

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
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SYLVIA LUKE
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NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committee on Commerce and Consumer Protection
Friday, April 11, 2025
9:30 a.m.
State Capitol, Conference Room 229 and via Videoconference**

**On the following measure:
G.M. 594, SUBMITTING FOR CONSIDERATION AND CONFIRMATION
TO THE BOARD OF DIRECTORS OF THE
HAWAI'I HURRICANE RELIEF FUND,
GUBERNATORIAL NOMINEE, REINA MIYAMOTO,
FOR A TERM TO EXPIRE 06-30-2028**

Chair Keohokalole and Members of the Committee:

My name is Jerry Bump, and I am the Acting Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports the confirmation of Ms. Reina Miyamoto to the Board of Directors of the Hawai'i Hurricane Relief Fund (Board).

Ms. Miyamoto has nearly 20 years of leadership experience and expertise in the home ownership industry, including multiple community organizations developing partnerships with diverse segments of the community.

Given her extensive career and professional experience, Ms. Miyamoto is a valuable resource with wide-ranging home ownership industry expertise and community development experience, as well as an excellent candidate to serve on the Board.

Thank you for the opportunity to testify on this measure.



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

March 31, 2025

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Members of the Senate Committee on Commerce and Consumer Protection

Hearing Date: April 11, 2025
Hearing Time: 9:30am
Hearing Place: Hawaii State Capitol, Conference Room 229

Re: GM 594 Board of Directors of the Hawaii Hurricane Relief Fund

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 supports GM 594 the submission for consideration and confirmation to the Board of Directors of the Hawaii Hurricane Relief Fund (HHRF), Gubernatorial Nominee, Reina Miyamoto, for a term to expire 06/30/2028.

The MBAH has first-hand knowledge of Ms. Miyamoto's uncompromising integrity, positive work ethic, and experience working on a board as Ms. Miyamoto was a former MBAH board member. Ms. Miyamoto actively participated on the MBAH board and was the chair of the membership committee.

Her experience in the non-profit sector and experience in the lending community will continue to provide valuable insights and perspectives to the HHRF Board as she is currently a board member of the HHRF since Governor Green's emergency proclamation to address the condominium insurance crisis was signed in August 2024.

Thank you for the opportunity to present this testimony.

Linda Nakamura
Mortgage Bankers Association of Hawaii

THE GENTRY COMPANIES



April 11, 2025

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Senate Committee on Commerce and Consumer Protection
Hawaii State Capitol
415 South Beretania Street
Honolulu, HI 96813

Subject: Testimony in Support of the Appointment of Reina Miyamoto to the Board of Directors of the Hawai'i Hurricane Relief Fund

**Hearing: Friday, April 11, 2025, 9:30 am
Conference Room 229, State Capitol**

Dear Chair Keohokalole, Vice Chair Fukunaga, and Members of the Committee,

I am writing to express my strong support for the nomination of Reina Miyamoto to the Board of Directors of the Hawai'i Hurricane Relief Fund. As the President of Gentry Homes, a company deeply committed to building lasting communities and supporting Hawai'i's growth, our company has had the privilege of working closely with Reina through her role as the Executive Director of the Hawai'i Homeownership Center (HHOC). We have witnessed firsthand her exceptional leadership, expertise, and unwavering dedication to improving the lives of Hawai'i's residents.

Reina's work at the Hawai'i Homeownership Center is highly impactful. She has demonstrated outstanding leadership in advancing homeownership opportunities and financial literacy for Hawai'i families. Under her guidance, HHOC has been a key resource for helping individuals achieve financial stability and long-term success, particularly in underserved communities. Reina's focus on education, empowerment, and resilience aligns perfectly with the mission of the Hawai'i Hurricane Relief Fund, which supports our communities during times of disaster and recovery.

Her extensive experience in helping families retain their homes during the pandemic, resource coordination, and community outreach makes her uniquely qualified to serve on the Board of Directors. Reina's ability to work across sectors and bring together diverse stakeholders is invaluable, particularly in crisis situations. Her strategic thinking and hands-on approach will greatly contribute to the Fund's ability to efficiently assist individuals and families affected by hurricanes and other natural disasters.

She is committed to ensuring that every resident, regardless of their background, has access to the support and resources they need to thrive. Her passion for Hawai'i and its people, combined with her track record of delivering results, will make her an invaluable asset to the Hawai'i Hurricane Relief Fund.

I wholeheartedly support the appointment of Reina Miyamoto to the Board of Directors of the Hawai'i Hurricane Relief Fund. I am confident that her experience, leadership, and commitment to service will

THE GENTRY COMPANIES

help strengthen the Fund's mission and ensure that it continues to make a meaningful impact on the lives of those affected by disasters.

Mahalo for your time and consideration.

Sincerely

GENTRY HOMES, LTD.

A handwritten signature in black ink, appearing to read "Quentin Machida". The signature is fluid and cursive, with a large initial "Q" and "M".

Quentin Machida
President and CEO

GM-594

Submitted on: 3/21/2025 11:17:10 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Daisy Chung	Individual	Support	Written Testimony Only

Comments:

Aloha President Kouchi and Members of the Senate:

I am writing to express my support for the nomination of **Reina Miyamoto** to the Board of Directors of the Hawai‘i Hurricane Relief Fund. Reina has demonstrated exceptional leadership and dedication in her role as Executive Director of Hawai‘i Homeownership Center, HHOC Mortgage, and HHOC Housing and Land Trust, significantly impacting the lives of homeowners in our community.

As we are well-aware, Hawai‘i’s affordable housing crisis has been a persistent issue for decades – the supply of affordable housing remains critically low making homeownership unattainable for many of our local residents. Under Reina’s guidance, the HHOC Housing and Land Trust (HHLT) was established to create and preserve affordable homes by offering homes at below-market prices through subsequent resales.

The impetus for the HHLT echoes the Hawai‘i Hurricane Relief Fund, created after the catastrophic losses from Hurricane Iniki in 1992, to provide hurricane property insurance policies in Hawai‘i to homeowners who were left without insurance coverage or forced to purchase expensive insurance four to five times higher than its original premiums. As insurance rates continue to surge in present day, and efforts to stabilize our state’s property insurance market continues, we need pragmatic and knowledgeable leaders like Reina on the Board of Directors as responsible stewards. Her deep understanding of the housing market will be invaluable in guiding the Fund’s priorities and ensuring that it continues to serve the best interests of our homeowners.

Mahalo nui for the opportunity to provide testimony.

GM-594

Submitted on: 3/24/2025 7:46:38 AM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharilyn Anne ishida Tanaka	Individual	Support	Written Testimony Only

Comments:

I am writing to express my support for Reina Miyamoto as a candidate to serve on the Hawai'i Hurricane Relief Fund Board. I have had the privilege of working closely with Reina Miyamoto over the past 5 years serving as a Board Member of the Hawai'i Homeownership Center as a co-chair of our annual fundraiser, Flavors of Neighbors, and I can confidently attest to her exceptional qualifications and unwavering commitment to public service.

One of the most remarkable qualities of Reina is her ability to listen and engage with diverse perspectives while maintaining the mission of the organization for which she serves. She has an interest in understanding the needs and concerns of all stakeholders, ensuring her decisions are informed and inclusive. The ability to foster meaningful dialogue and build consensus is crucial for effective governance and is a testament to her leadership skills.

As an Insurance Professional for over 20 years and currently the Senior Vice President with Atlas Insurance Agency, I believe Reina Miyamoto will have the best interest of our consumers. I have personally seen the affect the lack of affordability of Hurricane Insurance is having on homeowners. Our kupuna and those who live paycheck to paycheck are struggling to find a way to afford the rising premiums. These are the individuals that Reina Miyamoto speaks with on a daily basis and I believe she will advocate strongly on their behalf.

Reina's expertise serving the ALICE population realize their dreams of homeownership, her integrity, and dedication to service makes her an outstanding candidate who will contribute to the betterment of our community. I am confident that Reina Miyamoto will bring valuable insights, innovative solutions, and a collaborative spirit to the board.

Thank you for considering my testimony in support of Reina Miyamoto.

Warm Regards,

Sharilyn Tanaka
(808) 533-8679
(808) 779-3743
stanaka@atlasinsurance.com

To : Chair, Vice Chair and Members
Commerce and Consumer Protection Committee
Hawai'i State Senate

From : Rochelle Lee Gregson

Subj : Testimony in support of Reina Miyamoto
Nominee, Hurricane Relief Fund

Date : Friday, April 11, 2025 Hearing

Dear Chair, Vice Chair and Members of the Committee:

Thank you for your work and for providing the opportunity to support Reina Miyamoto's nomination to the Hawai'i Hurricane Relief Fund (HHRF).

By way of background, I retired as CEO of the Honolulu Board of REALTORS a few years ago; in prior years, I served as Vice President of Allocations and Agency Relations for the Aloha United Way. These experiences occur over a span of 20 years and in both positions, I had the good fortune of working with Reina.

Reina has devoted her life to nonprofit work; in nearly every instance, working on behalf of people teaching them leadership skills and facilitating relationships at the YMCA to developing and directing programs and assisting people in realizing their dreams of home ownership with the Hawai'i Home Ownership Center.

Reina brings to everything she does, an invaluable combination of knowledge and empathy. She has a communication style that is direct and respectful, facilitative; clear in purpose and meaning, and effective.

Given the recent spotlight on issues affecting property insurance and the search for solutions, Reina is the perfect choice for the HHRF. She understands the role of the fund; its purpose and is probably capable of understanding the potential of the HHRF for property owners and for the State. This is a person who pays attention.

Please support Reina Miyamoto's nomination and thank you in advance for your positive consideration.

Rochelle Lee Gregson

April 11, 2025

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Senate Committee on Commerce and Consumer Protection
Hawaii State Capitol
415 South Beretania Street
Honolulu, HI 96813

Subject: **GM 594** Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Hurricane Relief Fund, Gubernatorial Nominee, REINA MIYAMOTO, for a term to expire 06-30-2028.

Dear Chair Keohokalole, Vice Chair Fukunaga, and Members of the Committee,

Thank you for the opportunity to express my **strong support** for the nomination of Reina Miyamoto to the Board of Directors of the Hawai'i Hurricane Relief Fund.

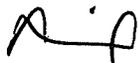
I have known Reina for almost 30 years. We initially met when she was on the staff of Weed and Seed Hawaii and I was a volunteer, serving on the Ewa Weed and Seed Steering Committee. I was always impressed with her dedication and ability to get the job done, her work ethic, her initiative, her intellect, and her commitment to excellence. Her ability to get along with people of all walks of life was also a plus.

Fast forward a few years. There was a job opening at the Hawaii HomeOwnership Center (HHOC), a 501(c)(3) nonprofit organization focused on helping first time homebuyers to become successful and sustainable homeowners. As a volunteer board member for HHOC, I encouraged Reina to apply. Fortunately, she did apply, was selected for the position, and did a remarkable job as the assistant to the Executive Director for a number of years. Several years ago, Reina was selected to replace the retiring ED for HHOC and she has done an outstanding job in running not only HHOC, but its two subsidiaries, as well: HHOC Mortgage and HHOC Housing and Land Trust. How Reina can multi-task and get everything done efficiently and with excellence is nothing short of amazing. HHOC board members call her "Superwoman!" For the past several years, HHOC has been rated "Exemplary" (the highest ranking possible) by NeighborWorks America of which HHOC is a network organization -- a testament to the outstanding work that Reina has done with all three nonprofit agencies that she leads.

There's an old saying, "If you want to get a job done, ask a busy person." This would certainly be true of Reina. I believe that she would be excellent as a member of the Hawaii Hurricane Relief Fund Board of Directors -- she will do her homework and will serve with the same dedication and conscientiousness that she applies to any task that she undertakes.

I urge your confirmation of her nomination.

Sincerely,



Debra Luning

To : Chair, Vice Chair and Members
Commerce and Consumer Protection Committee
Hawai'i State Senate

From : Rochelle Lee Gregson

Subj : Testimony in support of Reina Miyamoto
Nominee, Hurricane Relief Fund

Date : Friday, April 11, 2025 Hearing

Dear Chair, Vice Chair and Members of the Committee:

Thank you for your work and for providing the opportunity to support Reina Miyamoto's nomination to the Hawai'i Hurricane Relief Fund (HHRF).

By way of background, I retired as CEO of the Honolulu Board of REALTORS a few years ago; in prior years, I served as Vice President of Allocations and Agency Relations for the Aloha United Way. These experiences occur over a span of 20 years and in both positions, I had the good fortune of working with Reina.

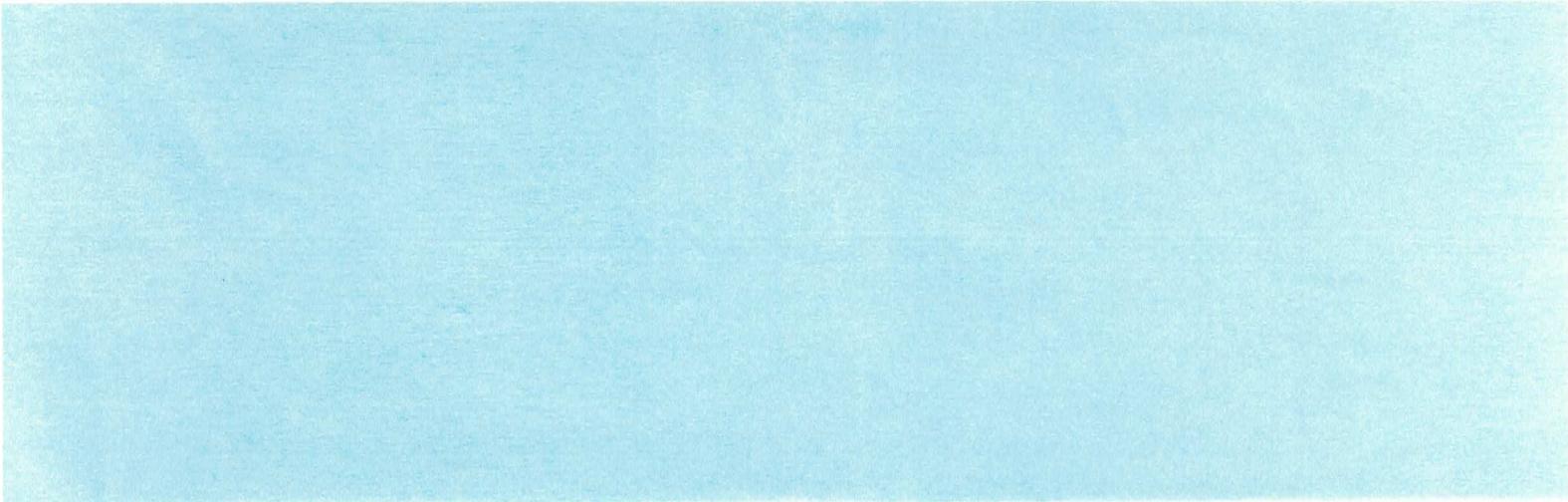
Reina has devoted her life to nonprofit work; in nearly every instance, working on behalf of people teaching them leadership skills and facilitating relationships at the YMCA to developing and directing programs and assisting people in realizing their dreams of home ownership with the Hawai'i Home Ownership Center.

Reina brings to everything she does, an invaluable combination of knowledge and empathy. She has a communication style that is direct and respectful, facilitative; clear in purpose and meaning, and effective.

Given the recent spotlight on issues affecting property insurance and the search for solutions, Reina is the perfect choice for the HHRF. She understands the role of the fund; its purpose and is probably capable of understanding the potential of the HHRF for property owners and for the State. This is a person who pays attention.

Please support Reina Miyamoto's nomination and thank you in advance for your positive consideration.

Rochelle Lee Gregson



April 7 2025

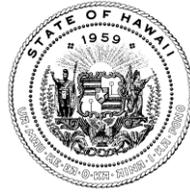
Members of Hawai'i Hurricane Relief Fund
415 South Betetania Street
Honolulu , Hawai'i 96813

Subject: Support for Reina Miyamoto for the Hawai'i Hurricane Relief Fund

My name is Maile Kanemaru and I am the former Director of Weed and Seed Hawai'i

Reina is a hard worker and has essential core values of being caring, responsible, and respectful. She understands the value of partnerships and knows how to develop relationships to accomplish goals. In her experience with Weed and Seed as well as the Hawai'i Homeownership Center she has demonstrated her ability to work with people of various backgrounds financially and racially. She knows how to lead or work as a team member to accomplish goals of the community. Reina is an excellent candidate to serve on the Hawai'i Hurricane Relief Fund.

Sincerely,
Maile Kanemaru
Former Director
Weed and Seed Hawai'i



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

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
HAWAII HURRICANE RELIEF FUND
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
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NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

EDWARD HAIK
CHAIR, BOARD OF DIRECTORS

Testimony of the Hawai'i Hurricane Relief Fund

Before the
Senate Committee on Commerce and Consumer Protection
Friday, April 11, 2025
9:30 a.m.
State Capitol, Conference Room 229 and via Videoconference

On the following measure:
G.M. 594, SUBMITTING FOR CONSIDERATION AND CONFIRMATION
TO THE BOARD OF DIRECTORS OF THE HAWAI'I HURRICANE RELIEF
FUND, GUBERNATORIAL NOMINEE, REINA MIYAMOTO, FOR A TERM
TO EXPIRE 06-30-2028

Chair Keohokalole and Members of the Committee:

The Hawai'i Hurricane Relief Fund supports the nomination of Reina Miyamoto to the Hawai'i Hurricane Relief Fund Board of Directors.

Ms. Miyamoto has nearly 20 years of leadership experience and expertise in the home ownership industry, including multiple community organizations developing partnerships with diverse segments of the community.

Given her extensive career and professional experience, Ms. Miyamoto is a valuable resource with wide-ranging home ownership industry expertise and community development experience, as well as an excellent candidate to serve on the Board.

Thank you for the opportunity to testify on this measure.