

STAND. COM. REP. NO.

489

Honolulu, Hawaii

FEB 12 , 2025

RE: H.B. No. 1428  
H.D. 1

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Madame:

Your Committee on Housing, to which was referred H.B. No. 1428 entitled:

"A BILL FOR AN ACT RELATING TO HOUSING,"

begs leave to report as follows:

The purpose of this measure is to appropriate funds to the Hawaii Housing Finance and Development Corporation to enhance the capacity of Hawaii's United States Department of Housing and Urban Development-certified housing counseling agencies to provide housing counseling, renter education, homebuyer education, and eviction and foreclosure intervention to certain low- and moderate-income households.

Your Committee received testimony in support of this measure from the Hawaii Housing Finance and Development Corporation; Hawaiian Community Assets; and four individuals.

Your Committee finds that more support mechanisms are needed for the State's Asset Limited, Income Constrained, Employed (ALICE) households. ALICE households have income above the federal poverty line but below the basic cost of living; in Hawaii forty-eight percent of households fall into the ALICE category or below.

2025-1612 HB1428 HD1 HSCR HMSO



Your Committee further finds that providing United States Department of Housing and Urban Development-certified housing counseling agencies helps expand outreach to ALICE households and other underserved communities and ensures more residents have access to critical housing resources, and enhanced service delivery that provides timely, effective counseling to prevent housing crises like foreclosures or evictions.

Your Committee has amended this measure by:

- (1) Changing the appropriation to an unspecified amount;
- (2) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

Your Committee respectfully requests your Committee on Finance, should it deliberate on this measure, to consider an appropriation amount of \$2,500,000.

As affirmed by the record of votes of the members of your Committee on Housing that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 1428, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 1428, H.D. 1, and be referred to your Committee on Finance.

Respectfully submitted on  
behalf of the members of the  
Committee on Housing,



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LUKE A. EVSLIN, Chair



