

OFFICE OF INFORMATION PRACTICES

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To: House Committee on Consumer Protection & Commerce

From: Carlotta Amerino, Director

Date: February 13, 2025, 2:00 p.m.
State Capitol, Conference Room 329

Re: Testimony on H.B. No. 1467, H.D. 1
Relating to Housing Resiliency

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 7 line 8, 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 is required to include the homeowner's name and the address, residence type, and tax map key number of the residence for which the grant is sought. Land ownership records including a property's location, owner, and type (i.e., single family residence, condominium,

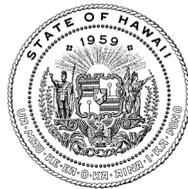
vacant lot) are all public without exception under the UIPA, and there is a strong public interest in how public money is spent. However, this confidentiality provision would bar public disclosure of who receives these housing resiliency grants, and whether the houses being improved with public money 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 -7 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.



JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LIEUTENANT GOVERNOR

EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

LUIS P. SALAVERIA
DIRECTOR

SABRINA NASIR
DEPUTY DIRECTOR

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DEPARTMENT OF BUDGET AND FINANCE
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ADMINISTRATIVE AND RESEARCH OFFICE
BUDGET, PROGRAM PLANNING AND MANAGEMENT DIVISION
FINANCIAL ADMINISTRATION DIVISION
OFFICE OF FEDERAL AWARDS MANAGEMENT

WRITTEN ONLY

TESTIMONY BY LUIS P. SALAVERIA
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE
ON
HOUSE BILL NO. 1467, H.D. 1

February 13, 2025
2:00 p.m.
Room 329 and Videoconference

RELATING TO HOUSING RESILIENCY

The Department of Budget and Finance (B&F) offers comments on this bill.

House Bill (H.B.) No. 1467, H.D. 1, adds a new chapter to Title 13, HRS, to:

1) establish the Strengthen Hawai'i Homes Program (SHHP) within the Department of Business, Economic Development and Tourism (DBEDT) to provide grants to modify and strengthen existing residential properties to improve their resilience to disasters and reduce potential insurance liabilities; 2) establish the SHHP Special Fund (SHHPSF) that would generate revenues from federal grants, intergovernmental funding, program fees, legislative appropriations, and interest; and 3) require DBEDT to submit annual reports to the Legislature and adopt rules to implement the SHHP. This measure also appropriates an unspecified amount of general funds in FY 26 for deposit into the SHHPSF and an unspecified amount of special funds out of the SHHPSF in FY 26.

As a matter of general policy, B&F does not support the creation of any special fund, which does not meet the requirements of Section 37-52.3, HRS. Special funds should: 1) serve a need as demonstrated by the purpose, scope of work and an

explanation why the program cannot be implemented successfully under the general fund appropriation process; 2) reflect a clear nexus between the benefits sought and charges made upon the users or beneficiaries or a clear link between the program and the sources of revenue; 3) provide an appropriate means of financing for the program or activity; and 4) demonstrate the capacity to be financially self-sustaining. Regarding H.B. No. 1467, H.D. 1, it is difficult to determine whether the proposed SHHPSF would be self-sustaining.

B&F also does not support the inclusion of language to allow the deposit of federal funds into the SHHPSF. Federal funds should be kept separate from other types of funds for compliance and reporting purposes. Furthermore, the purpose of a federal grant may not be totally aligned with the statutory uses of the SHHPSF.

Thank you for your consideration of our comments.

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LT GOVERNOR



Hawaii Green Infrastructure Authority

An Agency of the State of Hawaii

JAMES KUNANE TOKIOKA
CHAIR

GWEN S YAMAMOTO LAU
EXECUTIVE DIRECTOR

**Testimony of
Gwen Yamamoto Lau
Executive Director
Hawaii Green Infrastructure Authority**
before the
House Committee on Consumer Protection & Commerce
Thursday, February 13, 2025, 2:00 PM
State Capitol, Conference Room 329
in consideration of
House Bill No. 1467, HD1
RELATING TO HOUSING RESILIENCY

Chair Matayoshi, Vice Chair Chun and Members of the Committee:

Thank you for the opportunity to testify and provide comments on House Bill 1467, HD1 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.

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.

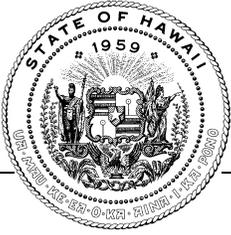
Thirteen years after the Strengthen Alabama Homes Program ("SAHP") launched, some 50,000 homes in the state of Alabama have received FORTIFIED certification. According to Alabama Insurance Commissioner Mark Fowler, "*The FORTIFIED program has meant fewer blue tarps on homes after storms. It has meant 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, HD1.



**STATE OF HAWAII
OFFICE OF PLANNING
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Statement of
MARY ALICE EVANS, Director

before the
HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

Thursday, February 13, 2025, 2:00 PM
State Capitol, Conference Room 329

in consideration of
HB 1467, HD 1
RELATING TO HOUSING RESILIENCY.

Chair Matayoshi, Vice Chair Chun, and Members of the Committee.

The Office of Planning and Sustainable Development (OPSD) **supports** HB 1467, HD 1 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.

OPSD appreciates the amendments made in the HD 1 version of this bill. Expanding the definition of "disaster" strengthens the bill's impact by ensuring broader protection for Hawai'i's residents. Additionally, removing the vague reference to "historically vulnerable areas" clarifies the program's intent by maximizing accessibility and enabling the retrofit of as many residential properties as possible. These changes make the bill more effective, inclusive, and actionable in safeguarding our communities.

Mahalo for this opportunity to testify on HB 1467, HD1.

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 PŪLIA

LATE

STATE OF HAWAII
KA MOKU'ĀINA O HAWAII
DEPARTMENT OF DEFENSE
KA 'OIHANA PILI KAUA
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STATE OF HAWAII
DEPARTMENT OF DEFENSE
HAWAII EMERGENCY MANAGEMENT AGENCY

TESTIMONY ON HOUSE BILL 1467 HD1,
RELATING TO HOUSING RESILIENCY

BEFORE THE HOUSE COMMITTEE ON
CONSUMER PROTECTION AND COMMERCE

BY

JAMES DS. BARROS
ADMINISTRATOR
HAWAII EMERGENCY MANAGEMENT AGENCY

FEBRUARY 13, 2025

Aloha Chair Matayoshi, Vice-Chair Chun, and Members of the Committee:

Thank you for the opportunity to submit testimony to **SUPPORT** House Bill 1467 HD1.

The Hawai'i Emergency Management Agency supports the passage of HB 1467 HD1, the Strengthen Hawai'i Homes Act, which will establish a program aimed at retrofitting residential properties to enhance resilience against natural disasters and reduce potential insurance liabilities. HIEMA is committed to any initiative that improves the state's capabilities of strengthening and fortifying structures and real property of Hawai'i's residents. Investments aimed at developing and strengthening our existing infrastructure are vital for elevating the safety and preparedness of our entire state.

Furthermore, the proposed retrofitting measures under this program will help mitigate the risks associated with the disasters that we face, reducing the severity of damage and ensuring that communities can recover more swiftly. 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 HD1.

James Barros: james.barros@hawaii.gov; 808-733-4300



Hawai'i Climate Advisory Team

To: Rep. Scot Z. Matayoshi, Chair
Rep. Cory M. Chun, Vice Chair
House Committee on Consumer Protection and Commerce

From: The Climate Advisory Team

RE: **HB1467, HD1 - Relating to Housing Resiliency - In Support**
Thursday, February 13, 2025; 2:00 p.m.; Conference Room 329 & Videoconference

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

Mahalo for the opportunity to testify **in strong support** of HB1467, HD1 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 safely shelter 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 that can be attributed to increased awareness by all homeowners from 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 concerns that this bill would allow for public money to be spent on private residential properties in the form of grants. Several provisions in the bill stipulate strict requirements the grant applicant must adhere to to qualify for a grant to prevent misuse of grant 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. The CAT analyzed similar legislation in other states and held discussions with the National Association of Insurance Commissioners (NAIC), which has helped nearly two dozen states



Hawai'i Climate Advisory Team

develop similar programs. Based on our analysis, we strongly believe structuring the home retrofit program as a grant is highly effective in terms of ensuring funds are targeted at residential structures facing the greatest risk of damage or destruction from wind, and would likely generate significant public awareness of the program which would catalyze private spending on retrofits. For more information, please see [section 3.4.1 of our Policy Recommendations on Climate Disaster Resilience, Recovery and Funding](#).

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 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, HD1.

With aloha,

The Climate Advisory Team



To: Rep. Scot Z. Matayoshi, Chair
Rep. Cory M. Chun, Vice Chair
House Committee on Consumer Protection and Commerce

RE: **HB1467, HD1 - Relating to Housing Resiliency - In Support**
Thursday, February 13, 2025; 2:00 p.m.; Conference Room 329 & Videoconference

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

Mahalo for the opportunity to testify in support of HB1467, HD1 relating to housing resiliency. I submit this testimony on behalf of the [Hawai'i Workforce Funders Collaborative](#) (HWFC), a collaboration of philanthropic, nonprofit, private, and public partners leading the charge to create an integrated strategy for workforce development in Hawai'i. We believe this bill will support the creation of high-quality, well-paying jobs for Hawai'i's residents, while also actively increasing the resilience of Hawai'i's residential homes in the face of disasters made worse by climate change.

The climate crisis is not just an environmental issue; it is also an economic and workforce issue. Extreme weather events and disasters threaten the industries Hawai'i's economy and workers depend on. As a state, we must invest in strategies that ensure our workforce is equipped to adapt to and address the challenges posed by the increasing threat of disasters and a changing climate.

HB1467, HD1 proposes to establish the Strengthen Hawai'i Homes program which would provide grants to residential homeowners to retrofit their homes to withstand strong winds and rains. This program would be of great benefit to Hawai'i's construction and skilled trades industry, which is one of the sectors with the greatest potential for workers to earn a family-supporting wage. We underscore the importance of expanding necessary workforce training for the specific home construction standards as outlined in this bill. Without this essential training, Hawai'i's skilled tradespeople will be unprepared to meet the demand this program will create for their services.

We also support HB1467, HD1 because strengthening Hawai'i's residential homes will mean more families and future generations of Hawai'i's workforce can remain in safe, stable housing that is capable of withstanding extreme weather events. When disasters strike and homes are destroyed, families are displaced and may have to leave the islands because of the high cost of living and unaffordable housing options. This, coupled with the lack of quality job opportunities that allow kama'āina to remain rooted in

their communities, harms our state's ability to retain a local workforce. The decisions we make today about housing and workforce development will determine whether the next generation of Hawai'i's workers can find quality work here, or whether they will be forced to seek opportunities elsewhere.

HWFC envisions a future in which every resident has access to quality, future-ready work that provides a family-sustaining wage, and where every employer has access to highly skilled, locally trained workers that strengthen their business. This bill would help current and future generations of workers and employers by investing in disaster resilience.

Mahalo for the opportunity to testify in support of HB1467, HD1.

With aloha,



Matt Stevens

Executive Director

Hawai'i Workforce Funders Collaborative



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1288 A'ala Street, Suite 300
Honolulu, HI 96817

February 13, 2025

LATE

The Honorable Scot Z. Matayoshi, Chair

House Committee on Consumer Protection & Commerce
State Capitol, Conference Room 329 & Videoconference

RE: House Bill 1467, HD1, Relating to Housing Resiliency

HEARING: Thursday, February 13, 2025, at 2:00 p.m.

Aloha Chair Matayoshi, Vice Chair Chun, 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, HD1, 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. Establishes the Strengthen Hawaii Homes Program Special Fund. 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.





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LATE

**The State Legislature
House Committee on Consumer Protection & Commerce
Thursday, Feb. 13, 2025
Conference Room 329, 2:00 p.m.**

TO: The Honorable Rep. Scot Z. Matayoshi, Chair
FROM: Keali'i S. López, AARP Hawai'i State Director
RE: Support for H.B. 1467, HD1 Relating to Housing Resiliency

Aloha Chair Matayoshi and Members of the Committee,

My name is Keali'i Lopez and I am the State Director for AARP Hawai'i. AARP is a nonpartisan, social impact organization that advocates for individuals aged 50 and older. We have a membership of nearly 38 million nationwide and nearly 135,000 in Hawaii. We advocate at the state and federal level for the issues that matter most to older adults and their families.

AARP is in support of H.B. 1467 HD1, 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.

Thank you for the opportunity to testify in support of this measure. As you know, kupuna are the most vulnerable population in every kind of natural disaster from wildfires to hurricanes to tsunamis. H.B. 1467 would make it easier for kupuna and others to fortify their homes so they can shelter in place during a storm.

If kupuna can safely shelter in place, it means they won't need to evacuate to crowded shelters. Evacuation can be especially difficult for kupuna who have mobility issues and medical needs. In addition, it's unclear if the state has adequate shelter capacity to accommodate kupuna with medical and caregiving needs.

AARP believes community planning is vital to reducing the risk of death and injury during natural disasters. The proposed Strengthen Hawai'i Homes program would also address inequities by targeting lower income residents who are not able to afford the cost of retrofitting their homes to survive disasters.

Strengthening existing homes and reducing the need for emergency shelters is crucial for the state's disaster resilience.

We urge the passage of H.B. 1467, HD1. Thank you for the opportunity to testify.