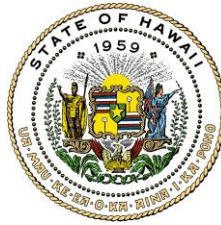


**JOSH GREEN, M.D.**  
GOVERNOR OF HAWAII  
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

**KENNETH FINK, MD, MGA, MPH**  
DIRECTOR OF HEALTH  
KA LUNA HO'OKELE



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DIRECTOR

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**STATE OF HAWAII**  
**EXECUTIVE OFFICE ON AGING**  
NO. 1 CAPITOL DISTRICT  
250 SOUTH HOTEL STREET, SUITE 406  
HONOLULU, HAWAII 96813-2831

**Testimony in SUPPORT of SB878**  
**Relating to Kupuna Housing**

COMMITTEE ON WAYS AND MEANS  
SENATOR DONOVAN M. DELA CRUZ, CHAIR  
SENATOR SHARON Y. MORIWAKI, VICE CHAIR

Testimony of Caroline Cadirao  
Director, Executive Office on Aging  
Attached Agency to the Department of Health

Hearing Date: Wed., February 26, 2025      Room Number: 211  
10:03 A.M.      via Videoconference

1    **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department  
2    of Health, **supports SB878**, relating to Kūpuna Housing.

3    **Fiscal Implications:** This measure does not include an appropriation.

4    **Purpose and Justification:** The purpose of this bill is to temporarily extend the sunset date for  
5    the State Rent Supplement Program for Kupuna to June 30, 2028. The program provides support  
6    to qualified older adults, who are homeless, or at imminent risk of becoming homeless.

7            Creative, long-term, affordable housing strategies are needed to prevent individuals and  
8    families, who are struggling financially and are homeless or at risk of homelessness. According  
9    to the latest U.S. Census Bureau data the poverty rate amongst Americans age sixty-five and  
10   older has increased from 8.9% in 2020 to 10.3% in 2021. As housing costs and inflation rise,  
11   kūpuna who rely on retirement income from Social Security and/or are on fixed incomes, are  
12   struggling to pay for basic necessities. As a result, kūpuna are forced to cut back on essential

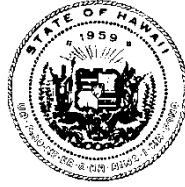
1 expenses, such as food, transportation, and medication just to stretch their finite funds. Any  
2 setback in their income can affect their ability to pay their mortgage or rent and put them at risk  
3 of becoming homeless.

4 The State Rent Supplement Program for Kūpuna creates a pathway out of homelessness  
5 by reducing the financial burden from Hawaii's high rental costs. Stable housing leads to better  
6 physical and mental health and reduces the strain on emergency shelters. Extending this critical  
7 program helps to support the aging population and ensure kūpuna have access to safe and  
8 affordable housing.

9 **Recommendation:** The EOA supports this measure.

10 Thank you for the opportunity to testify.

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



HAKIM OUANSAFI  
EXECUTIVE DIRECTOR

BARBARA E. ARASHIRO  
EXECUTIVE ASSISTANT

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAI'I  
**HAWAII PUBLIC HOUSING AUTHORITY**  
1002 NORTH SCHOOL STREET  
POST OFFICE BOX 17907  
HONOLULU, HAWAII 96817

IN REPLY PLEASE REFER TO:

25:OED

Statement of  
**Hakim Ouansafi, Executive Director**  
**Hawaii Public Housing Authority**

Before the  
**SENATE COMMITTEE ON WAYS AND MEANS**

**Wednesday, February 26, 2025**  
**10:03 AM – Room 211, Hawaii State Capitol**

In consideration of  
**SB 878**  
**RELATING TO KUPUNA HOUSING**

Honorable Chair Dela Cruz, Vice Chair Moriwaki and members of the Senate Committee on Ways and Means, the Hawaii Public Housing Authority (HPHA) appreciates the opportunity to submit testimony in support of Senate Bill (SB) 878, which seeks to extend the sunset date for the State Rent Supplement Program (RSP) for Kupuna to 6/30/2028.

The HPHA is dedicated to providing safe, affordable housing and fostering equitable living environments free from discrimination. Through our public housing and rental assistance programs, we serve some of the most vulnerable members of our community, including:

- Families earning less than 30% of the area median income (AMI)
- Individuals with disabilities
- Elderly residents on fixed incomes

The HPHA would truly appreciate the opportunity to extend State RSP for Kupuna to serve more of our community's at-risk kupuna. This program is crucial because it provides Kupuna with access to safe, affordable housing, which significantly impacts their overall health, wellbeing, and quality of life by reducing financial stress, ultimately leading to better mental and physical health outcomes and a sense of stability in their later years.

Shortly after the passage of Act 98, Session Laws of Hawaii 2023, the HPHA contracted with Catholic Charities Hawaii to administer the State RSP for Kupuna and currently have 62 Kupuna



households enrolled in the program with an average rent supplement amount of \$415 per Kupuna household.

The HPHA stands ready and looks forward to assisting the Legislature in this endeavor and looks at this measure as an opportunity to be part of the overall solution needed to address all housing related issues in Hawaii.

The HPHA appreciates the opportunity to provide the Committee with its testimony. We thank you very much for your dedicated and continued support.



**TESTIMONY IN SUPPORT TO SENATE BILL 878 SD1**  
**RELATING TO KUPUNA HOUSING**

Senate Committee on Ways and Means  
Hawai'i State Capitol

February 26 , 2025

10:03 am

Room 211

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Dear Chair Dela Cruz, Vice Chair Moriwaki, members of the Senate Committee on Ways and Means:

The Office of Hawaiian Affairs (OHA) submits this testimony **SUPPORT** of **SB878 SD1**, which extends the State Rent Supplement Program for kupuna.

This bill aligns with OHA's mission to improve the conditions of Native Hawaiians and ensure their equitable access to opportunities that includes quality housing. It reflects our commitment to advancing the well-being of our beneficiaries and the broader community.<sup>1</sup>

The extension of the kupuna housing program is crucial for our Native Hawaiian elderly community and other communities. The program qualifies individuals who are sixty-two years of age or older who are homeless or at imminent risk of becoming homeless. Affordable housing is one of the most pressing problems in Hawaii. Affordable housing solutions require a robust, comprehensive, multiprong approach to address affordable housing and homelessness crisis in the state of Hawai'i.

This bill addresses one component of the affordable housing issue by ensuring that low-income kupuna are not forced into homelessness through a combination of fixed incomes and rapidly rising rents. With 43% of Hawai'i's 65+ individuals living below the ALICE threshold there is a significant need for kupuna supplemental rent program. Although supplemental income of Social Security is beneficial for kupuna (11% in Hawai'i in 2022), it is not enough to bring kupuna to financial stability. As a result, for more than a decade, a substantial number of these households have been ALICE (32% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in Hawai'i were \$2,021 more than the average Social Security payment of \$1,657. With increasing costs and insufficient retirement savings, many kupuna have needed to continue working. In 2022, more than

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<sup>1</sup> Hawai'i Revised Statutes (HRS) § 10-3.

70,500 people age 65 and over living below the ALICE Threshold in Hawai'i did not have retirement savings beyond Social Security. And it is estimated that nearly half of private-sector employees do not have access to an employer-provided retirement plan. In 2022, over 61,000 people age 65 and over in Hawai'i were working.<sup>2</sup>

OHA appreciates the opportunity to share our mana'o in support of **SB878 SD1** and asks that the committee **PASS** this measure. Mahalo nui loa.

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<sup>2</sup> An update on financial hardship in Hawai'i. (n.d.-a)., p.7  
<https://www.unitedforalice.org/Attachments/AllReports/2024-ALICE-Update-HI-FINAL-v2.pdf>



## CATHOLIC CHARITIES HAWAI'I

### TESTIMONY IN SUPPORT OF SB 878: RELATING TO KUPUNA HOUSING

TO: Senate Committee on Ways and Means  
FROM: Tina Andrade, President and CEO, Catholic Charities Hawai'i  
Hearing: **Wednesday, 2/26/25; 10:03 AM; via Videoconference or Room 211**

Chair Dela Cruz, Vice Chair Moriwaki, and Members, Committee on Ways and Means:

**Catholic Charities Hawai'i Supports SB 878**, which extends the sunset date for the State Rent Supplement Program for Kupuna to June 20, 2028.

Catholic Charities Hawai'i (CCH) is a tax-exempt, community-based organization that has provided social services in Hawai'i for over 77 years. CCH serves elders, children, families, homeless individuals, veterans, and immigrants. Our mission is to provide services and advocate for the most vulnerable people in Hawai'i. We assist over 40,000 people annually across the state and have a long history of addressing affordable housing and homelessness.

CCH supports this bill to ensure that kupuna who are homeless or at imminent risk of homelessness continue to receive critical rental assistance. Kupuna who have secured housing through this program cannot afford their full rent and will face homelessness again without the extension provided by this bill.

Elderly homelessness is rising nationwide. The National Alliance to End Homelessness projects that **homelessness among older adults will nearly triple by 2030**. Catholic Charities Hawai'i is witnessing a growing number of elders experiencing homelessness for the first time—often due to losing long-term rental housing as landlords rebuild or renovate, or they struggle to keep up with rent increases on fixed low incomes, or they lose a household member's income (e.g., due to the death of a spouse or partner), or face health challenges.

CCH's Housing Assistance Program (HAP) provides housing counseling for elderly residents of Oahu aged 60+ who are seeking affordable rental housing. Currently, about 84 older adults are on HAP's waiting list for housing counseling—approximately 15% are already homeless, and 75% are at immediate risk of becoming homeless. Most HAP clients have very low incomes and can only afford \$300 to \$500 per month in rent, making rental assistance essential to prevent homelessness.

One typical HAP client is a woman in her mid-70s who maintained stable housing for over 10 years and consistently paid rent. However, her landlord increased her rent until it matched her entire Social Security income. With limited English skills and no family or support network, she faced imminent homelessness and was terrified. Clients like her are a priority for HAP, but without immediate solutions like Rent Supplement, their housing insecurity remains dire.

We urge your support for this bill. If you have any questions, please contact our Legislative Liaison, Betty Lou Larson at (808) 527-4813.



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aarp.org/hi | [aarphi@aarp.org](mailto:aarphi@aarp.org) | [twitter.com/AARPHawaii](https://twitter.com/AARPHawaii)  
[facebook.com/AARPHawaii](https://facebook.com/AARPHawaii)

**The State Legislature  
Senate Committee on Ways and Means  
Wednesday, February 26, 2025  
Conference Room 211, 10:03 a.m.**

TO: The Honorable Donovan Dela Cruz, Chair  
FROM: Keali'i S. López, State Director  
RE: Support for S.B. 878 Relating to Kupuna Housing

Aloha Chair Dela Cruz, 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 age 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 supports S.B. 878** which extends the sunset date for the state rent supplement program that specifically target qualified individuals who are sixty-two years of age or older and are homeless or at imminent risk of becoming homeless.

Hawaii's high cost of housing is making it unaffordable for many, but especially for those at low or fixed income. These residents are more vulnerable of becoming dependent on other family members for shelter, or face homelessness. According to AARP/Statista analysis of close to 384 older adults (age 65+) in Hawaii are expected to be evicted in 2025 and more than 1,100+ older adults (age 65+) are expected to experience homelessness in 2025 in Hawaii. It is essential to assist older adults from facing housing crisis and therefore, the proposed S.B. 878 will help many vulnerable kūpuna from being displaced from their residence.

Thank you very much for the opportunity to testify in support **S.B 878**.



Testimony in SUPPORT of SB878 Relating to Kupuna Housing

Committee on Ways and Means

Chair Senator Donovan Dela Cruz, Vice Chair Sharon Moriwaki

Wednesday, February 26, 2025

Time: 10:03 AM

Conference Room 211 & Videoconference

State Capitol

415 South Beretania Street

I am Beverly Gotelli, Chair of the Policy Advisory Board for Elder Affairs (PABEA), which is an appointed board tasked with advising the Executive Office on Aging (EOA). My testimony does not represent the views of the EOA but of PABEA.

PABEA supports SB 878 Relating to Kupuna Housing. The legislation extends the sunset date for the State Rent Supplement Program for Kupuna to 6/30/2028. The program provides support to qualified kupuna, who are homeless or at imminent risk of becoming homeless.

Many of our kupuna are faced with making difficult choices such as purchasing food or medication that is needed to pay for rent.

The State Rental Supplement Program for Kupuna can also help the homelessness by reducing financial burden due to Hawaii's high rental costs and limited number of rental units.

Extending this critical program helps to support the aging population and ensure 10 kūpuna have access to safe and affordable housing.

Thank you for the opportunity to testify on support of SB 8787.

Testimony in SUPPORT of SB878 Relating to Kupuna Housing

COMMITTEE ON HEALTH AND HUMAN SERVICES SENATOR JOY SAN  
BUENAVENTURA, CHAIR SENATOR HENRY J.C. AQUINO, VICE CHAIR

Our names are Sara and Daniel Medeiros. We live on the island of Hawaii and are retired. We are in STRONG SUPPORT of SB878 Relating to Kupuna Housing.

The lack of affordable housing options disproportionately affects seniors, especially female seniors, who may struggle to find safe and stable living conditions.

[https://www.auw.org/wp-content/uploads/2025/01/2024\\_ALICE-Report\\_Facts-and-Figures\\_v-25-01-09](https://www.auw.org/wp-content/uploads/2025/01/2024_ALICE-Report_Facts-and-Figures_v-25-01-09).

Female seniors are more likely to have chronic health conditions and require regular medical care. Reported instances of family violence, lack of caregivers, mental illness contribute to their inability to secure affordable housing.

Many female seniors have limited financial resources, often due to a lifetime of lower wages and limited access to retirement savings. The Kupuna Housing grants make a big difference in who is housed and who is on the street.

Seniors of both genders are at a higher risk of social isolation, which can exacerbate mental health issues and reduce access to support networks.

We support bills that advocate for additional safe and appropriate affordable housing units specifically for low income seniors. We have a severe shortage of such units in Hawaii county. Extending this bill to a new sunset date for the State Rent Supplement Program for Kupuna to 6/30/28 is welcomed and appropriate.

Thank you in advance,

Sara and Daniel Medeiros

73-1786 Hao Street

Kailua Kona, HI 96740

**SB-878**

Submitted on: 2/24/2025 7:13:48 PM

Testimony for WAM on 2/26/2025 10:03:00 AM

Submitted By	Organization	Testifier Position	Testify
Ellen Awai	Individual	Support	Written Testimony Only

Comments:

I stand in support of SB878. As a kupuna unable to find a decent job in Hawaii due to labels put on me from professionals, any additional assistance to survive in my own homelands is needed. Mahalo for this bill!

Aloha Chair San Buenaventura, Chair Chang, Vice Chair Aguino, Chair Hashimoto, and committee members,

I'd like to thank you for introducing Senate Bill 878, related to Kupuna Housing.

Committee on WAM 2-26-25 10:03 am Conference Room 211 and Videoconferencing

My name is Lisa Nerpio. I am a community member, mother, and student of social work at UH Manoa. I am in support of this measure SB878 which extends the sunset date for the Rent Supplemental Program for Kupuna to 6/30/2028.

With the high cost of living here in Hawaii and rental prices going up, it can be difficult for Kupuna on fixed income to sustain living costs. This bill assures that Kupuna have secure housing and are not facing uncertainty.

The Institute for Human Services highlights a significant rise in homelessness in older adults with numbers expected to triple by 2030. Hawaii has a high number of seniors. This bill acts as a preventative measure to help a vulnerable population. Continuing to offer this rent supplement is a strategy that is in alignment with our values here in Hawaii, making sure our Kupuna are cared for.

I support SB878 extending the sunset date and continuing to accommodate the housing needs of qualified participants.

Thank you for the opportunity to testify.

Lisa Nerpio  
PO Box 31009  
Anahola HI 96703

**SB-878**

Submitted on: 2/25/2025 1:16:08 PM

Testimony for WAM on 2/26/2025 10:03:00 AM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Gregory Misakian	Individual	Support	Written Testimony Only

Comments:

**I support SB878.**

Gregory Misakian

**LATE**

**Written Testimony: In support of SB878**

Aloha Chair Chang, Chair San Buenaventura, Vice Chairs, and Members of the Committee,

My name is Shelley Paet, a resident of Kaka‘ako, a non-traditional social work student at the University of Hawai‘i at Mānoa, and a long-time healthcare worker in Ophthalmology and Hospice. I am writing in strong support of SB878, which seeks to extend the State Rent Supplement Program for our Kūpuna **until June 30, 2028**.

Hawai‘i's seniors are facing an affordable housing crisis. Many live on fixed incomes and are increasingly vulnerable to homelessness due to rising rental costs. The State Rent Supplement Program has provided financial assistance to low-income Kūpuna, enabling them to secure and maintain stable housing.

Extending this program is not just a policy decision but a commitment to honor and support those who have contributed to our community throughout their lives. By ensuring our seniors have access to affordable housing, we uphold the values of respect and care that define our Hawaiian culture.

As a future social worker, I have witnessed firsthand the challenges our aging population faces by working within the aging community for 25+ years. Housing stability is foundational to their well-being, affecting physical health, mental health, and overall quality of life. SB878 offers a practical solution to a pressing issue, and its passage would reflect our collective dedication to the welfare of our Kūpuna.

I respectfully urge the committee to pass SB878 to continue supporting our Kūpuna.

Mahalo for the opportunity to testify.

Sincerely,



Shelley Paet

shelleypaet@gmail.com