



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
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DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
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DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

Before the
Senate Committee on Energy and Intergovernmental Affairs
Tuesday, January 28, 2025
3:15 p.m.
Conference Room 016

On the following measure:
S.B. 1071, RELATING TO ENERGY FINANCING

Chair Wakai and Members of the Committee:

My name is Michael Angelo, and I am the Executive Director of the Department of Commerce and Consumer Affairs (Department) Division of Consumer Advocacy. The Department supports this bill.

The purpose of this bill is to: (1) authorize the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers; and (2) appropriate funds into and out of the Clean Energy and Energy Efficiency Revolving Loan Fund.

The Department supports this bill since it would infuse funds into the clean energy and energy efficiency revolving loan fund to provide financing opportunities for “underserved ratepayers” which is defined to including low- and moderate-income homeowners, renters, nonprofits, and other entities to take advantage of renewable energy technology and reduce their energy burden. Low- to moderate-income households pay a disproportionately higher percentage of their income towards energy

bills and do not have the financial means to pursue the installation of renewable energy technologies. This measure seeks to address the financial barrier that has prevented many struggling households and other underserved ratepayers from reducing their energy burdens and moving towards energy independence.

The Department especially appreciates that the funds for the clean energy and energy efficiency revolving loan fund will be infused with monies from the general fund and not through fees assessed on utility customers through their monthly bills. Other programs that seek funding through utility rates do not adequately consider that utility rates are regressive and will increase utility bills for all customers, especially low to moderate income households whose energy burden will only increase. Additional fees to pay for the loan fund through utility rates would further increase the energy bills that many customers have struggled to pay, especially during the pandemic and over the last year when significant bill increases occurred. As currently drafted, this measure avoids placing an additional financial burden on those households that this bill attempts to support.

Thank you for the opportunity to testify on this bill.



Testimony of
Gwen Yamamoto Lau
Executive Director
Hawaii Green Infrastructure Authority
before the
Senate Committee Energy and Intergovernmental Affairs
Tuesday, January 28, 2025, 3:15 PM
State Capitol, Conference Room 016
in consideration of
Senate Bill No. 1071
RELATING TO ENERGY FINANCING

Chair Wakai, Vice Chair Chang and Members of the Energy & Intergovernmental Affairs Committee:

Thank you for the opportunity to testify and provide comments on Senate Bill No. 1071 relating to energy financing. The Hawai'i Green Infrastructure Authority (HGIA) **strongly supports** this bill which will provide a capital infusion to HGIA's Clean Energy and Energy Efficiency Revolving loan fund to continue to provide solar and storage financing for ALICE households and other underserved ratepayers.

While the 2024 ALICE report¹ indicates the percentage of ALICE households decreased slightly from 2022 to 41% (from 44%), the "Electricity Burdens on Hawaii Households: 2022 Update" recently published by DBEDT's Research & Economic Analysis Division, indicates that Hawaii's electricity costs are still the highest in the nation resulting in an average electricity burden per household of 2.1%, as compared to the national average of 1.5%. Further, lower income households spend a disproportionate amount of their income on electricity bills.

The Legislature's approval of loan capital for solar+storage loans in 2023, coupled with the Hawaii Public Utilities Commission approval of HGIA's request to eliminate all credit barriers for underserved ratepayers under its Green Energy Money Saver On-Bill (GEM\$ OB) financing program resulted in a significant spike in demand. The number of applications received in 2017 (pre-GEM\$ OB) aggregated 224. In 2019, with the launch of GEM\$ OB, the number of applications received doubled to 482. However, for the 11-month period ended 11/30/24, with loan capital to finance both solar+storage, as well as the elimination of all credit barriers for underserved ratepayers, HGIA received 1,564 applications - more than 3x the amount received in 2019 and a 598% increase from pre-GEM\$ OB numbers, demonstrating the pent-up demand.

Additionally, this bill will allow HGIA to finance solar systems for state and local governments, helping Hawaii access an additional 30% in Federal funds under the Inflation Reduction Act's Direct Pay program while lowering electricity costs for Hawaii's taxpayers.

Thank you for this opportunity to testify and provide comments in support of SB1071.

¹ Published by Aloha United Way in partnership with Bank of Hawaii.

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LT. GOVERNOR



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PUBLIC UTILITIES COMMISSION
465 S. KING STREET, #103
HONOLULU, HAWAII 96813

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CHAIR

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Testimony of the Public Utilities Commission

To the
Senate Committee on
Energy and Intergovernmental Affairs

January 28, 2025
3:15 p.m.

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

Measure: S.B. No. 1071
Title: RELATING TO ENERGY FINANCING.

Position:

The Public Utilities Commission ("Commission") supports this measure and offers the following comments for consideration.

Comments:

The Commission appreciates the intent of this measure to enhance energy financing in Hawaii by providing a capital infusion into the Clean Energy and Energy Efficiency Revolving Loan Fund. The Hawaii Green Infrastructure Authority anticipates the current applications in process will be awarded the remaining funds available for the Green Energy Money Saver on-bill financing program. Without additional funding, this program will be unable to support new applications, potentially leaving many underserved groups, especially those excluded from the federal Solar-for-All funds, without access to the clean energy financing they need.

Thank you for the opportunity to testify on this measure.

SB-1071

Submitted on: 1/26/2025 8:02:29 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan B Roberts Emery	Testifying for Green Party of Hawai'i	Support	Written Testimony Only

Comments:

Aloha Chair Wakai, Vice Chair Chang, and Members of Committee,

The Green Party of Hawai'i stands in support of SB1071. A Just Transition means leaving no one behind. That includes efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund that helps to remove barriers and increase access to affordable renewable energy SB1071. Let's reach out to all our peoples and level the playing field so we can enjoy carbon free energy.

Mahalo nui,

Green Party of Hawai'i

Susan Roberts Emery

Co Chair GPH

Paauilo



To: The Senate Committee on Energy and Intergovernmental Affairs (EIG)
From: Sherry Pollack, 350Hawaii.org
Date: Tuesday, January 28, 2025, 3:15pm

In strong support of SB1071

Aloha Chair Wakai, Vice Chair Chang, and members of the EIG committee,

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org is in **strong support of SB1071** that authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers.

Hawaii will not be able to reach its carbon reduction goals if we do not enact policies that support these outcomes. 350Hawaii fully supports efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, underserved ratepayers, including ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

A Just Transition means leaving no one behind. That includes efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund that help to remove barriers and increase access to affordable renewable energy.

Mahalo for the opportunity to testify in **strong support** of this important legislation.

Sherry Pollack
Co-Founder, 350Hawaii.org

SB-1071

Submitted on: 1/27/2025 8:59:22 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Forest Frizzell	Testifying for Shifted Energy	Support	Written Testimony Only

Comments:

Dear Senator Glenn Wakai, Chair and Senator Stanley Chang, Vice Chair,

We stand in full support of SB1071, this is an important piece of legislation to help LMI families get access to rooftop solar.

Mahalo,

Forest Frizzell

CEO

SB-1071

Submitted on: 1/27/2025 9:04:26 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
PAUL OREM	Individual	Support	Written Testimony Only

Comments:

I am testify in strong support of 1071 SB RELATING TO ENERGY FINANCING. This is critical to bring renewable energy to under served communities as well as supporting Hawaii clean energy goals.

Paul Orem CEO Photonworks Engineering LLP

SB-1071

Submitted on: 1/27/2025 9:11:22 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Steve Parsons	Testifying for Kauai Climate ACTION Coalition, Small Biz Owner	Support	Written Testimony Only

Comments:

Kauai Climate Action Coalition Strongly Support this bill. The benefits of efficiency cannot be understated, especially for ALICE folks! For example, folks that replace their regular electric water heater with a Heat pump water heater (FYI these are 1/3 of the cost of solar and operating costs are less to), can save enough electricity to drive an EV for a year, thereby losing their gasoline or DIEsel saving them thousands a year on gas. A super way to fight inflation, stimulate good green local jobs and reduce climate pollution that is taking our way of life and leaving a mess for the next generation! . <https://cleantechnica.com/2023/10/06/a-heat-pump-water-heater-will-save-all-the-electricity-youll-need-to-power-your-electric-vehicle/#:~:text=This%20is%20a%20testament%20to,waste%20in%20heating%20our%20water.&text=About%20half%20of%20the%20US,to%20power%20their%20electric%20vehicles>. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

Steve Parsons, Kauai Climate Action Coalition-Lead



Hawaii Solar Energy Association
Serving Hawaii Since 1977

Testimony of the Hawaii Solar Energy Association (HSEA) Regarding SB1071, Relating to Energy Financing, Before the Senate Committee on Energy and Intergovernmental Affairs

Tuesday, January 28, 2025

Aloha Chair Wakai, Vice Chair Chang, and committee members,

The Hawaii Solar Energy Association (HSEA) **strongly supports SB1071**, which seeks to provide a critical capital infusion to the clean energy and energy efficiency revolving loan fund. This funding will ensure the Hawaii Green Infrastructure Authority (HGIA) can continue financing rooftop solar plus storage systems for underserved ratepayers and other eligible borrowers, including low-to-moderate-income households, nonprofits, and small businesses.

As an organization dedicated to increasing access to rooftop solar and energy storage, we believe this bill is essential to expanding opportunities for underserved communities and supporting an equitable clean energy transition while accelerating Hawaii's progress toward its 100% renewable energy goal by 2045.

Rooftop solar plus storage systems provide tremendous benefits for Hawaii, including:

- **Lower Energy Costs for Residents:** Underserved ratepayers, including low- and moderate-income households, are disproportionately impacted by high energy costs. Expanding financing opportunities will enable these households to lower their energy bills, reducing their energy burden and freeing up income for other essential needs.
- **Increased Resilience:** Solar plus storage systems enhance resilience against power outages caused by storms or other grid disruptions. For underserved communities, access to resilient energy systems is vital to protecting their homes, businesses, and livelihoods.
- **Advancing Renewable Energy Goals:** Rooftop solar plus storage supports grid stability and reduces reliance on imported fossil fuels, lowering costs for all, cutting greenhouse gas emissions, and bringing us closer to Hawaii's renewable energy portfolio standard goals.

While the Green Energy Money Saver (GEM\$) on-bill financing program has successfully expanded access to rooftop solar plus storage systems for low-income households, as of



Hawaii Solar Energy Association
Serving Hawaii Since 1977

January 2025, HGIA anticipates that its remaining funds will be fully committed. This creates an urgent need for additional capital to continue meeting the financing demand from underserved ratepayers.

Furthermore, federal “Solar-for-All” loan funds are restricted to low-income households and specific disadvantaged census tracts, leaving moderate-income families, nonprofits, and small businesses without options. These underserved groups often fall through the cracks of traditional financing programs, despite facing significant barriers to adopting clean energy systems. By expanding the definition of “underserved ratepayer” and appropriating additional funds, this bill ensures these critical groups can access affordable financing.

Key Benefits of the Proposed Amendments

1. **Broadening Access:** Expanding the definition of “underserved ratepayer” to include state and local governments, moderate-income households, nonprofits, and small businesses ensures that a wider range of beneficiaries can access financing. This is vital to creating equitable opportunities in the clean energy transition.
2. **Sustainable Funding:** Appropriating funds to the revolving loan fund will allow HGIA to continue offering low-cost loans, addressing financial barriers for those most in need.
3. **Supporting Nonprofits and Small Businesses:** Nonprofits and small businesses are the backbone of our community and economy. This bill recognizes their critical role by including them as eligible borrowers for clean energy financing.

This bill aligns with Hawaii’s values of sustainability, equity, and resilience. By expanding access to rooftop solar and energy storage, we can empower underserved communities, strengthen the grid, and move closer to our shared vision of a 100% renewable energy future.

HSEA urges this committee to pass SB1071 to ensure all Hawaii residents and businesses—regardless of income level—can participate in and benefit from the clean energy transition.

Thank you for considering our testimony, and for your continued leadership in advancing Hawaii’s renewable energy goals.



Hawaii Solar Energy Association
Serving Hawaii Since 1977

Sincerely,

/s/ Rocky Mould

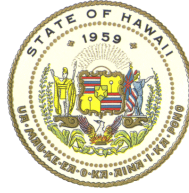
Executive Director

About HSEA

Since 1977, HSEA has been advocating for policies that help Hawaii achieve critical climate, energy security, and resilience goals by enabling residents and businesses to invest in and benefit from the transition to clean energy. These investments provide reliable and affordable power, reducing energy cost burdens and contributing to Hawaii's economic sustainability as we decarbonize our economy and electric grid.

HSEA's membership includes the majority of locally owned and operated solar and energy storage companies doing business in Hawaii, along with leading global cleantech manufacturers and service providers active in our market. Together, we employ thousands of Hawaii residents in diverse green economy jobs that drive innovation, design, and construction of Hawaii's renewable energy infrastructure.

Hawaii is a global leader in renewable energy deployment, particularly in customer-sited rooftop solar and energy storage. Customer-sited rooftop solar accounts for 47% of renewable energy added to grids in Hawaiian Electric service areas (Oahu, Maui County, and the Big Island) and 21% in the Kauai Island Utility Cooperative area. Additionally, Hawaii leads the nation in pairing rooftop solar with battery storage, with 96% of new residential installations including storage. These achievements underscore Hawaii's role as a pioneer in clean energy transformation.



**STATE OF HAWAII
HAWAII CLIMATE CHANGE MITIGATION & ADAPTATION
COMMISSION
POST OFFICE BOX 621
HONOLULU, HAWAII 96809**

Co-Chairs:
Chair, DLNR
Director, OPSD

Commissioners:
Chair, Senate AEN
Chair, Senate WTL
Chair, House EEP
Chair, House WAL
Chairperson, HTA
Chairperson, DOA
CEO, OHA
Chairperson, DHHL
Director, DBEDT
Director, DOT
Director, DOH
Chairperson, DOE
Director, C+C DPP
Director, Maui DP
Director, Hawaii DP
Director, Kauai DP
The Adjutant General
Manager, CZM

**Testimony of
LEAH LARAMEE
Coordinator, Hawai'i Climate Change Mitigation and Adaptation Commission**

**Before the House Committee on
ENERGY AND INTERGOVERNMENTAL AFFAIRS**

**Tuesday January 28, 2025
3:15 PM
State Capitol, Conference Room 415 & Videoconference**

**In consideration of
SENATE BILL 1071
RELATING TO ENERGY FINANCING**

Senate Bill 1071 authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers. Appropriates funds into and out of the Clean Energy and Energy Efficiency Revolving Loan Fund. **The Hawai'i Climate Change Mitigation and Adaptation Commission (Commission) supports this measure.**

The Commission is a multi-jurisdictional effort between 20 different State and county departments, and Legislative committees. Rooftop solar is a key component in reaching our legislated climate goals. If approved, this will make more dollars available for more Solar + Storage systems for ALICE households. With the highest energy costs and ambitious climate goals this is a win-win for the state and its communities.

Mahalo for the opportunity to provide testimony in support of this measure.



HOLU HOU ENERGY

SENATE COMMITTEE ON ENERGY AND INTERGOVERNMENTAL AFFAIRS

Senator Glenn Wakai, Chair

Senator Stanley Chang, Vice Chair

DATE: Tuesday, January 28, 2025

TIME: 3:15pm

PLACE: Conference Room 016 & Videoconference

LATE

Theodore (Ted) Peck

President, Holu Hou Energy

99-1026 Iwaena Street

Aiea, HI 96701

RE: SB 1237 RELATING TO ENERGY FINANCING.

Aloha Chair Wakai, Vice Chair Chang and Members of the Committees

Thank you for the opportunity to provide supporting testimony on this bill. My name is Ted Peck. I am the former Energy Administrator for the State of Hawaii, and have been working in energy development for the last 14 years. I have over 30 years of experience with energy and technology. My company, Holu Hou Energy, develops solar energy projects in Hawaii, focusing on low income, difficult to serve customers, especially in multi-dwelling projects such as rentals (low income and market) and condominium developments.

In my time as the Energy Administrator, programs such as the GEMS Financing Program, and Green Bank of the Hawaii Green Infrastructure Authority (HGIA) in particular, were among the few areas into which we did not invest a great deal of time. Since my departure from government service in 2011 however, I have been spending a great deal of time in clean energy finance. In the last 8 years, I have had a hand in closing over 80 power purchase agreements for commercial, industrial, and multifamily projects, as well as hundreds of single family projects, both low income and otherwise. I am grateful to have been a part of helping make the GEMS Financing Program as an investor, borrower, and contractor. We have used local investors to a great extent, contributing to the Hawai'i economy as both participants and consumers and through their investments increase the benefits that remain within the state.

This bill contemplates expanding the scope of markets which HGIA can serve. This would be wise to do, as long as HGIA continues to receive adequate support from the State in terms of available funding and staffing. HGIA is a Center of Excellence, looked upon nationally and internationally for expertise in green banking. HGIA is a key leader for the state of Hawaii in changing the mantra that solar is only for rich people.

Thank you for the opportunity to testify and for your time in considering my comments.

Respectfully,

Ted Peck

President, Holu Hou Energy

January 28, 2025

Senator Wakai

Senate Committee on Energy and Intergovernmental Affairs

RE: SB1071 – Relating to Energy Financing
Hearing: Tuesday, January 28, 2025
Position: **STRONG SUPPORT**

LATE

Chairs Wakai and members of the committee:

My name is Will Giese. I am the Senior Director of Government Affairs of The Solaray Corporation. Solaray was founded in 1975 and does business in Hawai'i as Inter-Island Solar Supply. Solaray also wholly owns Pacific Panel Cleaners ("PPC"), Generator & Power Systems ("GPS"), both Hawai'i Corporations, SunEarth, Inc., a California Corporation, and Alternate Energy Technologies (AET), a Florida Corporation. SunEarth & AET are domestic manufacturing companies producing American made clean energy products, much of which is installed and operated throughout Hawaii for 50 years. GPS is the Generac Industrial generator distributor for Hawai'i. Solaray Corp., and its wholly owned subsidiaries, are proudly 100% employee owned.

I am testifying in **STRONG SUPPORT of SB1071** relating to Energy Financing.

This bill authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers. Appropriates funds into and out of the Clean Energy and Energy Efficiency Revolving Loan Fund

COMMENTS

The Hawaii Green Infrastructure Authority, or HGIA, is one of the most successfully clean energy financing programs in Hawaii. Through this program, millions of dollars of well-managed financings have been spent to build renewable energy and energy efficiency projects across the state, especially in underserved and low-income communities.

Succinctly, this bill would expand the definition of "underserved ratepayers" to include several entities that might otherwise not benefit from competitive or under market clean energy financing opportunities, which includes low-income communities, small local businesses, and even state and local governments. This expanded definition, combined with an expanded definition of direct pay eligibility under the inflation Reduction Act, will allow these communities to leverage highly competitive, state-grown financing that will lower energy burdens and raise the living standard of thousands while showing a willingness of the state to invest in itself.

As a local, employee-owned solar business owned and operated in Hawaii for over 50 years, Solaray is testifying in **STRONG SUPPORT of SB1071** and urges the committee to pass this measure.

Thank you for your time and consideration,

Will Giese
Senior Director, Government Affairs
Inter-Island Solar Supply

SB-1071

Submitted on: 1/27/2025 6:28:23 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Wendell Choy	Testifying for HI Energy Alternatives Inc	Support	Written Testimony Only

Comments:

Solar produced electricity and storage is clearly beneficial to that user and to Hawaii. The avoided cost savings to a "underserved ratepayer" is helpful each and every month. That aggregated dollar amount will in large part be spent in Hawaii thereby contributing to Hawaii's economy. For example, contrast \$10,000,000 going to utility company investors who are not Hawaii residents. That money is not coming back to Hawaii.

As this program enlarges, the multiplier effect will be measurably additive to our overall economy. This is a long term strategy increases money supply to Hawaii's underserved ratepayers and to the State. Wonderful when you think this through.

SB-1071

Submitted on: 1/26/2025 10:31:05 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Isidro Villaflor	Testifying for PV Tech	Support	Written Testimony Only

Comments:

Aloha Senator Glenn Wakai and Senator Stanley Chang and the Committee on Energy and Intergovernmental Affairs,

We strongly support SB 1071!

For over 9 years, we have had the privilege to work with HGIA and the GEMS program in helping the underserved families. On a regular basis, families have expressed heart felt gratitude and appreciation for the GEMS program because previously they were not able to purchase or qualify for regular financing for their solar PV system. We get feedback from families that the GEMS program is what they have been needing due to their economic struggles and hardship.

We strongly support SB 1071 as a revolving loan fund so that we can continue to serve the underserved communities while working towards 100% clean energy by 2045. Without the GEMS program, these families would not be able to get the financial assistance from getting solar PV on their roofs. These financial savings ultimately gets spent back to our state which helps our local economy. When families pay their electric bills, the majority of these monies do not stay in Hawaii because Heco is a publicly traded company. When families have solar PV, more of the money stays in Hawaii ultimately helping out local community. The GEMS program not only helps the underserved community. It also helps our much needed local economy.

Thank you for your time and consideration,

Sid Villaflor

PV Tech

SB-1071

Submitted on: 1/24/2025 11:02:04 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Donna Fischer	Individual	Support	Written Testimony Only

Comments:

I am in strong support of this bill. We all must do what we can, and help each other too!

SB-1071

Submitted on: 1/25/2025 10:39:20 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Michele Nihipali	Individual	Support	Written Testimony Only

Comments:

Hawaii will not be able to reach its carbon reduction goals if we do not enact policies that support these outcomes. I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

--A Just Transition means leaving no one behind. That includes efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund that helps to remove barriers and increase access to affordable renewable energy.

Mahalo for your consideration,

Michele Nihipali

54-074 A Kam Hwy.

Hauula, HI 96717

SB-1071

Submitted on: 1/25/2025 4:51:30 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Noel Morin	Individual	Support	Written Testimony Only

Comments:

Honorable Chair Wakai, Vice Chair Chang, and Members of the Committee,

I write to express our strong support for SB1071, which "Authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers. [and] Appropriates funds into and out of the Clean Energy and Energy Efficiency Revolving Loan Fund."

When passed, this will enable HGIA to further support the reduction of energy costs for our underserved communities.

Mahalo,

Noel Morin

Climate, Sustainability, and Resilience Advocate

Hilo, Hawaii

SB-1071

Submitted on: 1/25/2025 1:07:10 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Caroline Azelski	Individual	Support	Written Testimony Only

Comments: Strong support. Thank you.

SB-1071

Submitted on: 1/25/2025 6:03:33 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Radford Nakamura	Individual	Support	Written Testimony Only

Comments:

I support this bill.

Thanks,

Radford Nakamura

SB-1071

Submitted on: 1/25/2025 6:08:19 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
MissT	Individual	Support	Written Testimony Only

Comments:

Strongly support. With this program capital constrained households will be able to switch to cleaner sources of energy.

SB-1071

Submitted on: 1/25/2025 6:26:04 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
David Thompson	Individual	Support	Written Testimony Only

Comments:

This program is incredibly important for the future of Solar for low income families.

SB-1071

Submitted on: 1/25/2025 10:43:18 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Doug Kroll	Individual	Support	Written Testimony Only

Comments:

GEMS has a great track record and this is important continued support for the smartest and most long lasting way to help Hawaii's, low and middle class struggling residents

SB-1071

Submitted on: 1/26/2025 3:53:26 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Dylan Okihiro	Individual	Support	Written Testimony Only

Comments:

SB1071 will help to provide assistance to those on low or restricted incomes transition to clean energy which may in the long term lower electricity costs for users.

SB-1071

Submitted on: 1/26/2025 2:34:14 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Douglas Perrine	Individual	Support	Written Testimony Only

Comments:

SB1071 will help extend the benefits of clean renewable electric power to all residents of the state. Please pass SB1071.

SB-1071

Submitted on: 1/26/2025 9:09:41 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Kenneth Peck	Individual	Support	Written Testimony Only

Comments:

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

My name is Kenneth Peck, and I am testifying in strong support of SB1071, which seeks to expand access to clean energy financing for underserved ratepayers and other eligible borrowers through the Clean Energy and Energy Efficiency Revolving Loan Fund.

This bill represents a crucial step in advancing Hawai‘i’s renewable energy goals and supporting equitable access to clean energy solutions.

1. Advancing Hawai‘i’s Renewable Energy Goals:

With a target of achieving 100% renewable energy by 2045, Hawai‘i must invest in solutions that increase access to clean energy technologies like rooftop solar and energy storage systems. The Hawaii Green Infrastructure Authority has proven its ability to fill this financing gap through the Green Energy Money Saver (GEM\$) program, which has already empowered energy-burdened and underserved communities. This bill ensures that the State continues to provide financing to those who have historically been excluded from clean energy investments, including moderate-income households, small businesses, nonprofits, and state and local governments.

2. Supporting Underserved Communities:

By expanding the definition of “underserved ratepayer” to include small businesses, nonprofits, and moderate-income households, this bill addresses the systemic barriers that prevent many ratepayers from participating in the clean energy transition. These groups often lack the upfront capital to invest in clean energy projects, making them disproportionately dependent on fossil fuels. Expanding access to low-cost, below-market financing levels the playing field and ensures no one is left behind in Hawai‘i’s clean energy future.

3. Economic and Environmental Benefits:

Investing in clean energy reduces carbon emissions, stabilizes the grid, and mitigates Hawai‘i’s reliance on imported fossil fuels, which drive up energy costs. Moreover, programs like this stimulate the local economy by creating jobs in the clean energy sector and providing steady demand for local contractors, suppliers, and installers. This dual focus on economic and environmental outcomes aligns with the State’s broader commitment to sustainability and resilience.

4. Efficient Use of Federal and State Funds:

While the \$62 million in federal solar-for-all loan funds is an excellent resource, the

limitations placed on those funds leave many underserved communities without adequate access to financing. This bill provides a much-needed capital infusion to the revolving loan fund, allowing it to extend benefits to a broader range of borrowers, including those who fall outside the narrow scope of federal funding criteria.

5. **Empowering Local Action:**

By allowing funds to be used for administrative and legal costs associated with managing loans, the bill ensures the Hawaii Green Infrastructure Authority has the capacity to oversee and expand the program effectively. This administrative flexibility will support the efficient delivery of services and ensure accountability in managing public funds.

This bill is an investment in Hawai'i's future. It not only accelerates the State's progress toward its renewable energy goals but also ensures that the benefits of clean energy are shared equitably across all communities, particularly those most in need of financial assistance.

I respectfully urge the committee to pass SB1071 to advance clean energy accessibility and equity for the people of Hawai'i.

Mahalo for the opportunity to testify.

Sincerely,

Kenneth Peck

SB-1071

Submitted on: 1/26/2025 9:11:05 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Victoria Anderson	Individual	Support	Written Testimony Only

Comments:

SUPPORT

SB-1071

Submitted on: 1/27/2025 12:46:13 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Caroline Kunitake	Individual	Support	Written Testimony Only

Comments:

Support SB 1071

SB-1071

Submitted on: 1/27/2025 6:45:18 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Daniela Escontrela	Individual	Support	Written Testimony Only

Comments:

Hawaii will not be able to reach its carbon reduction goals if we do not enact policies that support these outcomes. I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

SB-1071

Submitted on: 1/27/2025 7:10:52 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Karin Hoida	Individual	Support	Written Testimony Only

Comments:

Mahalo for your consideration and honest intentions to act in the best interest of our keiki and the many generations to come. We put our trust in you in this position of power, and are grateful for your dedication to serve now, more than ever.

We hope you will make the decisions you know are right, even if your own long term job security in this temporary but most honorable position of service is jeopardized for doing so.

We have elected you to do your part to support positive changes in our community - even if you know they may be painful and perhaps unpopular to implement at first.

Please help move us away from expensive and harmful petroleum as quickly as possible and support this bill and others like it to make clean energy more accessible to everyone.

Hawaii will not be able to reach its carbon reduction goals if we do not enact policies that support these outcomes. I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

A Just Transition means leaving no one behind. That includes efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund that helps to remove barriers and increase access to affordable renewable energy.

Mahalo nui loa!

P.S. I was disappointed to learn that in-person visits to your office are considered more impactful than written testimony. Please act on behalf of all of us who are counting on you, knowing the vast majority of us won't be showing up in person, and many don't even know about this process, through no fault of their own. Please follow your conscience and know your votes will have important and lasting impacts.

SB-1071

Submitted on: 1/27/2025 8:45:22 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
David Durazzo	Individual	Support	Written Testimony Only

Comments:

Hawaii will not be able to reach its carbon reduction goals, identified as net-zero through HRS §225P-5, if we do not enact policies that support these outcomes. I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. There is a cost barrier to entry to implement many carbon emission reduction technologies, such as solar installations or electric vehicles. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation

SB-1071

Submitted on: 1/27/2025 9:32:13 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
William Hoida	Individual	Support	Written Testimony Only

Comments:

Aloha,

Having the option to choose cleaner, cheaper renewable energy like solar power should be available to all Hawaiians. That is why I support SB1071.

Mahalo,

Willy Hoida

SB-1071

Submitted on: 1/27/2025 10:36:50 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

Hello,

*I am writing in **STRONG SUPPORT** of [SB1071](#) .*

[SB1071](#) Authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers.

WHY IS THIS IMPORTANT? Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

--Hawaii will not be able to reach its carbon reduction goals if we do not enact policies that support these outcomes. I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity. Furthermore, as solar energy is currently about one-half the cost of oil-fired electricity, ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

--A Just Transition means leaving no one behind. That includes efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund that helps to remove barriers and increase access to affordable renewable energy.

me ke aloha 'āina,

Nanea Lo, Mō'ili'ili, HI 96826

SB-1071

Submitted on: 1/27/2025 11:18:00 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Glenn Choy	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill.

SB-1071

Submitted on: 1/27/2025 11:45:39 AM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Jeffrey Lum	Individual	Support	Written Testimony Only

Comments:

I fully support this bill which offers financing options for the underserved ratepayers.

Thanks very much.

aloha, Jeff Lum

SB-1071

Submitted on: 1/27/2025 12:26:21 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Lana Brodziak	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Waikai and Vice-Chair Chang,

I support efforts by the legislature to establish social equity as a foundational principle in the State's efforts to strengthen climate resilience, including low-interest loan programs. Without this program, capital constrained households will be unable to switch to lower, cleaner sources of electricity.

As solar energy is currently about one-half the cost of oil-fired electricity. ALICE (Asset Limited, Income Constrained, Employed) households would directly benefit from a program that helps overcome financial challenges such as high electricity costs and inflation.

Efforts such as the Clean Energy and Energy Efficiency Revolving Loan Fund helps remove barriers and increase access to affordable renewable energy.

Mahalo for your support of SB1071.

SB-1071

Submitted on: 1/27/2025 12:32:28 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Miles	Individual	Support	Written Testimony Only

Comments:

Aloha,

I strongly support SB1071 which addresses Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers.

I believe with your support of SB1071, together we can make sure that our planet remains sustainable for our keiki and their future. Mahalo for your time and consideration.

Mahalo for scheduling this critically important bill for Hawaii's clean and resilient energy future and for giving me the opportunity to provide testimony.

Respectfully,

Miles Yoshimoto

SB-1071

Submitted on: 1/27/2025 12:45:31 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Yuko Ahina	Individual	Support	Written Testimony Only

Comments:

With the number of applications in the pipeline, we are in need of additional loan capital to continue to help underserved ratepayers lower their energy burden. Please note that this bill, if passed, will enable HGIA to finance solar+storage systems on state and local buildings to lower the energy cost for taxpayers and help Hawaii access the 30% tax credit from the Federal government under direct pay.

SB-1071

Submitted on: 1/27/2025 1:34:29 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
kevin comcowich	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB 1071

Aloha,

I am writing to express my strong support for SB1071, which provides additional funding for the Hawaii Green Infrastructure Authority to continue serving underserved communities making renewable energy more accessible to those who need it most.

Expanding funding for this program is not only a step toward energy equity but also a critical measure to help the State of Hawaii achieve its goal of fossil fuel independence. By increasing access to solar and battery storage, this program directly supports the state's transition to clean, sustainable energy.

It is also important to highlight the program's impressive success to date. Few programs funded through legislative efforts exceed expectations as this one has. Expanding the Hawaii Green Infrastructure Authority's resources is a straightforward and impactful decision that will continue to deliver measurable benefits for our communities and our environment.

Mahalo for considering this measure, and I urge you to vote in favor of SB 1071.

Best regards,

Kevin Comcowich

SB-1071

Submitted on: 1/27/2025 1:41:02 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Scott LaRue	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing to express my strong support for SB 1071, which would provide additional funding to the Hawaii Green Infrastructure Authority to expand its services for underserved ratepayers. This funding is crucial to making solar energy solutions more accessible to those who need it most, ensuring that more communities benefit from renewable energy options.

Increasing support for this program is a significant step toward achieving energy equity and will help the State of Hawaii meet its goal of reducing reliance on fossil fuels. By enhancing access to solar power and battery storage, this initiative plays a vital role in the state's transition to clean and sustainable energy.

The success of this program thus far is worth noting—few legislative-backed programs have exceeded expectations as this one has. Providing the Hawaii Green Infrastructure Authority with additional resources is a simple yet powerful decision that will continue to yield positive impacts for both our communities and the environment.

Thank you for considering this important measure. I strongly urge you to vote in favor of SB 1071.

Best regards,

Scott LaRue

(808) 330-9000

SB-1071

Submitted on: 1/27/2025 9:44:02 PM

Testimony for EIG on 1/28/2025 3:15:00 PM

Submitted By	Organization	Testifier Position	Testify
Kapua Keliikoa-Kamai	Individual	Support	Remotely Via Zoom

Comments:

LATE

Aloha mai e Lunaho‘omalua Wakai a me Hope Lunaho‘omalua Chang ma,

‘O wau Kapua Keliikoa-Kamai a kāko‘o au i ka Pila SB1071 - PILI ANA I KE KĀLĀ IKEHU. Authorizes the Clean Energy and Energy Efficiency Revolving Loan Fund to be used to provide financial assistance to underserved ratepayers, in addition to other eligible borrowers. Appropriates funds into and out of the Clean Energy and Energy Efficiency Revolving Loan Fund.

Over the past several years, I've gained a deeper understanding of the various fees, adjustments, and charges that appear on our utility bills, particularly those tied to the Green Energy Market Securitization (GEMS) financing and Hawai'i Energy programs. The funding, services, rebates, and educational resources these programs offer encourage energy savings and raising awareness about sustainable energy solutions.

More recently, I've applied for the Solarize808 (Solar for All) and GEMS programs, which provide critical support for installing rooftop solar panels and battery storage systems. This statewide initiative, which began in the Wai'anae and Ko'olaupia Moku, is a major step in making solar energy more accessible and affordable for families across Hawai'i, including my own.

Passing SB1071 will expand these efforts and ensure that more families, especially those in underserved, energy burdened and overwhelmed communities (like Wai'anae), have access to the financial assistance needed to transition to clean energy. I respectfully urge you to PASS SB1071 - RELATING TO ENERGY FINANCING out of your committee. Mahalo

Me ke aloha,

Kapua Keliikoa-Kamai

Patiently waiting for our Rooftop Solar

