfires, and we are so grateful.

Thank you for your consideration.

Jackie Keefe

State Senate Candidate

Hawai'i District 6

Jack

Hö

[jackieforhawaii.org](http://jackieforhawaii.org)

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:14:17 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Felili Mendoza	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. May God fill you all with strength, courage, wisdom, and love to continue leading our people of Lahaina! Thank you for your attention to this matter.*

*Sincerely,  
Felili Pousima Mendoza*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:14:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Balinbin	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Eric Balinbin*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:17:40 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Hello

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

me ke aloha ‘āina,

Nanea Lo, Mō‘ili‘ili, O‘ahu - 96826



**HB-1902-SD-1**

Submitted on: 4/1/2024 9:24:25 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Chase Neal	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Chase Neal*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:28:33 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Karyn Wynne	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*  
Karyn Wynne

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:32:20 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of my community, i am deeply concerened about the welfare our our community, County and State. I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed to the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possrssion moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferement, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crisis and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely

Angelique Rogat

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:34:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth ray	Individual	Support	Written Testimony Only

Comments:

aloha,

thank you for taking the time to read my testimony and to give us the oppurtunity to have a voice. I pray my voice does not go unnoticed. I pray I may make a difference in this legislative session for Lahaina, for the souls we all lost. we have lost so many warriors so many Hawaiians after the fires and now are losing more as they leave Hawaii. Each Hawaiian that has left takes a peice of Hawaii with them and in replacement is a transplant, or new out of state home/business owner. Hawaii is becoming less Hawaiian everyday and it is breaking my heart as I want my kids to grow up to see the people that made Hawaii Hawaii and expereince that aloha!

I write and speak on behalf of my former Lahaina students who I fell in love with. as a kinder teacher you teach these kids not only to read and write but how to behave in society, how to choose the right, how to follow rules and communicate with their classroom neighbors. We teach them safety, politeness, and confidence. we teach them to feel special and to be proud of their accompplishments. it is a calling not a job to teach the children called upon by God to steward this island,

I fell in love with 75 local children from Lahaina. To this day I speak with and hold dear to my hearts thier parents and community members. All of whom have lost their homes, their possesions and their loved ones. and my heart is HEAVY because there is only so much i can do so much i can sacrifice and i pray it is enough or that i may inspire more !The way they were treated like second class citizens to tourists after the fires is unforgivable. We must put in to legislation this law right now to protect future Maui residences from facing such hardship.

Lahaina strong has shown with magnitude and passion their ability to fight for their community and the intellgence and knowledge to make correct correct decisions for their people. The powers need to be in the hands of the people living this crisis. it is only common sense that anyone else will have complete and utter dissonance to any sympathy empathy or passion for change and justice.Please pass this bill immediatley and lessen the deep impact of the neglect Lahaina feels by thier government.

Aloha

# Support for HB1902 HD1 SD1

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

I am writing to express my **strong support for HB1902 HD1 SD1**. Recognizing the necessity of clarifying the Governor's and mayors' emergency management powers.

This initiative integrates language recommended by the attorney general, encompassing crucial safeguards inspired by the challenging ordeal endured by the Lahaina community following the fire. These protections, spanning a summary possession moratorium, residential foreclosure halt, mortgage and loan payment deferment, and credit reporting agency safeguards, proved invaluable in the aftermath of the disaster, filling critical gaps, and addressing urgent needs.

By embedding these measures within the governor's authority for emergency declarations, passing **HB1902 HD1 SD1** can fortify our communities, enhancing their capacity to navigate future crises and foster resilience.

Thank you for your commitment to addressing the pressing needs of our community.

Sincerely,

Katie Austin

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:39:14 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Aulani Dusenberry	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

Aulani Dusenberry

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:39:58 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaleiheana-a-Pohaku Stormcrow	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,

As a Kanaka ‘Oiwī who has deep ancestral roots on Maui and who is concerned about the welfare of our local communities, I am in full support and writing urging you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lāhainā community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are important safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1 can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Mahalo for your attention to this matter.

ke aloha,

Kaleiheana Stormcrow

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:46:46 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Delilah Barboza



**HB-1902-SD-1**

Submitted on: 4/1/2024 9:49:37 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha,

I am writing in strong support of Bill HB1902 HD1 SD1.

It includes language proposed by the AG that incorporates critical protections for our communities.

This bill will help ensure that we are better prepared to endure future crises that might hit our Island.

Mahalo for your consideration and attention to this important matter.

Sincerely,

Marianne Fisher, Maui

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:53:46 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Leo Nahe Smith	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Na,

Leo Nahe

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:54:16 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Faith Blalock	Individual	Support	Written Testimony Only

Comments:

**Faith Lehuanani Blalock**

**Testimony in SUPPORT of HB1902 HD1 SD1**

04/01/2024

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

My name is Faith Lehuanani Blalock. I am a Native Hawaiian, born and raised on Kaua‘i, currently living in Hanalei. With a background in environmental engineering, I work as a Biocultural Resource Manager at Waipā Foundation, a North Shore organization dedicated to restoring the vibrant natural systems of Waipā Valley, and to inspiring healthy, thriving communities connected to their resources. I am also a member of the Hanalei Hawaiian Civic Club.

I am in full support and writing to urge you to pass HB1902 HD1 SD1. The devastation of the Lahaina fires reveals the insufficiencies that exist in current laws and this bill addresses issues around emergency proclamation powers of our government to ensure another community does not have to experience the difficulties the Lahaina community faced should they be put in a similar position. The bill includes language proposed by the Attorney General that incorporates critical protections. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

In the midst of disaster, pain, and recovery, the Lahaina community is continually putting in time and effort to support bills, such as HB1902 HD1 SD1, to ensure a better future for all of Hawai‘i. Please do not let their work and love be offered in vain and pass this bill.

Mahalo for your time and consideration,

Faith Lehuanani Blalock

[fblalock0808@gmail.com](mailto:fblalock0808@gmail.com)

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:54:48 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha e Chair Rhoads, Vice Chair Gabbard,  
and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Amy Parsons

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:58:51 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Sierra Dew	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Sierra Dew*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:59:53 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were solely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crisis and emerge stronger and more resilient. Thank you for your attention.

Sincerely,

Anyssa

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:01:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Makani Barboza



**HB-1902-SD-1**

Submitted on: 4/1/2024 10:09:47 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

To Chair Rhoads, Vice Chair Gabbard, & Honorable Members of the Committee,

As a Native Hawaiian member of the public myself and our 'ohana have been greatly affected by the aftermath of the multiple disasters that have swept through our island community. Covid and now the Maui Wild Fires have put our community and our generational 'ohana in such a difficult position that often finds us uncertain of what there may be left for us here.

Our 'ohanas have lost substantial incomes and continue to struggle in a state that was already difficult to survive. There are no protections and or options of deferment for their individual circumstances. They have been forced to abandon rental housing options as it is still difficult to afford the rental costs, and split their families into our home and our in-laws homes to make sure they can stay on island. We have 'ohana living with 12 family members to a 4bedroom home and my other ohana living out of an uncle's home with 15 to a 4bedroom home as the rental costs of sky rocketed beyond a families means.

I and my 'ohana are deeply concerned for the welfare of our community not just now but for our keiki and our mo'opuna. We need assurances for our community to be given protections in times like these and urge you to pass HB1902 HD1 SD1 It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that have been sorely missed in our island crisis and were urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

With Warm Mahalo,

Ku'uipo K. Muscutt

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:11:45 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

kāko‘o au i HB1902

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:17:21 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Julie Warech	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.*

*We implore you to make good on the government's promise to let Lahaina lead by passing this bill and doing what is needed for our communities.*

*Thank you for your attention to this matter.*

*Sincerely,  
Julie Warech*

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:32:05 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Please support this important bill to house our Lahaina Ohana.

Mahalo,

Dr. Bonnie Marsh

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:44:58 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas Gourley	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Thomas Gourley*

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:45:51 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
STEVEN E CULVER	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:14:35 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Give maui county autonomy

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:15:07 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Noelle Bali



**HB-1902-SD-1**

Submitted on: 4/1/2024 11:32:43 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Elijah Kala McShane	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*elijah kalā mcshane*

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:36:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Please support this bill for our community 🙏❤️

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:45:17 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
susan walczak-pol	Individual	Support	Written Testimony Only

Comments:

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:46:23 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Diana Tevaga	Individual	Support	Written Testimony Only

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a Hawaii resident and member of the Lahaina community, I am deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Mahalo,  
Diana Tevaga*

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:48:36 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Samantha Hill

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:49:31 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Hokulani Delatori

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:50:40 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

mahalo,

coring serna

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:53:23 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Ryan Delatori



**HB-1902-SD-1**

Submitted on: 4/1/2024 11:51:58 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

mahalo,

sarah lee

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:53:54 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha,

I am asking you to please support and pass bill HB1902!!!

This bill amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation. Bill support and pass this bill!

Mahalo,

Athena Roebuck and family

**HB-1902-SD-1**

Submitted on: 4/1/2024 11:56:55 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Lauren Nelson

Makawao, HI

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:10:23 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Keep Lahaina lands in Lahaina hands, please!!

Sincerely,  
Breanne Fong

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:11:49 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Please pass this bill.

Better clarification for emergency powers and management is needed - Lahaina fire most certainly highlighted the need for this.

Thank you

**HB-1902-SD-1**

Submitted on: 4/1/2024 12:17:41 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Rose Baagoe	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Rose Baagoe*

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:09:22 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jodi Robinson*

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:12:28 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Haunani Ford



**HB-1902-SD-1**

Submitted on: 4/1/2024 1:15:38 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Mariana Melo

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:23:45 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Jana-Nicole Laborte	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jana-Nicole K. Laborte*

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:32:50 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Aviva Libitsky	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Aviva Libitsky*

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:33:06 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Inez Z Larson	Individual	Support	Written Testimony Only

Comments:

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

I am in full support and writing to urge you to pass HB1902 HD1 SD1.

HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Mahalo nui,

Miss Inez Z. Larson

**HB-1902-SD-1**

Submitted on: 4/1/2024 1:45:26 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a resident of Maui deeply concerned about the welfare of our island communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. We need to be putting kanaka first. Mahalo for your attention to this matter.

Sincerely,  
Jessica Nakamura

**HB-1902-SD-1**

Submitted on: 4/1/2024 2:34:43 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Ezgi Green	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public who is deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge more robust and resilient. Thank you for your attention to this matter.*

*Sincerely,  
Ezgi Green*

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:05:10 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Teresa Mupas Purugganan	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Teresa Mupas Purugganan

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:06:01 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Jenell Williams	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Jenell Williams*



**HB-1902-SD-1**

Submitted on: 4/1/2024 3:17:41 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kaualilinoe Kana

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:26:15 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

Me ke aloha,

Yukiko Lun Kiu Ku‘uipo Manuel

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:38:28 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Willy Shim	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Willy Shim*

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:39:14 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Rachel Morgan

**HB-1902-SD-1**

Submitted on: 4/1/2024 3:50:19 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,  
Kasey Ines

**HB-1902-SD-1**

Submitted on: 4/1/2024 4:03:21 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

Aloha e Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo me ka ha'aha'a,

Marirai Tauotaha

**HB-1902-SD-1**

Submitted on: 4/1/2024 4:37:04 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Winternitz	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Elizabeth Winternitz*

**HB-1902-SD-1**

Submitted on: 4/1/2024 4:49:31 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*“Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Nalani Abellanida*



**HB-1902-SD-1**

Submitted on: 4/1/2024 8:45:34 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Leila Morrison	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Leila Morrison*

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:17:28 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Amber Coontz, full-time Maui resident

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:54:26 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kelsey M

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:55:20 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Aloha,

Kalia K

**HB-1902-SD-1**

Submitted on: 4/1/2024 9:57:47 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Aloha,

Jordan K

**HB-1902-SD-1**

Submitted on: 4/1/2024 10:00:16 PM

Testimony for JDC on 4/2/2024 10:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Pamela Singlehurst-Kapisi	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Aloha,

Pamela

**HB-1902-SD-1**

Submitted on: 4/2/2024 12:27:54 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Makayla Imaoka*

**HB-1902-SD-1**

Submitted on: 4/2/2024 2:20:22 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Dezarae Alejandro	Individual	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,*

*Dezarae Alejandro*



**HB-1902-SD-1**

Submitted on: 4/2/2024 4:08:54 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Selina Lalau	Individual	Support	Written Testimony Only

Comments:

I support HB1902. We have seen the true intentions of our political leaders in the midst of trouble. They have overlooked the care and aloha that needs to be given to our people in times of need. **A'ohe Ulu e Loa'a i Ka Pokole o Kalou.** Their "powers" should be re-evaluated and made right. They should not be given the authority to harm our people or our 'aina. We will not stand for injustice and unfair treatment. Ua mau ke ea o ka aina i ka pono o Hawai'i.

**HB-1902-SD-1**

Submitted on: 4/2/2024 8:22:04 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

I support HB 1902.

**HB-1902-SD-1**

Submitted on: 4/2/2024 8:23:19 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

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

As a member of the public and a kupa of Lahaina deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Me ka mahalo,

Kealahooipoleimaile Cabanilla

**HB-1902-SD-1**

Submitted on: 4/2/2024 8:48:19 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Ellison Montgomery	Individual	Support	Written Testimony Only

Comments:

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

As a member of the public deeply concerned about the welfare of our communities, I am in full support and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Ellison

**HB-1902-SD-1**

Submitted on: 4/2/2024 10:14:47 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

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

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
Kenna*

**HB-1902-SD-1**

Submitted on: 4/2/2024 10:15:50 AM

Testimony for JDC on 4/2/2024 10:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Kenna Reed	Testifying for Help Maui Rise	Support	Written Testimony Only

Comments:

*Dear Chair Rhoads, Vice Chair Gabbard, and Honorable Members of the Committee,*

*As a member of the public deeply concerned about the welfare of our communities, I am in full **support** and writing to urge you to pass HB1902 HD1 SD1. It includes language proposed by the Attorney General that incorporates critical protections derived from the horrific experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. HB1902, HD1, can help ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.*

*Sincerely,  
The Help Maui Rise Team*