

DAVID Y. IGE  
GOVERNOR



CRAIG K. HIRAI  
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**STATE OF HAWAII**

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IN REPLY REFER TO:

Statement of  
**Craig K. Hirai**  
Hawaii Housing Finance and Development Corporation  
Before the

**HOUSE COMMITTEE ON HOUSING**

March 14, 2017 at 10:00 a.m.  
State Capitol, Room 423

In consideration of  
**S.B. 584, S.D. 1**  
**RELATING TO MORTGAGES.**

The HHFDC **supports the intent** of S.B. 584, S.D. 1. HHFDC recognizes the tradition of hanai and is willing to work with the Committee to allow qualified residents to be assisted by bona fide co-mortgagors who will not reside in the purchased dwelling unit.

Thank you for the opportunity to testify.