

JOSH GREEN, M.D.  
GOVERNOR

SYLVIA LUKE  
LT. GOVERNOR



DEAN MINAKAMI  
EXECUTIVE DIRECTOR

## STATE OF HAWAII

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT AND TOURISM  
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION  
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### Statement of DEAN MINAKAMI

Hawaii Housing Finance and Development Corporation  
Before the

### SENATE COMMITTEE ON HOUSING

March 13, 2025 at 1:25 p.m.  
State Capitol, Room 225

In consideration of  
**H.B. 1428 HD1**  
**RELATING TO HOUSING.**

Chair Chang, Vice Chair Hashimoto, and members of the Committee.

HHFDC **supports** HB 1428 HD1, which appropriates funds for the Hawaii Housing Finance and Development Corporation (HHFDC) to allocate to housing counseling agencies certified by the United States Department of Housing and Urban Development (HUD) to provide housing counseling services. It also requires a report to the Legislature regarding services provided by the housing counseling agencies. HHFDC supports the measure so long as it does not adversely impact priorities identified in the Executive Budget Request for FY 2026.

Housing counseling services empower residents with the knowledge and resources to secure and maintain affordable housing, which reduces the risk of eviction, foreclosure, and homelessness. The more vulnerable ALICE households would especially benefit.

In 1993, HUD started to approve nonprofit housing counseling agencies statewide. These include the Hawaii Home Ownership Center and Hawaiian Community Assets. We note that local banks and real estate agents have also implemented homebuyer education programs to assist with the dissemination of information for interested individuals.

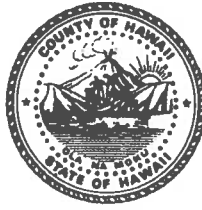
HHFDC is restarting its mortgage loan and downpayment assistance programs, which require the successful completion of HUD-certified counseling services. HHFDC appreciates the appropriation to allocate to HUD-certified counseling agencies.

Thank you for the opportunity to testify on this bill.

C. Kimo Alameda, Ph.D.  
*Mayor*

William V. Brilhante Jr.  
*Managing Director*

Merrick Nishimoto  
*Deputy Managing Director*



Kehaulani M. Costa  
*Housing Administrator*

Keiko M. Mercado  
*Assistant Housing Administrator*

**County of Hawai'i**  
**Office of Housing and Community Development**

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March 12, 2025

**TESTIMONY IN SUPPORT OF HOUSE BILL 1428, HD1**  
**A BILL FOR AN ACT RELATING TO HOUSING**  
**COMMITTEE ON HOUSING**

Sen. Stanley Chang, Chair

Sen. Troy N. Hashimoto, Vice Chair

Hearing Date: Thursday, March 13, 2025, at 1:25 PM

Place of Hearing: Conference Room 225 & Videoconference

Aloha Honorable Chairs Chang and Hashimoto, and members of the Committee on Housing,

On behalf of the County of Hawai'i Office of Housing and Community Development, I am pleased to **support House Bill 1428, HD1**, which allocates funds to housing counseling agencies certified by the U.S. Department of Housing and Urban Development.

Housing counseling services play a crucial role in preparing residents for homeownership and helping them achieve self-sufficiency. For ALICE (Asset Limited, Income Constrained, Employed) households, these services are often the difference between remaining dependent on public assistance or achieving the financial independence necessary to enter the housing market.

In addition to supporting homeownership goals, housing counseling services are essential for helping not only homeowners but also renters maintain housing stability. For example, eviction and foreclosure prevention counseling can help residents navigate financial crises and avoid displacement.

The OHCD would also like to highlight that successful completion of HUD-certified housing counseling is required for mortgage loan and downpayment assistance programs, as well as the federal Homeownership Option Program, which provides an avenue for Housing Choice Voucher participants to become homeowners.

Additionally, the County of Hawai'i has required successful completion of HUD-certified housing counseling as an eligibility requirement for the purchase a home in the Kamakoa Nui



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subdivision of Waikoloa, a model that would be replicated in future County homeownership offerings. Also, Chapter 11, the County's Affordable Housing Policy, provides, in situations, preference to eligible buyers of for-sale units and lots who have completed approved housing counseling.

Thank you for the opportunity to provide testimony in support of HB 1428, HD1.

Mahalo,



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Kehaulani M. Costa  
Housing Administrator

**LATE**

HB1428 HD1- RELATING TO HOUSING:

Chair Chang, Vice Chair Hashimoto, and Members of the Senate Committee on Housing:

My name is AJ Samorin, a graduate student at the University of Hawaii at Manoa pursuing a Master in Social Work. I would like to note that my stance is solely a reflection of my own beliefs and not of the organization or school I attend. Thank you for giving me the chance to speak in favor of House Bill 1428 and its purpose to appropriate funds for the Hawaii Housing Finance and Development Corporation to allocate housing counseling agencies to provide housing counseling services.

Homelessness continues to be a prevalent issue in Hawai'i with the ever increasing cost of housing and lack of services aimed to support vulnerable populations. Growing up on the island, it saddens me to see the housing crisis on the island worsen throughout the years as well as witness those in my community struggle to make a living to sustain a roof over their heads. The bill aims to utilize the funds through services such as financial education workshops, homebuyer and renter education, one-on-one financial counseling, and eviction and foreclosure intervention to avoid displacements. Such services are crucial in empowering individuals and families to gain housing stability as well as tackle the housing crisis in Hawai'i.

I urge the committee to support House Bill 1428 HD1 and I thank Chair Chang, Vice Chair Hashimoto, and Members of the Senate Committee on Housing for allowing me the opportunity to speak in favor of House Bill 1428 HD1.

**HB-1428-HD-1**

Submitted on: 3/12/2025 4:05:37 PM

Testimony for HOU on 3/13/2025 1:25:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Janae Wong	Individual	Support	Remotely Via Zoom

Comments:

***Testimony in Support of HB 1428 HD1: Relating to Housing***

Aloha Chair Chang, Vice Chair Hashimoto & Committee Members,

My name is Janae and I am a graduate student at the University of Hawai'i at Mānoa. The views I am expressing in this testimony are my own and don't necessarily reflect the school. I am testifying **in support of HB 1428 HD1**.

Housing counseling services empower individuals with the knowledge and resources necessary to make informed decisions for themselves and their families. I believe our community can benefit from financial education, one-on-one guidance counseling, and effective interventions that support them to remain housed. Additionally, these services serve as protective factors for individuals and families within our community, especially those experiencing the greatest need.

I respectfully write **in support of HB 1428 HD1**.

Thank you for the opportunity to testify.