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**TESTIMONY ON HOUSE BILL 2318,
RELATING TO HURRICANE PREPAREDNESS**

Before the House Committee on
HOUSING

By

Thomas L. Travis
Administrator, Hawaii Emergency Management Agency (HI-EMA)

Aloha Chair Brower, Vice-Chair Matayoshi and Members of the Committee:

The Hawaii Emergency Management Agency (HI-EMA) **supports** House Bill 2318.

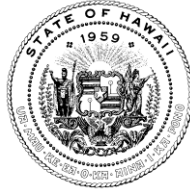
House Bill 2318 would establish matching and non-matching grant for installation of wind resistive devices to single-family, owner-occupied, residential property owners.

HI-EMA appreciates the increase in disaster mitigation provided by this measure.

Note: My comments represent HI-EMA concerns at the state emergency management level only. I would defer to the separate comment/testimonies of the county emergency management agencies, as they would be the jurisdictions impacted by this legislation at the local level.

Thank you for the opportunity to provide testimony on House Bill 2318.

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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Housing
Thursday, January 30, 2020
9:45 a.m.
State Capitol, Conference Room 423**

**On the following measure:
H.B. 2318, RELATING TO HURRICANE PREPAREDNESS**

Chair Brower and Members of the Committee:

My name is Colin Hayashida, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports this administration bill.

The purpose of this bill is to establish the Safe Home Program to provide matching and nonmatching grants for installation of wind resistive devices to help single-family, owner-occupied, residential property owners retrofit their homes to make them more resistant to hurricane and high wind damage. This bill also creates one temporary position within the Insurance Division to implement and administer the Safe Home Program. If passed, this bill will allocate a portion of moneys earned through interest from assets of the Hawaii Hurricane Relief Fund to provide grants under the Safe Home Program.

The Safe Home Program seeks to alleviate the financial burden assumed by qualifying property owners to make their homes more wind-resistant. Retrofitted or

strengthened homes are less vulnerable to the effects of severe wind storms, and this consequently makes the hurricane and high wind damage less likely and less intense. Fewer damages will result in lower or fewer insurance claims and will, over time, reduce insurance premiums for all Hawaii residents.

The bill seeks to encourage retrofitting for the individual and public good. Every newly retrofitted home that helps to lessen damage to structures and reduce injury to residents will help the residents of this state recover faster in the event of a disaster.

Thank you for the opportunity to testify, and we respectfully ask the Committee to pass this administration bill.

TESTIMONY OF ALISON UEOKA

COMMITTEE ON HOUSING
Representative Tom Brower, Chair
Representative Scot Z. Matayoshi, Vice Chair

Thursday, January 30, 2020
9:45 a.m.

HB 2318

Chair Brower, Vice Chair Matayoshi, and members of the Committee on Housing, my name is Alison Ueoka, President of the Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council **supports** the bill which appropriates \$1,000,000 to the "Safe Home Program" patterned after South Carolina. The purpose of the bill is to provide grant monies or matching grant monies based on need to mitigate homes against hurricane losses. After initial funding, the \$1,000,000 grant program will get its funding from interest earned on the Hurricane Reserve Trust Fund of which any remainder shall be deposited into the general fund.

Thank you for the opportunity to testify.