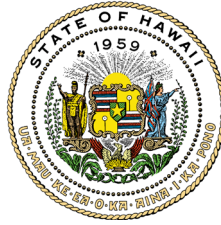


JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII'

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



CAROLINE CADIRAO
DIRECTOR

Telephone
(808) 586-0100

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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 SB898 SD2
Relating to Kupuna Housing

COMMITTEE ON HOUSING
REPRESENTATIVE TROY HASHIMOTO, CHAIR
REPRESENTATIVE MICAH P.K. AIU, VICE CHAIR

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

Hearing Date: March 17, 2023
9:30 AM

Room Number: 312
via Videoconference

1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department
2 of Health, supports SB898 SD2, Relating to Kupuna Housing.

3 **Fiscal Implications:** This measure appropriates an unspecified amount of funds from the
4 general revenues of the State for fiscal year 2023-2024 and the same amount as may be
5 necessary for fiscal year 2024-2025 to the Hawai'i Public Housing Authority for a state rent
6 supplement program for kupuna, including public housing specialist positions within the Hawai'i
7 Public Housing Authority to support the program.

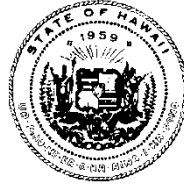
8 **Purpose and Justification:** The purpose of this bill is to temporarily expand the state rent
9 supplement program to specifically target qualified kupuna, who are sixty-two years of age or
10 older and are homeless or at imminent risk of becoming homeless, and appropriate funds for this
11 purpose. According to the latest U.S. Census Bureau data the poverty rate amongst Americans
12 age sixty-five and older has increased from 8.9% in 2020 to 10.3% in 2021. As housing costs
13 and inflation rise, kupuna, who rely on retirement income from Social Security and/or are on

1 fixed incomes, are struggling to pay for basic necessities. As a result, kupuna are forced to cut
2 back on essential expenses, such as food, transportation, and medication just to stretch their finite
3 funds. Any setback in their income can affect their ability to pay their mortgage or rent and put
4 them at risk of becoming homeless. Creative, long-term, affordable housing strategies are
5 needed to prevent kupuna, who are financially struggling, from becoming homeless.

6 **Recommendation:** The EOA supports the intent of this measure and defers to the Hawai'i
7 Public Housing Authority to provide state rent supplement assistance and services to Hawai'i's
8 vulnerable kupuna.

9 Thank you for the opportunity to testify.

JOSH GREEN, M.D.
GOVERNOR



HAKIM OUANSAFI
EXECUTIVE DIRECTOR

BARBARA E. ARASHIRO
EXECUTIVE ASSISTANT

STATE OF HAWAII
HAWAII PUBLIC HOUSING AUTHORITY
1002 NORTH SCHOOL STREET
POST OFFICE BOX 17907
HONOLULU, HAWAII 96817

IN REPLY, PLEASE REFER TO:

Statement of
Hakim Ouansafi, Executive Director
Hawaii Public Housing Authority

Before the
HOUSE COMMITTEE ON HOUSING

Friday, March 17, 2023
9:30 a.m. – Room 312, Hawaii State Capitol

In consideration of
SB 898, SD2
RELATING TO KUPUNA HOUSING

Honorable Chair Hashimoto, and members of the House Committee on Housing, thank you for the opportunity to provide testimony on Senate Bill (SB) 898, SD2, relating to kupuna housing.

The Hawaii Public Housing Authority (HPHA) supports the enactment of SB 898, SD2, which would temporarily expand the State Rent Supplement Program to target qualified individuals who are sixty-two years or older and at imminent risk of homelessness.

The HPHA's mission is to provide Hawaii's residents with adequate and affordable housing, economic opportunity, and suitable living environments that are free from discrimination through both its public housing and rental assistance programs. The HPHA serves our state's most disadvantaged populations, including families earning less than thirty percent of the Area Median Income, the disabled, and the elderly.

The HPHA would truly appreciate the opportunity to expand the capacity of the Rent Supplement Program to serve more of our community's at-risk kupuna. Our agency has the expertise to develop and manage the expansion of this program as well as a proven track record of successful collaborations with the non-profit community.

Please know that an appropriation of approximately \$1,000,000 and 1.0 FTE for a Public Housing Specialist II position will be needed for approximately 250 households.

Our agency stands ready to assist the Legislature in this endeavor and believes this measure is a significant step forward to solving our State's affordable housing crisis. The HPHA appreciates the opportunity to provide the Committee with its testimony regarding SB 898, SD2. We thank you for your dedicated and continued support.



DISABILITY AND COMMUNICATION ACCESS BOARD

1010 Richards Street, Room 118 • Honolulu, Hawaii 96813
Ph. (808) 586-8121 (V) • TTY (808) 586-8162 • Fax (808) 586-8129

March 17, 2023

TESTIMONY TO THE HOUSE COMMITTEE ON HOUSING

Senate Bill 898 SD2 – Relating to Kupuna Housing

The Disability and Communication Access Board (DCAB) supports Senate Bill 898 SD2 – Relating to Kupuna Housing. This bill would temporarily expand the State Rent Supplement Program specifically for qualified persons who are sixty-two years of age or older and are homeless or at imminent risk of becoming homeless. Also, this bill would require the Hawaii Public Housing Authority to submit annual reports to the Legislature.

The housing crisis is magnified for people with disabilities, including kupuna with disabilities. People with disabilities are twice as likely to be below the poverty level. Without action to address housing insecurity, more kupuna with disabilities are at risk of losing their independence or becoming homeless or institutionalized. This bill would assist kupuna with disabilities who are struggling to pay their rent.

Thank you for the opportunity to provide testimony.

Respectfully submitted,

KIRBY L. SHAW
Executive Director

SB-898-SD-2

Submitted on: 3/15/2023 9:17:59 AM

Testimony for HSG on 3/17/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Mike Golojuch, Sr.	Rainbow Family 808	Support	Written Testimony Only

Comments:

Rainbow Family 808 supports SB898. Please pass this bill.

Mike Golojuch, Sr., Secretary/Board Member



1001 Bishop Street | Suite 625 | Honolulu, HI 96813-2830
1-866-295-7282 | Fax: 808-536-2882
aarp.org/hi | aarphi@aarp.org | twitter.com/AARPHawaii
facebook.com/AARPHawaii

**The State Legislature
House Committee on Housing
Friday, March 17, 2023
Conference Room 329, 9:30 a.m.**

TO: The Honorable Troy Hashimoto, Chair
RE: Support for S.B. 898, SD2 Relating to Kupuna Housing

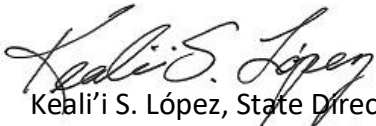
Aloha Chair Hashimoto and Members of the Committee:

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 140,000 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. 898 SD2 which temporarily expands the state rent supplement program to 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. The Habitat for Humanity's 2021 State of Home Affordability in Hawaii reports that 1 in 5 households spend half or more of their income on housing. According to the same report, in total, 53% of renters and 30% of homeowners are cost-burdened, paying more than 30% of their income on housing. According to AARP/Statista analysis of close to 1000 older adults (age 55+) are expected to be evicted in 2023 and more than 1500 older (55+) are expected to experience homelessness in 2023 in Hawaii. It is essential to assist older adults from facing housing crisis and therefore, the proposed S.B. 898 SD2 will help many vulnerable kūpuna from being displaced from their residence. Thank you very much for the opportunity to testify in support **S.B. 898, SD2**.

Sincerely,


Keali'i S. López, State Director



CATHOLIC CHARITIES HAWAI'I

TESTIMONY IN SUPPORT OF SB 898 SD2: RELATING TO KUPUNA HOUSING

TO: House Committee on Housing
FROM: Rob Van Tassell, President and CEO, Catholic Charities Hawai'i
Hearing: **Friday, 3/17/23; 9:30 AM; Room 312 & via videoconference**

Chair Hashimoto, Vice Chair Aiu, and Members, Committee on Housing:

Thank you for the opportunity to provide testimony **in Strong Support** of **SB 898 SD2**, which would temporarily expand the State Rent Supplement Program to target kupuna, sixty-two years of age or older who are homeless, or at imminent risk of becoming homeless. I am Rob Van Tassell, with Catholic Charities Hawai'i. We are also a member of Partners In Care (PIC).

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been providing social services in Hawai'i for over 75 years. CCH has programs serving elders, children, families, homeless, and immigrants. Our mission is to provide services and advocacy for the most vulnerable in Hawai'i. Catholic Charities Hawai'i has a long history of working in the areas of affordable housing and homelessness.

Catholic Charities Hawai'i is gravely concerned about increasing homelessness among the kupuna in our community, mainly due to increasing rents. Many longtime elderly renters are coming to CCH for help since they cannot afford rising rents. Our Housing Assistance Program's waitlist for elders who are homeless or at imminent risk has almost doubled since last year. Many are over 75 years of age. Our biggest challenge is the lack of rentals that our clients can afford on their low incomes. Kupuna are forced to live in cars or on the streets when leases end or rents are raised.

Our kupuna have worked all their lives yet face homelessness when they are unable to work and must live on their low incomes. One sad example of kupuna at risk is an 81 year old woman with limited English. She had become homeless (living at a bus station) after she fell ill and could no longer work (at 81!). Although alert and able to use public transportation, all we could do immediately was to help her get on a waitlist for an emergency shelter which was full. She kept repeating, "I have never had to ask for help before." These sad stories go on and on.

This \$500 rent supplement would be a godsend to keep elders in stable housing before they face homelessness. We support funding for public housing specialist positions at the Hawaii Public Housing Authority in order to help these kupuna as fast as possible. We support ways for HPHA to expedite implementation of the needed mental health services, housing counseling and landlord assistance services, which are urgently needed. The economic stress and the anxiety of facing no place to go when a lease ends or rent is increased, can have a huge impact on the health of our kupuna.

Please help. Please provide our kupuna with assistance to pay their ongoing rent and the program support needed to expedite these payments. Contact our Legislative Liaison, Betty Lou Larson at (808) 527-4813 if you have any questions.



THE KŪPUNA CAUCUS



HSG_03-17-23 9:30AM SB898

TO: COMMITTEE ON HOUSING
Rep. Troy N. Hashimoto, Chair
Rep. Micah P.K. Aiu, Vice Chair

CONCERNING: SB898 SD2 (SSCR704) RELATING TO KŪPUNA HOUSING

POSITION: STRONG SUPPORT

ALOHA Chair Hashimoto, Vice Chair Aiu, and Members of the Committee

The Kūpuna Caucus of the Democratic Party of Hawai'i has a membership of more than 2,000 politically active and aware seniors and we strongly support this bill.

The best way to reduce the number of people living on the streets is to prevent them from becoming homeless in the first place. Homelessness is horrific at any time for anyone. But in our culture, rooted in respect for Kūpuna, it is almost unfathomable. My heart breaks when I see any senior man or woman, struggling on their own to get to and from the supermarket much less when you see they have nowhere to go to just sit and be safe.

Hawaii does not have enough affordable housing for anyone, let alone the growing senior population. For Kūpuna who are alone, or whose families live far away or who also have housing issues, what else can they do but try to stay safe in housing they already know? We need more senior housing but until it is built, let's make sure they can stay where they are and not be forced onto the streets. This bill will expand the current State rent supplement program for seniors who are homeless or in danger of becoming homeless.

Please pass this bill.

Martha E Randolph for the Kūpuna Caucus of the
Democratic Party of Hawaii

HOUSE COMMITTEE ON HOUSING

Rep. Troy N. Hashimoto, Chair

Rep. Micah P.K. Aiu, Vice Chair

DATE: Friday, March 17, 2023, 9:30AM

Re: SB898 HD2 - RELATING TO KUPUNA HOUSING.

Aloha Chair Hashimoto and Committee Members. My name is Linda Dorset, a senior resident of Wailuku, Maui. I thank you for the opportunity to submit written testimony regarding the above referenced legislation. I strongly support SB898 that will temporarily expand the state rent supplement program to specifically target qualified kupuna who are sixty-two years of age or older and are homeless or at imminent risk of becoming homeless and appropriate funds for this purpose.

Hawaii is facing an acute housing crisis with limited affordable options for many. Kupuna and others with limited resources are at higher risk for homelessness or eviction; and I can see a future where I might be one of those kupuna. The state urgently needs to seek solutions to address housing crisis so that individuals can age safely and securely in their homes with dignity.

The Hawaii Public Housing Authority has testified that it would truly appreciate the opportunity to expand the capacity of the Rent Supplement Program to serve more of our community's at-risk kupuna; and that it has the expertise to develop and manage the expansion of this program.

**Linda Dorset
Wailuku Citizen**

SB-898-SD-2

Submitted on: 3/15/2023 11:01:15 AM

Testimony for HSG on 3/17/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Mark A. Koppel	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Mark Koppel, 31-392 Lepoloa Rd, Ninole HI 96773

I am testifying in strong support of SB 898, Kupuna Housing. It is obvious our Kupuna need help with their housing. We don't want them in expensive and awful nursing homes. We must pass this bill.

Mahalo

SB-898-SD-2

Submitted on: 3/15/2023 4:38:26 PM

Testimony for HSG on 3/17/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Gail Lakritz	Individual	Support	Written Testimony Only

Comments:

As a kapuna, I know the value of a home. Too often, and I include myself in this group, our homes get away from us, and we can no longer keep up with the maintaince needed to stay in our homes. We need a safe place to live.

One thing that strikes me, as the owner of a small home on the Big Island, is how I am keeping a young couple from homeownership. Yes, if I were to sell my home, it might prevent a young couple from leaving their island homeland. But, I cannot sell because I have no place to go. And, I know so many others in my age group that feel the same way.

We have to begin to think of not so obvious solutions to alivienate the housing crisis in Hawai'i. Kapuna housing would solve two housing problems, not just the one for Kapuna, but also freeing up existing housing for those who are just starting out in life.

Respectfully submitted,
Gail Lakritz
Keaau

SB-898-SD-2

Submitted on: 3/15/2023 9:16:57 PM

Testimony for HSG on 3/17/2023 9:30:00 AM

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

Comments:

I support SB898 SD2 and ask that you please pass this important measure to help our kupuna.

Greg Misakian

2nd Vice President, Kokua Council

SB-898-SD-2

Submitted on: 3/15/2023 10:26:59 PM

Testimony for HSG on 3/17/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Will Caron	Individual	Support	Written Testimony Only

Comments:

The 2017 Homeless Service Utilization Report found that there are 1,386 houseless elders in the state. Many more elders face houselessness as rents continue to rise. Due to the fixed incomes of elders, a state rent supplement program targeted toward kupuna that expands on the existing state rent supplement program administered by the Hawai'i Public Housing Authority is needed. Please pass SB898 SD2.

SB-898-SD-2

Submitted on: 3/15/2023 11:06:21 PM

Testimony for HSG on 3/17/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara J. Service	Individual	Support	Written Testimony Only

Comments:

In general, please do everything you can to prevent homelessness. In this case, providing assistance to our most vulnerable residents, our Kupuna, who are in danger of becoming homeless is imperative. residents.

"An ounce of prevention is worth a pound of cure."

Mahalo for the opportunity to testify.

Barbara J. Service MSW

Child Welfare Supervisor (ret.)

Kupuna Advocate

Kevin L. Johnson, Ko Olina, Hawai'i

**Hawai'i Legislature
House Committee on Housing
Friday, March 17, 2023, Conference Room 312, 9:30 a.m.**

TO: The Honorable Troy N. Hashimoto, Chair
RE: Support for S. B. 898, SD2 Relating to Kupuna Housing

Thank-you for the opportunity to testify in **Support of S. B. 898, SD2** relating to Kupuna Housing.

We all understand the need for a continued, comprehensive approach to addressing the homeless situation on our islands. As the price of housing stock continues to rise, likewise does rent. While many working folks find it difficult to afford housing, imagine the impossible situation found by those unable to work, specifically our older population.

Senior citizens represent some of the least able to independently meet the challenges low income presents. These are folks whose income (if any) does not keep up with inflation and certainly not with the housing market. They find themselves at higher risks for homelessness or eviction. Due to the unavoidable nature of aging, they are also more likely to end up in hospitals, under indigent care, if not allowed to age safely and securely at home, with dignity.

Your **Support of S. B. 898, SD2** will demonstrate your understanding of this plight and your desire for a compassionate solution.

Sincerely,

Kevin L. Johnson

Lila Mower

**House of Representatives
Committee on Housing
Friday, March 17, 2023
9:30 a.m.**

To: Chair Troy Hashimoto
Re: SB 898, SD 2, Relating to Kupuna Housing

Aloha Chair Hashimoto, Vice-Chair Aiu, and Members of the Committee,

I am Lila Mower and submit this testimony in support of SB 898 SD 2 in my individual capacity.

I am also the President of Kokua Council, one of Hawaii's oldest advocacy groups, focused on policies and practices which can impact the well-being of seniors and our community.

And I lead Hui 'Oia'i'o, a coalition of over three hundred property owners--mostly seniors--from over 150 common-interest associations throughout Hawaii, many of whom find their current financial status precarious due to circumstances beyond their control and whose personal narratives are too plentiful and complex to recount but have commonality with the following disquieting data:

- Even before the pandemic, “[p]eople living in Hawaii, California and New York are the most likely to live paycheck-to-paycheck...
- Even though Hawaii has the third-highest median household income...the costs of food, housing, transportation and utilities per paycheck, are the highest in the nation...
- What remains after living expenses is \$186, or less than 7 percent of each paycheck.
- Hawaii is the only state with a single-digit percentage of disposable income.”¹
- “60% of Americans can’t cover the cost of a \$1,000 emergency with cash from their savings.”²
- The Aloha United Way 2022 ALICE Report estimated that 44% of Hawaii’s population are ALICE (Asset Limited, Income Constrained, Employed) households who earned enough to stay above the FPL [federal poverty level], but not enough to afford basic household necessities such as housing, child care, food, transportation, and health care.³

¹ <http://www.staradvertiser.com/business/business-breaking/paycheck-to-paycheck-living-most-likely-in-hawaii/>

² <https://www.zippia.com/advice/how-many-americans-live-paycheck-to-paycheck/>

³ <https://www.auw.org/sites/default/files/pictures/ALICE%20in%20Hawaii%20-%202022%20Facts%20and%20Figures%20Full%20Report.pdf>

- 15% were living below the federal poverty level.⁴
- In 2014, it was estimated that social security was the only source of income for 27% of the over-65 population in Hawaii.⁵ (More recent data has not be found.)
- Roughly 19.6% of the total resident population of Hawaii is aged 65 or older.⁶
- In 2023, Hawaii social security beneficiaries will receive an estimated average of \$1827 per month.⁷
- “The average rent for an apartment in Honolulu, HI is between \$1300 and \$2980 in 2023.”⁸
- “Subsidized affordable rental housing offers elderly residents a home at monthly rate significantly lower than market price...However, most affordable rental housing units have long waiting lists, only accepting new applications once a year. For very-low-income elderly residents, there is also a federal housing choice voucher program, known as Section 8. The Section 8 program was primarily made for families but also applies to elderly people, aged 62 or older. The elderly people who are at or below 50% of the local area median income (AMI) set by the United States Department of Housing and Urban Development (HUD) can apply for the Section 8 voucher. The program provides vouchers to eligible elderly people to help reduce the cost of housing.”⁹
- However, even Section 8 applicants face a long waitlist. Currently, the City and County of Honolulu’s Department of Community Services states, “The application portal for the Section 8 waitlist is now closed.”¹⁰

Hawaii’s sluggish housing development cannot meet the demands of Hawaii’s population, creating greater financial pressure on those most financially burdened. Seniors, because of fewer opportunities to increase incomes to offset rising costs of living and greater healthcare costs, are the most vulnerable and deserve government assistance.

Mahalo for the opportunity to testify in support of SB 898 SD 2.

⁴ <https://www.auw.org/sites/default/files/pictures/ALICE%20in%20Hawaii%20-%202022%20Facts%20and%20Figures%20Full%20Report.pdf>

⁵ http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/ssqf/Social-Security-2014-Hawaii-Quick-Facts-AARP-res-gen.pdf?sf23370444=1

⁶ <https://www.census.gov/quickfacts/HI>

⁷ https://www.kitv.com/news/business/social-security-recipients-get-8-7-cost-of-living-increase-the-highest-in-more-than/article_33a2a266-75ea-516c-801a-b1fb8f932020.html

⁸ <https://www.rent.com/hawaii/honolulu-apartments/rent-trends>

⁹ https://files.hawaii.gov/dbedt/economic/reports/Elderly_Population_in_Hawaii-Housing_Dec2021.pdf

¹⁰ <https://www.honolulu.gov/index.php/cms-dcs-menu/site-dcs-sitearticles/1338-cad-section-8.html>

COMMITTEE ON HOUSING

Hearing: Friday, March 17, 2023, 9:30 a.m.
Via Video Conference Room 312
State Capitol

**TESTIMONEY IN SUPPORT OF SB 898
RELATING TO KUPUNA HOUSING**

HOUSE OF REPRESENTATIVES
THE THIRTY-SECOND LEGISLATURE
REGULAR SESSION OF 2023

To: Rep. Troy N. Hashimoto, Chair; Rep. Micah P. K. Aiu, Vice Chair; Committee on Housing

Thank you for the opportunity to submit written testimony in **strong support** of **SB 898**,
Relating to Kupuna Housing. Hawaii faces affordable housing crisis for Kupuna with limited income.

SB 898: Temporarily expands the State Rent Supplement Program specifically for qualified persons who are sixty-two years of age or older and are homeless or at imminent risk of becoming homeless. Requires the Hawaii Public Housing Authority to submit annual reports to the Legislature. Appropriates funds. Effective 7/1/2050. Repeals 6/30/2026. (SD2)

I urge you to support **SB 898**.

Anna Filler
District 26, Downtown-Kakaako-McCully
Email: afiller@twc.com