

EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA

**Committee on Economic Development & Tourism**

Thursday, March 20, 2025

1:00 p.m.

State Capitol, Conference Room 229 and Videoconference

**Offers Comments**

**H.B. No. 1467, HD2, Relating to Housing Resiliency**

Chair DeCoite, Vice Chair Wakai, and members of the House Committee on Economic Development & Tourism:

The Office of the Governor Recovery and Resiliency Unit **Offers Comments** on H.B. No. 1467, HD2, Relating to Housing Resiliency.

This measure represents a crucial step forward in strengthening our state's resilience. Resiliency projects to help make the state safer such as hardening homes with retrofits, and infrastructure reinforcement, can minimize the impact of severe weather incidents and other threats before they escalate into crises. These investments help protect lives, property, critical infrastructure, and the environment, ensuring that our communities are better equipped to withstand and recover from disasters.

A well-prepared community significantly reduces the time it takes to recover from disasters. By investing in proactive measures rather than reactive responses, we can minimize disruptions, protect families, and their homes quickly. A shorter recovery period means less strain on government resources, a faster return to normalcy for residents, and a more resilient local community.

There is great value in resiliency projects as these proactive investments can radically reduce risks. Retrofitting homes to withstand environmental hazards has proven to be cost-effective. In wildfire prone areas, implementing fire mitigation strategies such as creating defensible space around properties or utilizing fire-resistant building materials can dramatically reduce the spread of wildfires. In hurricane prone areas, retrofitting homes to withstand high winds can be a simple, yet incredibly effective upgrade through installing hurricane clips and/or larger structure envelope hardening. In flood prone regions, elevating structures above

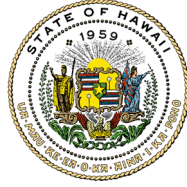
expected flood levels or strategically relocating them to safer areas can prevent devastating losses.

These measures ensure that homes remain intact and reduce costly repairs and displacement of families including short-term sheltering and long-term interim housing. As communities become more resilient, they become more attractive to businesses which foster long-term economic revitalization. By including national and/or international standards such as from the Insurance Institute for Business & Home Safety, the program provides a solid proven foundation for hazard reduction.

To ensure the effective implementation of these resiliency initiatives, it is essential that a primary agency be designated to oversee the administration of these funds. This agency must possess the necessary expertise, be equipped with the appropriate resources, and ensure funds are allocated efficiently.

If you have any questions on this testimony please contact Luke Meyers, Branch Chief Hawai'i Office of Recovery and Resiliency (HI-ORR) and State Disaster Recovery Coordinator for the Maui Wildfires. Thank you for the opportunity to provide testimony on this measure.

JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA



STEPHEN F. LOGAN  
MAJOR GENERAL  
ADJUTANT GENERAL  
KA 'AKUKANA KENELALA

JAMES DS. BARROS  
ADMINISTRATOR OF  
EMERGENCY MANAGEMENT  
KAHU HO'OMALU PŌULIA

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAI'I  
**DEPARTMENT OF DEFENSE**  
**KA 'OIHANA PILI KAUA**  
**HAWAI'I EMERGENCY MANAGEMENT AGENCY**  
4204 DIAMOND HEAD ROAD  
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STATE OF HAWAI'I  
DEPARTMENT OF DEFENSE  
HAWAI'I EMERGENCY MANAGEMENT AGENCY

TESTIMONY ON HOUSE BILL 1467 HD2,  
RELATING TO HOUSING RESILIENCY

BEFORE THE SENATE COMMITTEE ON  
**ECONOMIC DEVELOPMENT AND TOURISM**

BY

JAMES DS. BARROS  
ADMINISTRATOR  
HAWAI'I EMERGENCY MANAGEMENT AGENCY

MARCH 20, 2025

Aloha Chair DeCoite, Vice-Chair Wakai, and Members of the Committee:

Thank you for the opportunity to submit testimony to **SUPPORT** House Bill 1467 HD2.

The Hawai'i Emergency Management Agency (HIEMA) supports the passage of HB 1467 HD2, which establishes the Strengthen Hawai'i Homes Program to retrofit residential properties for disaster resilience. This bill aligns with HIEMA's mission to enhance public safety and reduce disaster risks across the state – elevating the safety and preparedness of our entire state.

This program will help protect families and help reduce the potential loss of life, property damage, and displacement in the event of a disaster. As Hawai'i faces increasing risks from hurricanes, floods, and other natural disasters - strengthening the resilience of homes contributes to the safety of our kama'āina and lessens the strain on emergency management resources during and after catastrophic events.

HIEMA also recognizes the critical need for controlling rising insurance costs and liabilities. In the long run, insurance companies will benefit from fewer and less costly claims, which will help stabilize premiums for homeowners across the state. This creates a more sustainable insurance environment, benefiting both consumers and the broader economy.

This bill represents a significant step toward enhancing the safety, security, and sustainability of Hawai'i's homes. HIEMA supports this legislative measure provided that its passage does not replace or adversely impact priorities indicated in the Executive Budget.

Thank you for the opportunity to provide testimony on House Bill 1467 HD2.

James Barros: [james.barros@hawaii.gov](mailto:james.barros@hawaii.gov); 808-733-4300



**Testimony of**  
**Gwen Yamamoto Lau**  
Executive Director  
**Hawaii Green Infrastructure Authority**  
before the  
**Senate Committee on Economic Development and Tourism**  
Thursday, March 20, 2025, 1:00 PM  
State Capitol, Conference Room 229  
in consideration of  
**House Bill No. 1467, HD2**  
**RELATING TO HOUSING RESILIENCY**

Chair DeCoite, Vice Chair Wakai and Members of the Committee:

Thank you for the opportunity to testify and provide comments on House Bill 1467, HD2 relating to Housing Resiliency. The Hawaii Green Infrastructure Authority (HGIA) is in **strong support** of this bill which establishes the Strengthen Hawaii Homes Program.

Serving as a member of the Climate Advisory Team over the past six months has heightened my awareness of the devastating impacts of disasters and underscored the importance of investing in pre-disaster preparedness to mitigate future losses and long-term recovery.

While only a Category-1 storm, Hurricane Iwa was one of Hawaii's most damaging hurricanes when it hit Kauai in November 1982, with approximately \$250.0 million in property damages, which was a record at that time. Ten years later, in September 1992, Category-4 hurricane Iniki wreaked havoc on Kauai with approximately \$3.1 billion in damage. 41% of Kauai's 15,200 homes were damaged or destroyed, seven people were killed and 100 were injured as Iniki brought winds of 130-160 miles per hour.

Hurricane clips and straps were not mandated for new construction in Hawaii until 1994. As such, approximately 64% or 125,000 single-family homes on Oahu have no hurricane protections. Maui and Hawaii County are likely in a similar situation. While there may be concerns about using public funds to strengthen private property, we have learned from the Lahaina wildfire that taxpayers will bear the post-disaster cost of supporting and housing victims, which approximates **\$10,000 per month** for a family of four. Preventative measures such as this will enable more families to shelter in place during and after the next hurricane.

Due to the destruction caused by Hurricane Ivan in 2004, followed by Hurricane Katrina a year later, in 2011, the Alabama State Legislature established the Strengthen Alabama Homes Program to assist AL homeowners in retrofitting and upgrading their homes to minimize hurricane or high wind related property loss by adopting the FORTIFIED™ program as its retrofitting standard. In 2020, some 17,000 Alabama homes were FORTIFIED, and 95% of these homes saw little or no damage from Hurricane Sally.

Thirteen years after the Strengthen Alabama Homes Program ("SAHP") launched, some 50,000 homes in the state of Alabama have received FORTIFIED certification. According to Alabama Insurance Commissioner Mark Fowler, "*The FORTIFIED program has meant fewer blue*

*tarps on homes after storms. It has meant communities can go back living quicker instead of spending time rebuilding their neighborhoods and businesses.”*

SAHP provides grants up to \$10,000 for residential wind mitigation on existing, owner-occupied, single-family homes. In addition to a more resilient home, homes with a FORTIFIED designation in Alabama receive discounts on the wind portion of their homeowner's insurance premium.

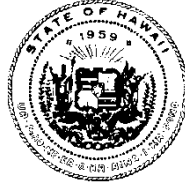
While climate change has not increased the number of hurricanes on an annual basis, it is resulting in more intense storms with higher wind speeds, heavier rainfall and more severe storm surges. While Hawaii (Oahu in particular) was extremely lucky in 2018 when Hurricane Lane swerved off its path towards the island, it is no secret that the significant number of homes without hurricane protection will equate to thousands of families being displaced in the wake of a hurricane. Like Alabama, Hawaii must make a significant investment to fortify homes to mitigate property losses, save lives and minimize disruption in our communities.

Additionally, the roofs of many of these older homes are not able to bear solar. Fortifying these homes will also make them “solar-ready” enabling HGIA to provide inclusive financing to eligible ratepayers to install solar+storage systems to lower their energy burden and further increase their resiliency, in alignment with the Governor's Executive Order 25-01 and the state's clean energy goals.

We support the measure so long as it does not adversely impact priorities identified in Executive Budget Request for FY2026 and defer to HHFDC on implementation related comments. Thank you for this opportunity to testify in strong support of HB 1467, HD2.

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  
677 QUEEN STREET, SUITE 300  
HONOLULU, HAWAII 96813  
FAX: (808) 587-0600

Statement of  
**DEAN MINAKAMI**  
Hawaii Housing Finance and Development Corporation  
Before the

### SENATE COMMITTEE ON ECONOMIC DEVELOPMENT AND TOURISM

March 20, 2025 at 1:00 p.m.  
State Capitol, Room 229

In consideration of  
**H.B. 1467 HD2**  
**RELATING TO HOUSING RESILIENCY.**

Chair DeCoite, Vice Chair Wakai, and members of the Committee.

HHFDC supports HB 1467 HD2, which establishes the Strengthen Hawaii Homes Program within the Department of Business, Economic Development, and Tourism to administer grants to retrofit residential properties to enhance resilience against disaster impacts and reduce potential insurance liabilities. It also appropriates funds. HHFDC supports the measure so long as it does not adversely impact priorities identified in the Executive Budget Request for FY 2026.

We offer the following comments:

The Strengthen Hawaii Homes Program which targets the Insurance Institute for Business and Home Safety FORTIFIED roof, FORTIFIED silver, and FORTIFIED gold standards has not been implemented previously in Hawaii. Significant coordination between the State, each of the four counties, building industry and the insurance industry to review and assure compliance with each entity's jurisdictional function, responsibilities and legal requirements will be required. Establishment and subsequent implementation of the program will rely heavily on third parties to assist in the development and administration of the program. Hawaii does not have a network of certified evaluators to inspect properties, as required in the bill, or contractors familiar with the FORTIFIED program. As such, it will take time to implement the program.

Additionally, the FORTIFIED standard addresses wind and hail protection. Implementation of the program will not address hazards such as earthquakes, wildfires, flooding, tidal waves or landslides. A more comprehensive standard will be necessary to address resilience to a larger range of disasters. Such a standard would need to be developed in collaboration with local construction and insurance industry experts.

Although the measure allows for delegation to a third party to operate and manage the program, HHFDC may be involved in oversight of the program. Significant collaboration with building industry groups, contractors, and the insurance industry will be needed to establish and implement a local program that addresses the wide range of disasters contemplated by this bill. We request \$175,000 for one full-time equivalent (1.0 FTE).

Thank you for the opportunity to testify on this bill.





# Hawai'i Climate Advisory Team

To: Senator Lynn DeCoite, Chair  
Senator Glenn Wakai, Vice Chair  
Senate Committee on Economic Development and Tourism

From: The Climate Advisory Team

RE: **HB1467, HD2 - Relating to Housing Resiliency - In Strong Support**  
Thursday, March 20, 2025; 1:00 p.m.; Conference Room 229 & Videoconference

Aloha Chair DeCoite, Vice Chair Wakai, and Members of the Committee

Mahalo for the opportunity to testify **in strong support** of HB1467, HD2 relating to housing resiliency and the Strengthen Hawai'i Homes program. This program would significantly increase Hawai'i's residential resilience against extreme weather events like hurricanes and windstorms by helping residents fortify their homes through retrofitting, providing critical protections that allow residents to shelter safely in their homes during disasters.

The Hawai'i Climate Advisory Team (CAT) is a volunteer group, convened by Governor Green to develop community-informed policy recommendations to help make Hawai'i more resilient to natural disasters. The CAT published its findings and recommendations in a [policy paper](#) in January 2025, which provides detailed context for the measures we are supporting this legislative session.

**Establishing the Strengthen Hawai'i Homes program is one of the highest priority recommendations of the CAT.** This proposed program is modeled on the highly successful Strengthen Alabama Homes program, which has directly helped over 8,000 homeowners increase their property's hurricane and wind damage resilience through retrofit grants. Moreover, the Alabama program has had a multiplier effect attributable to increased awareness of the grant program, resulting in an additional 57,000 Alabama homes being upgraded by their owners without grant funding, or about seven times the number funded by the state.

The CAT recognizes there are questions as to whether funds dispersed under the Strengthen Hawai'i Homes program should be provided as grants or low-interest loans. Based on the CAT's analysis and discussions with the National Association of Insurance Commissioners (NAIC), which has helped nearly two dozen states develop similar programs, we recommend the program be administered as a grant for the following reasons:

- **Faster and More Widespread Adoption:** The CAT's review of other state programs finds that home retrofit programs structured as grants encourage more widespread adoption and increase



## Hawai'i Climate Advisory Team

participation rates. A home retrofit loan program would require residents to take on debt, which may deter participation, especially among lower-income households or those with limited financial flexibility or credit constraints. Hawai'i's residents already face high costs of living, and for many, taking on new debt is not a financial burden they can take on. If the goal is to get as many Hawai'i homes retrofitted in the shortest timeframe possible, the CAT advises administering the program's funds as grants so the program is as equitable and accessible as possible to residents.

- **Decreased Administrative Costs to the State:** Loans generally have higher administrative costs than grants due to loan servicing requirements, financial assessments that must be done before providing the loan, and ongoing legal and compliance costs. Several provisions in HB1467, HD2 stipulate strict requirements the grant applicant must adhere to in order to qualify for a grant to prevent misuse of funds. The bill also notes that grant funds will not be paid to a contractor who has performed a home retrofit until a certificate has been issued for the FORTIFIED standard, which is the home building standard that the Alabama legislature required as part of its successful home retrofit program, or any similar standard approved by the department. These elements would help ensure the program's grants directly fund completed retrofits and avoid unnecessary overhead costs incurred by the state.
- **Ripple Effect of Economic and Community Benefits:** As seen with the Strengthen Alabama Homes program, the state's investment in a home retrofit grant program had a significant multiplier effect that catalyzed private spending on retrofits. The program, once scaled, would provide an economic stimulus to the state through its employment of local tradespeople and train a workforce to higher building standards. In addition, the state incurs significant costs when disasters strike to temporarily shelter residents whose homes were destroyed. Each retrofitted home has the potential to save lives and reduce the burden on public shelters in the event of a hurricane or other high-wind event, making more services available to the remainder of the population.

Most homes in Hawai'i were built before hurricane protections were required and are highly vulnerable to wind and water damage. **64 percent of O'ahu's single-family homes—around 125,000 houses—lack any kind of hurricane protection.** Home retrofits for greater wind resilience and rising flood waters can materially increase the safety of the residents and reduce expected losses in the event of a hurricane. The lack of wind-resistant homes is one of Hawai'i's greatest vulnerabilities when it comes to hurricanes, which are expected to become more frequent and severe due to climate change.

The investment needed to make a substantial dent in the number of vulnerable homes is significant; the CAT estimates addressing all wind-vulnerable homes in Hawai'i could cost nearly \$5 billion. This bill



## Hawai'i Climate Advisory Team

would build a critical foundation by establishing Hawai'i's home retrofit pilot program and would enable the state to identify best practices and scale the program efficiently over time.

**The safer we can make people in their own homes and communities, the fewer lives will be lost and the fewer public resources will be needed to care for those displaced by disasters.**

Thank you for the opportunity to testify before your committee in support of HB1467, HD2.

With aloha,

The Climate Advisory Team



March 20, 2025

**The Honorable Lynn DeCoite, Chair**

Senate Committee on Economic Development and Tourism  
State Capitol, Conference Room 229 & Videoconference

**RE: House Bill 1467, HD2, Relating to Housing Resiliency**

**HEARING: Thursday, March 20, 2025, at 1:00 p.m.**

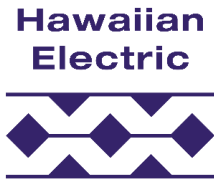
Aloha Chair DeCoite, Vice Chair Wakai, and Members of the Committee:

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 10,000 members. HAR **supports** House Bill 1467, HD2, which establishes the Strengthen Hawaii Homes Program within the Department of Business, Economic Development, and Tourism to administer grants to retrofit residential properties to enhance resilience against disaster impacts and reduce potential insurance liabilities. Appropriates funds. Effective 7/1/3000.

As an island state, Hawaii is uniquely vulnerable to extreme weather events, such as hurricanes or strong windstorms, which can cause devastating damage to residential properties. As such, we support initiatives that encourage homeowners to make structural improvements that can significantly mitigate the risk of property loss, reduce costly repairs, and enhance the overall safety of our communities in the event of a hurricane.

Additionally, our state grapples with a significant challenge concerning insurance accessibility and rising costs. The market for reinsurance is global; therefore, storms, wildfires, and other natural disasters that strike anywhere in the world impact what homeowners must pay for coverage in Hawaii as well. By aligning this program with the Insurance Institute for Business and Home Safety Fortified Homes Program, homeowners who undertake these critical retrofits may also benefit from lower insurance premiums.

Mahalo for the opportunity to provide testimony on this measure.



## SENATE COMMITTEE ON ECONOMIC DEVELOPMENT AND TOURISM

March 20, 2025, 1:00 p.m., Room 229

## Testimony in strong support of HB 1467 HD2

Aloha Chair DeCoite, Vice Chair Wakai, and Members of the Committee:

As partners of Climate Hawaii, an initiative of the Hawaii Executive Collaborative (HEC), we strongly support **HB 1467**, which establishes the Strengthen Hawaii Homes Program to provide grants for homeowners to retrofit their residences against disasters. As climate change intensifies the risks of hurricanes, wildfires, and flooding, this program is a proactive, cost-effective, and critical investment in Hawaii's long-term resilience, public safety, and economic stability.

## Why Housing Resilience is Critical for Hawai'i

The threat of extreme weather events is growing, and Hawai'i remains highly vulnerable to climate disasters. Most homes in our state were built before modern building codes required hurricane protections, leaving thousands of families at risk. More than 125,000 homes on O'ahu alone lack any hurricane protections. A major storm could displace thousands of families and cost the state many billions in recovery efforts.

A grant program such as the one proposed in this measure is a proven disaster mitigation strategy. Alabama's similar **Strengthen Alabama Homes Program has helped over 50,000 homeowners** retrofit their properties, significantly reducing storm damage and cutting insurance costs for residents. This model works, and it makes good sense for Hawai'i to implement a similar solution to prepare for the coming climate storms.

## Key Benefits of HB 1467

- *Protects Homeowners and Communities:* Retrofits strengthen homes, allowing residents to shelter in place safely during storms, reducing displacement and economic disruption.
- *Lowers Insurance Costs:* Homes built to FORTIFIED™ or similar standards qualify for insurance discounts, reducing long-term costs for homeowners.
- *Reduces Disaster Recovery Costs:* Every \$1 invested in disaster resilience saves \$6 in post-disaster recovery costs.
- *Creates Local Jobs:* Strengthening homes requires skilled labor, expanding workforce opportunities for Hawai'i's construction and trades industries.
- *Aligns with Climate and Clean Energy Goals:* Strengthened homes can support solar and energy efficiency upgrades, improving both climate resilience and energy security.

## The Cost of Inaction

Hawai'i's existing housing stock is simply not prepared for the increasing frequency and intensity of storms due to climate change—the risk landscape has changed. Without proactive retrofitting, insurance costs will continue to rise, and families will face greater financial hardship in the wake of disasters. Programs like Strengthen Hawai'i Homes empower homeowners to protect themselves before disaster strikes, reducing reliance on government-funded disaster relief while keeping families safe.

As Climate Hawai'i partners, we believe that building resilience is one of the smartest investments Hawai'i can make to prepare for the climate challenges ahead. House Bill 1467 represents a practical, high-impact solution that will protect families, reduce financial burdens, and strengthen our entire state's disaster preparedness.

We urge the Committee to pass HB 1467.

Mahalo for your leadership and the opportunity to testify.

## About the Hawai'i Executive Collaborative

*The Hawai'i Executive Collaborative (HEC) is a nonprofit organization that serves as a convener and provides backbone support to leaders from different sectors who want to help build a more resilient economy and state. HEC members believe in the power of acting collectively and focus their energies and resources on areas where immediate and systemic changes will benefit Hawai'i and the world. For more information on Climate Hawai'i's real-world, high-impact solutions, please visit [climatehawaii.earth](http://climatehawaii.earth).*

## Hawai'i Executive Collaborative Climate Hawai'i partners supporting this testimony:

- AES Hawai'i
- aio
- Blue Planet Foundation
- Bowers + Kubota
- Catholic Charities Hawaii
- Chaminade University
- County of Kaua'i
- Elemental Impact
- Hawai'i Executive Collaborative
- Hawaii Solar Energy Association
- Hawaiian Electric
- Hua Nani Partners
- Manoa Valley Theatre
- Sun Noodle
- Young Brothers
- Zephyr Insurance
- TNC

**HB-1467-HD-2**

Submitted on: 3/18/2025 8:00:47 PM

Testimony for EDT on 3/20/2025 1:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dr. Kioni Dudley	Individual	Support	Remotely Via Zoom

Comments:

**These are the things that need to be changed in the current bill:**

1. In its current form, HB1467 would fund the strengthening of single-family houses only. It states that condominiums will *not* be funded. This needs to be changed. Most owners of condos can strengthen them by just changing sliding doors and an additional lanai window, a bathroom window, and a bedroom window, if that. We have windows and glass doors available now that can withstand 200 mph+ winds. Condos can be fortified more cheaply than houses, and are safer.
2. When the bill was heard by CPC, they took out all mention of the Strengthen Hawaii Homes Program Special Fund which was a part of the initial bill. This would have funded an office and grants. We need a clear source of funding in the bill.

**These are new things that were in hurricane bills that died or were changed. We need them added here:**

1. Homes in the 130 mph wind zone need to be built to withstand Cat 3 hurricanes, and those in 140 mph and above must be built to withstand Cat 5 hurricanes. And *all* new homes in Hawaii must have safe rooms with attached bathrooms that can withstand 200 mph+ winds. (This is stronger than the State Building Code, but we need to start doing it. The state building code requires safe rooms in all new houses in the 130 mph wind area. The Honolulu City Council voted to support that, but at the request-following-donations of the Building Industry Association of Hawaii, voted to only require saferooms at the 140 mph wind level and above. See map below. This left portions of Makakilo, Kapolei, Ewa, Royal Kunia, Waipahu, Mililani, Pearl City, Halawa Heights, and Salt Lake—all of the big ongoing developments—with no saferooms. D R Horton says saferooms in new houses cost only \$5,000-\$7,000.)
2. Beginning in 2026, all new public buildings and school buildings that can reasonably be used for hurricane shelters shall be designed to withstand category 5 hurricanes with winds of 200 mph+ and shall have interior passages to bathrooms.



3. Funds are needed for fortifying current “places of refuge” and for creating new hurricane shelters that can withstand Category 5 hurricanes with winds of 200 mph+. We have no shelters that can withstand a Cat 3, 4, or 5 hurricane. Nowhere for anyone to go.
4. The tasks assigned to the Office mentioned in this bill--the Strengthen Hawaii Homes Program office--need to be expanded to include administering and overseeing grants to homeowners for fortifying their homes and apartments, overseeing compliance with building code changes for new homes, and overseeing compliance in the building of new schools and public buildings to withstand Cat 5 hurricanes. The title of the office also needs change. And the office and its works must be funded.