



**Testimony of**  
**Gwen Yamamoto Lau**  
Executive Director  
**Hawaii Green Infrastructure Authority**  
before the  
**House Committee on Housing**  
Wednesday, February 5, 2025, 9:00 AM  
State Capitol, Conference Room 430  
in consideration of  
**House Bill No. 1467**  
**RELATING TO THE STRENGTHEN HAWAII HOMES PROGRAM**

Chair Evslin, Vice Chair Miyake and Members of the Committee:

Thank you for the opportunity to testify and provide comments on House Bill 1467 relating to the Strengthen Hawaii Homes Program. 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.

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. Thank you for this opportunity to testify in strong support of HB 1467.

# OFFICE OF INFORMATION PRACTICES

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To: House Committee on Housing

From: Carlotta Amerino, Director

Date: February 5, 2025, 9:00 a.m.  
State Capitol, Conference Room 430

Re: Testimony on H.B. No. 1467  
Relating to Housing Resiliency

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Thank you for the opportunity to submit testimony on this bill, which would establish a Strengthen Hawaii Homes Program to provide grants for individual homeowners to retrofit their homes against disasters. The Office of Information Practices (OIP) takes no position on the substance of this bill, but offers **comments** and a proposed amendment to a confidentiality provision that exempts everything submitted in support of a grant application from public disclosure under chapter 92F, HRS, the Uniform Information Practices Act (UIPA).

Proposed section \_\_\_\_-4(h), HRS, beginning at bill page 5 line 20, would make confidential (and not subject to disclosure under the UIPA) all documents and information submitted by a homeowner or insurer in support of a housing resiliency grant application. For a homeowner to be eligible for a grant his or her property must be an owner-occupied single-family home located in a historically vulnerable area, so the information submitted in support of a grant would presumably include the homeowner's name and the location and type of residence for which the grant is sought. Land ownership records including a property's location, owner, and type (i.e., single family residence, condominium, vacant lot) are all public without

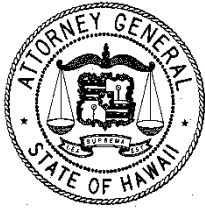
exception under the UIPA, and there is a strong public interest in how public money is spent. However, this confidentiality provision would bar public disclosure of who receives these housing resiliency grants, and whether the houses being improved with public money meet the basic conditions of being owner-occupied single-family residences in vulnerable areas.

OIP is concerned about the blanket confidentiality proposed in this bill, and respectfully asks this Committee to either remove subsection (h) and rely instead on the UIPA's existing privacy and other exceptions to protect grantees' financial information, insurance coverage information, detailed inspection reports, and similar information in a grant application; or replace it with a more narrowly tailored confidentiality provision. If this Committee prefers to keep a narrowed version of the confidentiality provision, **OIP recommends the following language:**

(h) The name of a grant recipient, the affected property's street address and property type, and the final conclusion of an evaluation required by section -6 shall be disclosed in response to a public request made under chapter 92F. All other documents, materials, and other information submitted to the department by residential property owners or insurance companies in support of a grant application shall be confidential and, notwithstanding any other law to the contrary, shall not be:

- (1) Subject to disclosure under chapter 92F;
- (2) Subject to subpoena;
- (3) Subject to discovery; or
- (4) Admissible as evidence in any private civil action.

Thank you for considering OIP's testimony.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
KA 'OIHANA O KA LOIO KUHINA  
THIRTY-THIRD LEGISLATURE, 2025**

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**ON THE FOLLOWING MEASURE:**

H.B. NO. 1467, RELATING TO HOUSING RESILIENCY.

**BEFORE THE:**

HOUSE COMMITTEE ON HOUSING

**DATE:** Wednesday, February 5, 2025      **TIME:** 9:00 a.m.

**LOCATION:** State Capitol, Room 430

**TESTIFIER(S):** Anne E. Lopez, Attorney General, or  
Andrew I. Kim or Christopher J.I. Leong, Deputy Attorneys General

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Chair Evslin and Members of the Committee:

The Department of the Attorney General provides the following comments.

This bill establishes the Strengthen Hawaii Homes Program to encourage single-family homeowners to retrofit their homes to resist damage by providing for grants to help offset the cost of retrofits.

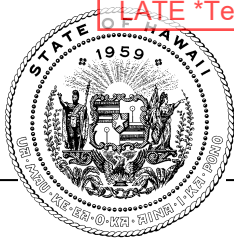
In the new chapter of the Hawaii Revised Statutes (HRS), established in section 2 of the bill, new section -6(b), on page 7, line 10, through page 8, line 5, provides that an evaluator shall examine a person's residential property and identify all improvements necessary to meet certain standards. The Department is concerned with the wording in subsection (b)(4) at page 7 line 20, which allows "any successor designation" to be used as a standard for improvements. This may be considered as an unlawful delegation of legislative power by incorporating future successor standards into the statute automatically. This empowerment of private persons to decide what the law will be may be invalid as an unlawful delegation of legislative power. See State v. Christie, 70 Haw. 158, 171, 766 P.2d 1198, 1205 (1988) ("legislation empowering 'private persons to decide what the law shall be' may be invalid."); cf. State v. Tengan, 67 Haw. 451, 463, 691 P.2d 365, 373 (1984) ("state legislation which adopts by reference future legislation, rules, or regulations, or amendments thereof, which are enacted, adopted, or promulgated by another sovereign entity, [would constitute] an unlawful delegation of legislative power."). Accordingly, we recommend amending page 7, lines 19-20, as

follows: "(4) Any similar standard approved by the department~~[-or any successor designation]~~; provided that if the evaluator . . . ."

Additionally, this bill establishes the Strengthen Hawaii Homes Program Special Fund in the new section -10, on page 14, line 3, through page 15, line 2, without providing whether the fund is inside or outside the state treasury. If the fund will be placed inside the state treasury, we recommend amending page 14, lines 4-5, as follows: "There is established in the state treasury the strengthen Hawaii homes program special fund, into which shall be deposited: . . . ."

Lastly, on page 10, lines 9-13, this bill provides that a retrofit project shall be completed no later than six months after the date the residential property received notice of the grant approval, and failure to complete the project within the required timeframe may result in forfeiture of the grant. Because retrofit projects need to comply with county permitting requirements, a retrofit project may not be able to meet the six-month deadline. Accordingly, we recommend clarifying page 10, lines 12-13, as follows: "Failure to complete a project within the required timeframe may result in the forfeiture of the grant. For good cause, the department may extend the timeframe for the completion of the retrofit project."

Thank you for the opportunity to provide comments.



**STATE OF HAWAII  
OFFICE OF PLANNING  
& SUSTAINABLE DEVELOPMENT**

**JOSH GREEN, M.D.**  
GOVERNOR

**SYLVIA LUKE**  
LT. GOVERNOR

**MARY ALICE EVANS**  
DIRECTOR

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Statement of  
**MARY ALICE EVANS, Director**  
before the  
**HOUSE COMMITTEES ON HOUSING**  
Wednesday, February 5, 2025, 9:00 AM  
State Capitol, Conference Room 430  
in consideration of  
**HB 1467**  
**RELATING TO HOUSING RESILIENCY.**

Chair Evslin, Vice Chair Miyake, and Members of the Committee.

The Office of Planning and Sustainable Development (OPSD) supports the intent and **offers comments** on HB 1467, relating to creating the Strengthen Hawai'i Homes Program to improve disaster resilience for local homeowners.

This measure is based on Alabama's Strengthen Alabama Homes Program, enacted in 2011, which provides grants up to \$10,000 for residential wind mitigation on owner-occupied, single-family homes. Homes meeting FORTIFIED standards receive insurance discounts and have experienced significantly reduced damage and claims after major storms, proving the program's effectiveness.

As climate change intensifies hurricanes, wildfires, floods, and coastal flooding, Hawai'i faces escalating disaster risks. A "Strengthen Hawai'i Homes Program" would fortify homes, lower insurance costs, and reduce state recovery expenses. Alabama's success shows that investing in home fortification grants enhances resilience, safety, and long-term savings—a proven strategy Hawai'i should adopt to protect its communities.

**To ensure thorough coverage, OPSD recommends the following amendments:**

**1. Broadening the definition of "disaster" (Page 2):**

Proposed Definition:

**"Disaster"** includes floods, hurricanes, tornadoes, kona low storms, windstorms, wildfire, high water, wind driven water, tidal wave, tsunami, landslide, mudslide, earthquakes, and other causes as determined by the department.

**2. Clarify the Definition of "Historically Vulnerable Area" (Page 2):**

The current definition is overly broad and lacks clarity on what constitutes "vulnerability" and "historic" status. Without a timeframe or clear criteria, it could apply to any community statewide.

- If the Legislature intends this program to be available to all communities statewide, OPSD recommends removing the definition and references to "historically vulnerable area."
- If the intent is to target specific communities, OPSD suggests refining the definition to establish specific criteria and a timeframe for qualifying areas.

Proposed Definition:

**"Historically Vulnerable Area"** refers to a geographic location that, due to intrinsic characteristics, low socioeconomic status, environmental conditions, or proximity to known hazards (natural, environmental, or human-made threat that has been previously identified, documented, or scientifically recognized as posing a significant risk to the community), within the last XX years, is disproportionately susceptible to damage, disruption, or adverse impacts from natural disasters or other catastrophic events. Such areas are recognized as being at higher risk compared to other regions and may require mitigation measures through this program to enhance resilience and reduce vulnerability.

Mahalo for this opportunity to testify on HB 1467.





## Hawai'i Climate Advisory Team

To: Representative Luke Evslin, Chair  
Representative Tyson Miyake, Vice Chair  
House Committee on Housing

From: The Climate Advisory Team

RE: **HB1467 - Relating to Housing Resiliency - In Support**

Wednesday, February 5, 2025; 9:00 a.m.; Conference Room 430 & Videoconference

Aloha Chair Evslin, Vice Chair Miyake, and Members of the Committee on Housing,

Mahalo for the opportunity to testify on HB1467 relating to housing resiliency. On behalf of the Climate Advisory Team, I submit this testimony **supporting the intent** of HB1467 because establishing the Strengthen Hawai'i Homes program would increase Hawai'i's residential resilience against extreme weather events like hurricanes and windstorms and enable residents to fortify their homes through retrofitting.

We, the undersigned members of the Governor's Climate Advisory Team (CAT), also support the intent of this bill because it aligns with one of the CAT's near-term recommendations to promote community resilience in the face of increasing disaster frequency and severity. Establishing the Strength Hawai'i Homes Program is one of our highest priority recommendations, as outlined in [Section 3.4.1 of our Policy Recommendations on Climate Disaster Resilience, Recovery and Funding](#).

We note that HB1467 is substantially aligned to HB1056, also heard before this committee today. The primary differences between the bills concern appropriations to fund the program and the ability of the overseeing department to contract a third-party program administrator, which HB1467 does not include.

The investment needed to make a substantial dent in the number of vulnerable homes is considerable; the CAT estimates addressing all wind-vulnerable homes in Hawai'i could cost nearly \$5 billion. While this bill does not request an appropriation of funds, the CAT believes funding is needed to successfully scale this program to achieve its intended impact.

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

With aloha,

The Climate Advisory Team