



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
KA 'OIHANA O KA LOIO KUHINA  
THIRTY-SECOND LEGISLATURE, 2024**

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**ON THE FOLLOWING MEASURE:**

S.B. NO. 2904, RELATING TO EMERGENCY MANAGEMENT.

**BEFORE THE:**

SENATE COMMITTEES ON PUBLIC SAFETY AND INTERGOVERNMENTAL AND  
MILITARY AFFAIRS AND ON COMMERCE AND CONSUMER PROTECTION

**DATE:** Wednesday, January 31, 2024      **TIME:** 9:40 a.m.

**LOCATION:** State Capitol, Room 229 & Videoconference

**TESTIFIER(S):** Anne E. Lopez, Attorney General, or  
Christopher T. Han or Bryan C. Yee, Deputy Attorneys General

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Chairs Wakai and Keohokalole and Members of the Committees:

The Department of the Attorney General provides the following comments on this bill.

This bill amends chapter 127A, Hawaii Revised Statutes, by adding nine new sections that automatically impose various restrictions whenever the Governor or a mayor issues an emergency proclamation. The restrictions include suspension of rent collection and summary possession for residential and small business commercial tenants, foreclosures, mortgage and loan payments, credit reporting, and insurance for homeowners' associations. The bill also makes clarifying amendments to section 127A-14(d).

The automatic imposition of all these restrictions of broad scope may be susceptible to legal challenges and potentially subject the State to monetary liability. The mandatory nature of these emergency provisions, without regard to the nature of the emergency, could potentially impair an unknown number of existing contracts under the Contract Clause of the U.S. Constitution or impermissibly take unaccounted for property rights on a large scale under the Takings Clauses of the U.S. and Hawaii Constitutions. See, e.g., *Palazzolo v. Rhode Island*, 533 U.S. 606, 617-18 (2001) (the purpose of the Takings Clause is to prevent the government from "forcing some people

alone to bear public burdens which, in all fairness and justice, should be borne by the public as a whole”).

To address this issue, we recommend that the bill be amended by adding wording for each section that “the governor or mayor may declare” the restriction when declaring a state of emergency, as opposed to having all restrictions be invoked automatically. This way, the restriction can be imposed on a case-by-case factual finding, which should help the restrictions better withstand legal scrutiny. The proposed changes are as follows:

Page 1, lines 9-11: “with respect to any residential dwelling unit in the area that is the subject of the proclamation, the governor or mayor may declare that the landlord of the rental unit shall:”

Page 3, lines 2-3: “with respect to any residential dwelling unit in the area that is the subject of the proclamation[:], the governor or mayor may declare that:”

Page 4, lines 9-11: “with respect to any residential property, as defined in section 667-1, that is in the area that is the subject of the proclamation[:], the governor or mayor may declare that:”

Page 5, lines 18-21: “with respect to any mortgaged property, as defined in section 667-1, that is in the area that is the subject of the proclamation, the governor or mayor may declare that the mortgagee of the property shall:”

Page 7, lines 13-16: “with respect to any rented commercial property in the area that is the subject of the proclamation, the governor or mayor may declare that the landlord of the commercial property, if the tenant is a small business commercial tenant, shall:”

Page 10, lines 17-20: “with respect to any student loan, commercial loan, or consumer loan (including any credit extension) of any borrower who resides in the area that is the subject of the proclamation, the governor or mayor may declare that the lender or holder of the loan shall:”

Page 12, lines 1-2: “or any portion thereof, the governor or mayor may declare that any person who resides in the area that is the subject of the proclamation may contact any:”

We also recommend inserting a purpose to further bolster the bill against potential Contract Clause challenges. Even where a law is found to impair a pre-existing contract, the Court looks to whether the state law is drawn in an appropriate and reasonable way to advance a significant and legitimate public purpose. See *Galima v. Ass'n of Apartment Owners of Palm Ct. by & Through Bd. of Directors*, 453 F. Supp. 3d 1334, 1355 (D. Haw. 2020). Therefore, we recommend adding a preamble to identify the public purpose and how that purpose is advanced by these provisions.

In particular, the three-year mortgage deferment imposed by section 127A-D(a)(1) and the subsequent deferment for undetermined years imposed by section 127A-D(a)(2) raise concerns. The purpose of the bill should explain how the time set by these sections is appropriately and reasonably drawn. The committee may also wish to consider whether the deferment period should be lowered to better withstand judicial scrutiny.

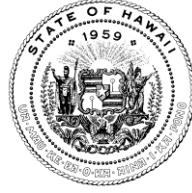
Section 127A-G raises potential federal preemption issues. The Fair Credit Reporting Act (FCRA) expressly preempts certain categories of state laws, such as the time by which a consumer reporting must take any action in any procedure related to the disputed accuracy of the information in a consumer's file. See 15 U.S.C. § 1681t(b). Thus, page 12, line 14 should be amended to provide: "(1) Respond to the requestor within [~~five days;~~] the time period prescribed by 15 U.S.C. § 1681i; and"

The FCRA also preempts state laws relating to certain topics contained in consumer reports, such as how long certain information (e.g., bankruptcies) may continue to appear on a consumer report and information relating to a veteran's medical debt. See 15 U.S.C. § 1681c(a). However, according to the Bureau of Consumer Financial Protection's interpretive rule from June 28, 2022, a state law prohibiting a consumer reporting agency from including information (or certain types of information) about a consumer's eviction, rental arrears, or arrests on a consumer report would generally not be preempted under the FCRA.

Rather than putting the onus on the consumer to determine what information qualifies to be excluded, we recommend prescribing the obligation to the credit reporting agency. Page 12, line 15, should be amended to provide an exception: "(2) Honor the

person's request[-], or in the alternative, should federal law bar the consumer reporting agency or user of a consumer report from honoring the request, provide a written explanation identifying the basis for the refusal."

We respectfully ask the Committee to consider our recommended amendments.  
Thank you for the opportunity to offer comments.



**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I**  
**OFFICE OF THE DIRECTOR**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**  
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**JOSH GREEN, M.D.**  
GOVERNOR | KE KIA'ĀINA

**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

**NADINE Y. ANDO**  
DIRECTOR | KA LUNA HO'OKELE

**DEAN I HAZAMA**  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

**Testimony of the Department of Commerce and Consumer Affairs**

**Before the**  
**Senate Committee on Public Safety and Intergovernmental and Military Affairs**  
**and**  
**Senate Committee on Commerce and Consumer Protection**  
**Wednesday, January 31, 2024**  
**9:40 AM**  
**State Capitol, Conference Room 229**

**On the following measure:**  
**S.B. 2904, RELATING TO EMERGENCY MANAGEMENT**

Chair Wakai, Chair Keohokalole, and Members of the Committees:

My name is Mana Moriarty, and I am the Executive Director of the Department of Commerce and Consumer Affairs' (Department) Office of Consumer Protection. The Office of Consumer Protection offers comments and opposes section 127A-I of this bill which would make a violation of any of the provisions of sections 127A-A through 127A-H unfair methods of competition or unfair or deceptive acts or practices in the conduct of trade or commerce under section 480-2, Hawaii Revised Statutes.

The purposes of this bill are to: 1) Amend emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation; and 2) Classify violations as unfair methods of competition and unfair and deceptive acts or practices.

Existing law declares that unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are unlawful. Existing law

authorizes a consumer, the Attorney General, or the Director of the Office of Consumer Protection to bring an action based upon unfair or deceptive acts or practices declared unlawful. This bill creates new legal requirements for a wide range of businesses—including mortgage lenders, credit reporting agencies, and condominium associations—as well as landlords and “users of consumer reports,” which may deal with persons affected by disasters after a declared state of emergency.

Section 127A-I of this bill makes a violation of any of these new legal requirements an unfair method of competition or an unfair or deceptive act or practice in trade or commerce. Since the Office of Consumer Protection does not enforce Hawaii’s anti-trust laws, our comments address only the unfair or deceptive act or practice aspect of this section of the bill. Depending on the particular violation in the bill, designating each and every violation of a legal requirement as an unfair or deceptive act or practice may stretch the notion of an unfair or deceptive act or practice.

A “deceptive” act is defined as “(1) a representation, omission, or practice that (2) is likely to mislead consumers acting reasonably under the circumstances where (3) the representation, omission, or practice is material.” *State ex rel. Shikada v. Bristol-Myers Squibb Co.*, 152 Hawaii 418, 424, 526 P.3d 395, 401 (2023) (citation omitted). Certain conduct made unlawful by this bill and designated as “unfair or deceptive” is designated as such even though the conduct seems not “likely to mislead consumers” by either affirmative representation or omission.

“A practice is unfair if it (1) offended public policy, (2) was immoral, unethical, oppressive, or unscrupulous, or (3) substantially injured Hawai’i consumers.” *Bristol-Myers Squibb Co.*, 152 Hawaii at 443, 526 P.3d at 420. Hawaii courts, however, have not weighed in on whether a civil enforcement action brought by the State alleging an unfair practice can be sustained solely on the basis that the conduct is offensive to public policy.

For the foregoing reasons, OCP opposes section 127A-I of this bill, and requests that the legislature adopt an enforcement method that is not tied to section 480-2 if this bill moves forward.

Thank you for the opportunity to testify on this bill.

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



**KENNETH S. HARA**  
DIRECTOR OF EMERGENCY  
MANAGEMENT

**JAMES DS. BARROS**  
ADMINISTRATOR OF  
EMERGENCY MANAGEMENT

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAI'I  
**DEPARTMENT OF DEFENSE**  
**KA 'OIHANA PILI KAUA**  
HAWAI'I EMERGENCY MANAGEMENT AGENCY  
4204 DIAMOND HEAD ROAD  
HONOLULU, HAWAI'I 96816-4420



STATE OF HAWAI'I  
DEPARTMENT OF DEFENSE  
HAWAI'I EMERGENCY MANAGEMENT AGENCY

TESTIMONY ON SENATE BILL 2904,  
RELATING TO EMERGENCY MANAGEMENT

BEFORE THE SENATE COMMITTEE ON  
**PUBLIC SAFETY AND INTERGOVERNMENTAL AND MILITARY AFFAIRS**

BY

JAMES DS. BARROS  
ADMINISTRATOR  
HAWAI'I EMERGENCY MANAGEMENT AGENCY

JANUARY 31, 2024

Aloha Chair Wakai, Vice-Chair Elefante, and Members of the Committee:

Thank you for the opportunity to submit testimony to **SUPPORT SB2904**.

The unprecedented events of the August 8, 2023 wildfires on Maui have pointed out the need to offer emergency economic assistance to those directly impacted by devastating emergency situations.

I am writing to convey my endorsement of Senate Bill 2904, which seeks to establish that the emergency management powers held by the Governor and mayors align with the provisions delineated in the state's statutes.

Under this legislation, state or local emergency proclamations shall grant residential tenants, business and home owners, as well as other affected individuals – the right to manage their personal and business affairs in response to the event, allowing them to put their lives back in order amidst the emergency.

The provisions outlined in this Senate Bill aim to provide all parties with a comprehensive understanding of their rights and options before, during, and after an emergency. This includes ensuring that individuals are fully informed about their rights and available courses of action throughout the duration of a proclamation, as well as any extensions to that proclamation.

Thank you for the opportunity to provide testimony on Senate Bill 2904.

James Barros: [james.barros@hawaii.gov](mailto:james.barros@hawaii.gov); 808-733-4300

January 31, 2024

**The Honorable Glenn Wakai, Chair**

Senate Committee on Public Safety and Intergovernmental and Military Affairs

**The Honorable Jarrett Keohokalole, Chair**

Senate Committee on Commerce and Consumer Protection  
State Capitol, Conference Room 229 & Videoconference

**RE: Senate Bill 2904, Relating to Emergency Management**

**HEARING: Wednesday, January 31, 2024, at 9:40 a.m.**

Aloha Chair Wakai, Chair Keohokalole, and Members of the Joint Committees:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawai'i and its over 11,000 members. HAR provides **comments** on Senate Bill 2904, which amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation. Classifies violations as unfair methods of competition and unfair and deceptive acts or practices.

In times of natural disasters or emergencies, the challenges faced by impacted residents and businesses, including housing providers and tenants, can be significant. This proposal suggests allowing tenants, upon written request, to suspend rent collection for a three-month period without proof of hardship. Both housing providers and tenants can be adversely affected by natural disasters, with housing providers facing financial burdens themselves. Prohibiting rent collection during such times could add to these hardships.

Ultimately, rental assistance programs prove to be the most effective solution. These programs not only assist renters who require support with covering their rents but also provide relief to housing providers who may have lost their jobs or rely on the rental property income.

For the foregoing reasons, HAR provides comments on this measure. Mahalo for the opportunity to testify.



# **TESTIMONY OF EVAN OUE ON BEHALF OF THE HAWAII ASSOCIATION FOR JUSTICE (HAJ) IN SUPPORT OF SB 2904**

Date: Wednesday January 31, 2024

Time: 9:40 a.m.

My name is Evan Oue and I am presenting this testimony on behalf of the Hawaii Association for Justice (HAJ) in SUPPORT of SB 2094, RELATING TO EMERGENCY MANAGEMENT.

In light of the recent Maui Wildfire in August 2023, HAJ appreciates the legislature considering the concepts proposed in this measure which intends to promote greater consumer protection during emergency responses. First and foremost, HAJ expresses its condolences for the individuals lost in the August wildfire.

As background, HAJ is an association focused on consumer protection policies. In support of the Maui wildfire recovery efforts, HAJ members have: 1) provided pro bono volunteer legal services for victims on a wide range of legal matters including insurance claims; 2) assisted with the Hawaii State Bar Association (HSBA) hotline; 3) gathered and advocated for monetary contributions for the Hawaii Community Foundation (HCF) and the HSBA Foundation; and 4) volunteered on the frontlines of recovery by staffing both government and community-based relief tents in the days and weeks following the tragic blazes.

Through our members volunteer efforts, HAJ has found that many residents have expressed concerns relating to housing and shelter. Several housing concepts contained in this measure including: 1) deferment of mortgage payments; 2) residential rent suspension; 3) a foreclosure moratorium; and 4) suspension of rent collection may be helpful to individuals looking to recovery from emergency situations. These housing policies may immediately relieve resident concerns regarding housing immediately following a disaster or emergency.

For example, from our understanding, mortgage deferments may fall under federal jurisdiction, with residents who have federally backed mortgages being encouraged to obtain mortgage forbearance through Fannie Mae. In fact, in a federally declared disaster, many lenders are required to offer disaster forbearance for mortgage payments up to 12 months without late charges at the request of the borrower. However, the State could encourage lenders to provide further extensions of mortgage forbearance as provided in this measure.

Additionally, HAJ believes that a foreclosure moratorium may provide relief for afflicted disaster victims. A temporary suspension of Hawaii Revised Statutes (HRS) Chapter 667 may provide residents without federally backed mortgages or residents of condominium associations, additional relief during this recovery period. A suspension of HRS Chapter 667 may alleviate any concerns surrounding potential foreclosures for impacted residents.

HAJ applauds the legislature's current handling of the Maui wildfires response and seeks to support consumer protection measures in connection with recovery as well as potential future emergency situations.

We fully understand and acknowledge that these are complex matters that require further refinement, however, HAJ is grateful for the legislature hearing this measure and considering consumer rights. Thank you for allowing us to testify regarding this measure. Please feel free to contact us should you have any questions or desire additional information.



Testimony of **Lahaina Strong**  
Before the Committee on  
**Public Safety and Intergovernmental and Military Affairs,  
Commerce and Consumer Protection,  
And Judiciary**

In Consideration of Senate Bill No. 2904  
**Emergency Management; Tenants; Mortgagors; Consumers; Relief**

To Chair Keohokalole, Vice Chair Fukunaga, and the members of the Senate Committees on Commerce and Consumer Protection,

We are writing on behalf of Lahaina Strong, an organization that was initially formed in 2018 following the Hurricane Lane fire in Lahaina and re-energized last year after the devastating Lahaina fires on August 8. Our organization is the largest grassroots, Lahaina-based community organization, with over 20,000 supporters, engaged in providing support and assistance to the victims of these disasters.

**Lahaina Strong stands in support of SB2227, which authorizes the Governor to suspend the mortgage foreclosure provisions of chapter 667, HRS, for three years, for properties having substantial damage resulting from a Governor declared state of emergency.**

Lahaina Strong has been at the forefront of relief and advocacy efforts, including the initiation of the "Fishing for Housing" camp, which has been in operation for over eleven weeks along Kaanapali Beach, championing dignified housing for Lahaina fire victims. We commend the legislature for considering measures that address the pressing issues faced by our community, and we believe that the proposed bill encompasses crucial provisions that align with our organization's goals and demands.

While our primary focus is on the displaced fire victims of Lahaina, we firmly believe that stronger protections are needed for all homeowners in Hawaii, as we have borne witness to the impact that the Lahaina fire has had on many homeowners, struggling to pay mortgages for homes that were lost in the fire, during a time of deep economic uncertainty.

This is a critical step in providing stability and security to those who have already endured so much. Lahaina Strong stands firmly in support of such protections for homeowners, recognizing the immediate relief they would bring to the many affected individuals and families on Maui who are being forced to pay mortgages on uninhabitable properties.

We urge the legislature to pass this bill to provide much-needed relief and support to the Lahaina community and beyond.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Jordan Ruidas, Pa'ele Kiakona & Courtney Lazo

Lahaina Strong



Testimony to the Senate Committees on Public Safety, Intergovernmental & Military Affairs;  
and Commerce & Consumer Protection  
Wednesday, January 31, 2024, 9:40 AM  
Conference Room 229

Testimony in Opposition to SB 2904 - Relating to Emergency Management

To: The Honorable Glenn Wakai, Chair  
The Honorable Jarrett Keohokalole, Chair  
The Honorable Brandon Elefante, Vice-Chair  
The Honorable Carol Fukunaga, Vice-Chair  
Members of the Committees

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League, the local trade association for 47 Hawaii credit unions, representing over 864,000 credit union members across the state.

HCUL offers the following comments in opposition to SB 2904, Relating to Emergency Management. This bill amends emergency management law to protect tenants, mortgagors, consumers, and residents for certain periods of time after the issuance of a gubernatorial or mayoral emergency proclamation, and classifies violations as unfair methods of competition and unfair and deceptive acts or practices.

The majority of Hawaii's credit unions currently offer loans to their members. Credit unions are not-for-profit organizations whose members ultimately bear any losses. If there is a default in payment of their obligations, a credit union may have to take legal action to collect the debt. If the credit union cannot collect the debt, its members suffer the loss, and this may also have the unintended consequence of making it more difficult for credit union members to qualify for loans, as the risk incurred by financial institutions would be inherently higher.

This bill is extremely broad, and would essentially stop lending in the state. For example, if there is declared an emergency in the State of Hawaii, all loans in the entire state would potentially be affected. This would essentially mean that all financial institutions would be unable to collect on loans for at least three years. This would potentially decimate financial institutions.

Thank you for the opportunity to provide comments on this issue.



**SanHi**

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: January 31, 2024

TO: Senator Glenn Wakai  
Chair, Committee on Public Safety, Intergovernmental, and Military Affairs

Senator Jarrett Keohokalole  
Chair, Committee on Commerce and Consumer Protection

FROM: Mihoko Ito / Tiffany Yajima

RE: **S.B. 2904 – Relating to Foreclosure Moratorium**  
**Hearing Date: Wednesday, January 31, 2024 at 9:40 a.m.**  
**Conference Room: 229**

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Dear Chair Wakai, Chair Keohokalole and Members of the Joint Committees:

We submit this testimony on behalf of the Hawaii Bankers Association (HBA). HBA represents seven Hawai'i banks and one bank from the continent with branches in Hawai'i.

HBA submits **comments** on S.B. 2904, which amends the emergency management law to allow for a moratorium on foreclosures, commercial and residential rent payments, mortgage payments, rent increases, evictions for certain periods of time after the issuance of an emergency proclamation.

HBA has concerns regarding the broad nature of this bill and the unintended impact it could have on the financial institutions market, and in turn on consumers. Lenders are heavily regulated institutions that are regularly reviewed for their safety and soundness and evaluated, among other things, based on the level of risk they carry within their lending portfolios. This bill would elevate the risks of lending if any emergency proclamation is issued, and could potentially shut down the lending market with no time limit.

While banks regularly work with those impacted by disasters and consider foreclosures to be a mechanism of last resort, this measure imposes an automatic moratorium on foreclosures, commercial and residential rent payments, mortgage payments, rent increases, evictions no matter the type of emergency or how long it lasts. In recent years, emergency proclamations have been used for all types of emergencies, some of which have lasted for years. At any given time, there are numerous emergency declarations that exist in the state, many of them unrelated to natural disasters. The uncertainty caused by the

bill could freeze consumer access to lending and significantly drive up the cost of capital or halt it altogether because it greatly increases uncertainty and risk.

HBA would also note that there is already a process in the law under HRS 127A-30 which prohibits rent increases and evictions during an emergency proclamation. The proposal in this bill appears to conflict with the existing statutory process to prevent rent increases and evictions in this bill.

We appreciate that this measure is trying to address very real impacts felt by consumers in times of emergency in the State but believe that additional discussion is necessary to ensure that consumers and the lending markets they rely on are not negatively impacted.

Thank you very much for the opportunity to submit comments on this measure.

# Hawaii Financial Services

Est. 2003

The Senate  
Ka'aha Kenekoa

January 30, 2024

The Thirty-Second Legislature

Members of the Senate Committees on Commerce and Consumer Protection and  
Public Safety and Intergovernmental Affairs

Senator Jarrett Keohokalole, Chair

Senator Glenn Wakai, Vice Chair

**RE: Testimony in Support of SB2904**

Aloha Vice Chairs Keohokalole, Vice Chair Fukunaga, and Members of the Senate  
Committees on Commerce and Consumer Protection.

I am a resident of the Lāhainā community and small business owner who lost her 24  
year mortgage brokerage in the Lāhainā Fire on August 8, 2023. I am writing to express  
my support for SB2094 which addresses the urgent need for housing and tenant  
protections in the aftermath of recent natural disasters, particularly the Lāhainā fires on  
August 8.

The bill's provisions extending protections for both residential and commercial renters  
against evictions are crucial in providing stability and security to tenants who have  
endured the secondary wave of evictions and instability caused by recent disasters  
across Maui. These protections offer immediate relief to individuals, families, and small  
businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure  
Moratorium and a three-year Mortgage Payments Deferment. This aligns with the  
collective advocacy for comprehensive and immediate financial relief for  
homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted  
challenges faced by our community. I urge the legislature to pass this bill to provide  
much-needed relief and support not only to Lāhainā but to communities across Maui  
affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

'O au iho nō me ka 'oia'i'o,

*Tera L.H. Paleka*

**Tera L.H. Paleka**, CMPS  
Certified Mortgage Planning Specialist™  
Principle Broker In Charge

Proud Member Of:



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Company NMLS#:1566069 | Individual NMLS#: 357949





**SB-2904**

Submitted on: 1/27/2024 1:48:41 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Victor K. Ramos	Individual	Oppose	Written Testimony Only

Comments:

I oppose. For me, this bill highlights the negative issues associated with the "emergency delclarations" by the Executive Branch.

**SB-2904**

Submitted on: 1/29/2024 5:05:31 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
'Alihilani Katoa	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Kaiaulu ma Lahaina have already suffered enough loss and in passing this bill you will secure housing for this community so that they can process their loss of loved ones, material objects, their homes, and past. Needless to say there is no timeline to grief, but this will at least buy the community some time to think of how the collective will push forward amid this tragedy. Mahalo for your consideration.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

‘Alihilani

**SB-2904**

Submitted on: 1/29/2024 5:25:05 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Barbara Barry	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of Bill SB2904

Aloha Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.



**SB-2904**

Submitted on: 1/29/2024 5:58:12 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jody Mountain	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Jody Mountain

**SB-2904**

Submitted on: 1/29/2024 5:59:27 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
dale chappell	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.



Sincerely,

Dale Ann Chappell

**SB-2904**

Submitted on: 1/29/2024 6:13:01 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Germansky	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Elizabeth Germansky

**SB-2904**

Submitted on: 1/29/2024 6:17:08 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alli Toledo	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2904, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Alli Toledo

**SB-2904**

Submitted on: 1/29/2024 6:19:34 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

Submitted By	Organization	Testifier Position	Testify
De Andre Makakoa	Individual	Support	Remotely Via Zoom

Comments:

Subject: Urgent Call to Action: Pass SB2904 for Stronger, Safer Hawaiian Communities

Dear Chair Keohokalole, Chair Wakai, and the Honorable Members of the Senate Committees,

I write to you today with a sense of profound urgency and unwavering resolve. As a survivor of the Lahaina wildfires, I have witnessed firsthand the devastation that has befallen not only my family and our community on Maui but also the broader implications it has for all Hawaiian islands. It is with a perspective shaped by these harrowing experiences that I stand in vigorous support of SB2904—a bill of critical importance for the security and recovery of Hawaii's people.

The date of August 8th is indelibly marked in our memories, a stark reminder of the fragility of life and property when faced with natural calamities. The aftermath of such events unearths a tumultuous period of uncertainty, with threats of eviction and financial collapse adding to an already heavy burden. SB2904, with its comprehensive protections against eviction for residential and commercial renters across Hawaii, is a beacon of hope in these challenging times, offering crucial stability as we endeavor to rebuild not just structures, but lives.

The bill's strategic provision of a Residential Property Foreclosure Moratorium and the extension of mortgage payment deferments for three years are vital lifelines—essential for homeowners who have glimpsed the brink of disaster and need time to recover. These measures are not mere conveniences; they are the groundwork necessary for the long path to recovery that many Hawaiian residents face.

Let us be clear: SB2904 is more than just legislation; it is a pledge of unity, a declaration that our elected officials stand shoulder-to-shoulder with those who have borne the brunt of loss. Your swift action to pass this bill will not only aid in mending the fabric of Lahaina and Maui but will reverberate across all Hawaiian islands, reinforcing the foundations of our shared communities that have felt the scorching impact of recent disasters.

I implore you, with the most compelling urgency, to champion the passage of SB2904. Your decision has the power to catalyze healing and resilience throughout Hawaii, illustrating the strength and compassion of our state leadership.

Thank you for giving this matter your immediate attention and for your commitment to the well-being of our islands.

With appreciation and steadfast hope,

De Andre Makakoa

**SB-2904**

Submitted on: 1/29/2024 6:36:37 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ashlie McGuire	Individual	Support	Written Testimony Only

Comments:

I support this bill



**SB-2904**

Submitted on: 1/29/2024 6:42:40 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kelley Porter	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Kelley Lehua Porter

Subject: Testimony in Support of Bill SB2904  
To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on  
Commerce and Consumer Protection, and Public Safety and Intergovernmental Affairs

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

We have seen on Maui, owners are evicting tenants so they can raise the rent on their property. There has been a fall out from these fires that are happening everyday on all parts of the island. Community members are getting evicted in areas not near the fires, so the owners can charge higher rent.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

Community members are paying mortgages on top of having to find a place to rent. Most homeowners are not getting qualified for FEMA rental assistance due to the insurance they had and are unable to get into the direct housing program. This leaves them with a mortgage payment as well as trying to pay rent.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,  
Katie Austin

**SB-2904**

Submitted on: 1/29/2024 7:01:49 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Andrew Isoda  
Lahaina, Mau'i

**SB-2904**

Submitted on: 1/29/2024 7:47:27 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Susan Ching Harbin	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Mahalo,

Susan Nalani Ching Harbin

**SB-2904**

Submitted on: 1/29/2024 8:12:29 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Madison Furlong	Individual	Support	Written Testimony Only

Comments:

I think it is extremely important to protect residents, renters or mortgagers, during this recovery time after many people have lost everything

**SB-2904**

Submitted on: 1/29/2024 9:25:04 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cardenas Pintor	Individual	Support	Written Testimony Only

Comments:

Aloha,

I support this bill.

Mahalo nui,

Cardenas Pintor



**SB-2904**

Submitted on: 1/29/2024 9:34:24 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Carlos Lamas	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Carlos Lamas, a resident of Lahaina. I am writing to express my strong support for SB2904. This bill is significant as it offers substantial relief to tenants facing financial difficulties.

This bill provides crucial support to tenants, ensuring they can maintain their housing during challenging economic times without the burden of immediate full rent payments or additional fees.

Mahalo for considering my support for SB2904.

**SB-2904**

Submitted on: 1/29/2024 9:42:16 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tamara C Griffiths	Individual	Support	Written Testimony Only

Comments:

I support this bill as it is another critical step in protecting Hawaii's hard working residents. Give us a fair chance already. LISTEN to real needs, especially of west Maui citizens--not of special interests. We've been taken advantage of for too long.

Respectfully,

Tamara Griffiths

Lahaina, HI

**SB-2904**

Submitted on: 1/29/2024 10:18:11 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gretchen Losano	Individual	Support	Written Testimony Only

Comments:

Please support SB2904. As a Lahaina resident, I can see the devastating effects of greed and corruption on an unprotected population since the fire. Please let's not let this go any further. Mahalo

**SB-2904**

Submitted on: 1/29/2024 11:00:50 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Katrina Ahia	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

I've lived on Maui for 23 years - 20 of those years in Lahaina. It is critical that you protect tenants. I lost my housing that was so hard to acquire because it was damaged in the fire and my lease expired. I can't imagine how much rent they will be asking for after repairs are made. And I keep talking to people that are being evicted -- after years of continuous occupancy, so that the owners can get inflated FEMA rental prices. We can't have a community or a workforce if people have no stable housing. You need to do everything you can to protect our people and their access to stable housing.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Katrina Ahia

**SB-2904**

Submitted on: 1/30/2024 12:20:24 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Leslie jaramillo	Individual	Support	Written Testimony Only

Comments:

U support this bill

**SB-2904**

Submitted on: 1/30/2024 2:00:38 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
KEALA FUNG	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in SUPPORT of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Keala Fung

**SB-2904**

Submitted on: 1/30/2024 5:47:49 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shannon K. I'i	Individual	Support	Remotely Via Zoom

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

My name is Shannon I'i kupa of Lahaina for generations, directly affected by the August 8th "wildfire " and I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Me ke aloha,

Shannon K. I'i



**SB-2904**

Submitted on: 1/30/2024 6:30:31 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lelaine Lau	Individual	Support	Written Testimony Only

Comments:

It is unconscionable, what has been allowed to happen in these islands. In the biggest picture - how those in power, mostly foreigners, have engaged in or supported or furthered activities which have racial impacts, and are pushing Kanaka Oiwi into diaspora.

If ever there was a time to enact legislation that offers some measure of protection to tenants, ESPECIALLY those displaced by the fire, which is, or should be, your moral duty, it is NOW.

For too long, colonizers have been allowed free reign, and are never held accountable for the damage they have done here to the community.

Let them see and feel some TEETH if they insist on greeding out.

**SB-2904**

Submitted on: 1/30/2024 6:46:24 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Virginia Kamohalii-Dew	Individual	Support	Written Testimony Only

Comments:

I am a Lahaina resident and of Hawaiian descent. I am writing to express my strong support for Bill SB2904, which aims to protect tenants, consumers, mortgagors, and residents in times of emergency. As a concerned citizen and advocate for social welfare, I firmly believe that this bill will provide much-needed relief and support to individuals and families facing unforeseen crises.

The proposed legislation, which suspends rental, mortgage, and dwelling payments in the event of an emergency proclamation from the governor, demonstrates a proactive approach to safeguarding the financial stability and well-being of our communities. By providing temporary relief from these financial obligations, residents, owners, and tenants will have the necessary breathing space to process the emergency situation and plan accordingly.

In times of crisis, such as natural disasters or public health emergencies, individuals and families often face overwhelming challenges that extend beyond their control. The inability to meet rental or mortgage payments during these trying times can exacerbate the hardships they already face, potentially leading to financial ruin and homelessness.

Bill SB2904 represents an essential step towards a compassionate and equitable society, ensuring that the burden of emergencies is not disproportionately borne by vulnerable populations. By enacting this legislation, our state will demonstrate its commitment to protecting the rights and interests of its residents, promoting fairness and stability in times of uncertainty.

Furthermore, this bill not only provides immediate relief but also encourages a collaborative and proactive approach between landlords, tenants, and mortgage lenders. It promotes dialogue and cooperation, paving the way for sustainable solutions that benefit all parties involved. This proactive approach will undoubtedly foster stronger communities and enhance long-term stability in our housing market.

In conclusion, I urge you to consider the immense benefits of passing Bill SB2904 and to lend your support to this crucial legislation. By doing so, we can make a significant difference in the lives of countless individuals and families, ensuring that they are not left behind during times of emergency. Let us stand together and support this bill that prioritizes the well-being and security of our fellow citizens

**SB-2904**

Submitted on: 1/30/2024 7:03:09 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Leonard Nakoa III	Individual	Support	In Person

Comments:

I am in support of this bill

**SB-2904**

Submitted on: 1/30/2024 7:09:02 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
robin knox	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8. The secondary wave of evictions started immediately and included those whose leases had ended, those on month to month, those displaced through property sales, and those displaced through unverified exclusion for property owner moving family members in. Please protect tenants and also landlords so that they can protect tenants

**SB-2904**

Submitted on: 1/30/2024 7:22:19 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jim Forkner	Individual	Support	Written Testimony Only

Comments:

Aloha,

As one of thousands of people of Lahaina that lost our home in the fire, we too are displaced and trying to find a place to live while we sort through the emotional and financial devastation that is upon us. I will submit a testimony regarding the mortgage payments that we have now coming due on our destroyed property, but I also want to bring to attention that we have an HOA management company that created "a reduced" budget for 2024 that involves charging the homeowners \$50/month for nothing. They are simply taking advantage of our situation and forcing us to pay their management fees for our houses which are all reduced to ash. There is no management that will take place for the foreseeable future, so I, along with most of our community feel this is outright fraud. We had a home from Komo Mai Street, which was a workforce housing community which offered reduced prices for first time home buyers and Maui workers. We obviously cannot afford to double pay our mortgage, rent, replace our personal belongings, and now pay an HOA fee for something that literally does not exist. Please bring attention to these HOAs and their erroneous management fees and help us recover. Thank you.

The HOA management company of reference is Associa Hawaii, manager Deborah Belle. When mentioned that we would like to pause our fees/management with her company we were advised "you aren't getting rid of me."

**SB-2904**

Submitted on: 1/30/2024 7:31:57 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lorena Martinez	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair:

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Lorena Martinez  
Resident of West Maui

**SB-2904**

Submitted on: 1/30/2024 7:36:21 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sara Patton	Individual	Support	Written Testimony Only

Comments:

I am a concerned community member in support of SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8. The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

I also appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

**SB-2904**

Submitted on: 1/30/2024 7:42:47 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Pay attention and commitment and stand up for the well-being of our community.

me ke aloha ‘āina,

Nanea Lo



**SB-2904**

Submitted on: 1/30/2024 7:50:58 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
michelle Herin	Individual	Support	Written Testimony Only

Comments:

I am in agreement with bill SB2904

**SB-2904**

Submitted on: 1/30/2024 7:57:35 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Eric Balinbin	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Eric Balinbin

**SB-2904**

Submitted on: 1/30/2024 8:03:12 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mele Balbaugh-Fifita	Individual	Support	Written Testimony Only

Comments:

I support SB2904 and propose to include preventing any leasehold, property management and/or association management companies from collecting fees, payments, etc, from residents and small businesses within the areas where a state of emergency is declared.

**SB-2904**

Submitted on: 1/30/2024 8:13:06 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Brittany Fleck	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned Maui community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Brittany Fleck

**SB-2904**

Submitted on: 1/30/2024 8:16:38 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Charles Fleck	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned Maui community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Charles Fleck

**SB-2904**

Submitted on: 1/30/2024 8:23:50 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Airabella Molina	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Airabella Molina



**SB-2904**

Submitted on: 1/30/2024 8:23:54 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tarsis Rich	Individual	Support	Written Testimony Only

Comments:

Support bill SB2904.

**SB-2904**

Submitted on: 1/30/2024 8:28:17 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nani Dapitan-Haake	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing to express my strong support for SB 2904, I built him that amending emergency management laws to provide crucial protections for tenants mortgage, consumers and residence, following the issuance of an emergency proclamation.

As a concerned, member of our community, I believe that it is essential for our laws to safeguard the well-being and stability of individuals and families during the times of crisis. SB 2904 represents a crucial step towards ensuring that vulnerable populations are not unduly, burdened by the financial and housing challenges that can arise in the aftermath of an emergency.

By providing certain periods of protection for tenants mortgage, consumers and residents, SB 2904, will help to mitigate the potential hardships that can result from unforeseen emergencies. Additionally, the classification of violations is unfair, methods of competition and deceptive acts or practices, will serve to uphold standards of fairness and transparency in the treatment of effective individuals.

My family believe that supporting SB 2904 is not only a matter of justice and compassion, but also an important step in building a resilient and equitable society. I urge you to consider the significant positive impact that this Bill can have on our community, and to learn your support in its passage.

Thank you for your attention to this important issue



**SB-2904**

Submitted on: 1/30/2024 8:32:32 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Riley Bond	Individual	Support	Written Testimony Only

Comments:

As a concerned mother and member of our community, I am writing to express my heartfelt support for Senate Bill 2904 (SB2904), which aims to amend the emergency management law. This bill holds significant importance, especially in light of recent events such as the Lahaina fires, underscoring the critical need for legislation that prioritizes the well-being of our community members in times of crisis.

SB2904, with its specific identification as Senate Bill 2904, addresses the vulnerabilities of tenants, mortgagors, consumers, and residents during the aftermath of emergencies, offering them essential protections. The classification of violations as unfair methods of competition and unfair and deceptive acts or practices is a crucial provision that safeguards individuals from exploitation during challenging times.

The recent Lahaina fires have magnified the hardships faced by families, and as a mother, I am acutely aware of the need for legislative measures that provide a safety net for vulnerable individuals. SB2904 not only acknowledges these concerns but also takes a significant step towards ensuring that families have the support they need. The specified timeframes for protection after the issuance of an emergency proclamation demonstrate an understanding of the prolonged recovery process and the continued challenges faced by families in the aftermath of a disaster.

I support Senate Bill 2904 and urge you to lend your support to its passage. Thank you for your commitment to the welfare of our community.

**SB-2904**

Submitted on: 1/30/2024 8:37:56 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jordan Hocker	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affairs

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses. As we know, when homeowners suffer, our rental markets do as well.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community during this time of need.

Sincerely,

Jordan Hocker

**SB-2904**

Submitted on: 1/30/2024 8:38:07 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tamara Paltin	Individual	Support	Written Testimony Only

Comments:

The wildfire disaster in Lahaina shows that some disasters require more protections in the aftermath as gouging especially in regards to shelter is occurred the rents went from already high to unreasonable following the tragic wildfires and the allotted time for rebuild and mortgage foreclosure moratorium is not enough

**SB-2904**

Submitted on: 1/30/2024 8:50:48 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Delyon	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely, Elizabeth DeLyon

**SB-2904**

Submitted on: 1/30/2024 8:52:34 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Blossom Jean FLORES	Individual	Support	Written Testimony Only

Comments:

I am in full support if this bill SB2904.



**SB-2904**

Submitted on: 1/30/2024 8:52:46 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
kai nishiki	Individual	Support	Written Testimony Only

Comments:

Support

**SB-2904**

Submitted on: 1/30/2024 8:58:21 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
mary drayer	Individual	Support	Written Testimony Only

Comments:

i support this bill in its entirety

**SB-2904**

Submitted on: 1/30/2024 9:17:17 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
STEVEN E CULVER	Individual	Support	Written Testimony Only

Comments:

am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Steven E Culver



**LATE**

**SB-2904**

Submitted on: 1/30/2024 10:25:51 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
J. Kehau Lucas	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

E ola Lahaina.

Aloha ‘Āina,  
Kēhau Lucas

**LATE**

**SB-2904**

Submitted on: 1/30/2024 10:41:26 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nani	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Nani Be

**LATE**

**SB-2904**

Submitted on: 1/30/2024 10:46:28 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alana Reis	Individual	Support	Written Testimony Only

Comments:

Testimony In Support of Bill SB2904

Aloha, I am particularly concerned about the need for affordable housing for our community survivors of the Lahaina fires of August 8. We as a community should rally around and protect those who were left most vulnerable, including protecting them from evictions while they are still picking up the pieces of their lives and grieving their losses. Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. I think it is the least we can do to show our support for these community members instead of just giving our thoughts and prayers.

Mahalo for the opportunity to testify.

Alana Reis, Aliamanu Resident, O'ahu



**SB-2904**

Submitted on: 1/30/2024 10:56:25 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ezgi Green	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affairs,

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support to Lahaina and communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Me ke aloha pumehana,

Ezgi Green



**LATE**

**SB-2904**

Submitted on: 1/30/2024 11:26:23 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kerestin Walker	Individual	Support	Written Testimony Only

Comments:

Dear Honorable Members of the Committee,

I am writing to express my strong support for SB2904, which aims to amend emergency management law in order to provide crucial protections for tenants, mortgagors, consumers, and residents in Maui and across the state of Hawaii.

In times of emergency and despair, such as those marked by gubernatorial or mayoral proclamations, it is imperative that vulnerable individuals and families are shielded from unfair treatment and predatory practices. SB2904 takes a proactive approach by classifying violations of emergency management law as unfair methods of competition and unfair and deceptive acts or practices. This sends a clear message that exploiting individuals during times of crisis will not be tolerated in our community.

By extending protections to tenants, mortgagors, consumers, and residents for specified periods after the issuance of an emergency proclamation, SB2904 ensures that individuals are not unfairly burdened with financial obligations or subjected to exploitative actions that could exacerbate the challenges they already face during emergencies.

In Maui, where the unique geographical and environmental factors can amplify the impact of emergencies, such protections are especially crucial. SB2904 will provide peace of mind to Maui residents, knowing that their rights are safeguarded even in the midst of chaos.

I urge you to support SB2904 to ensure the well-being and security of all residents in Maui, particularly Native Hawaiians and throughout Hawaii. Thank you for considering my testimony in support of this important legislation.

Sincerely,  
Kerestin Walker

**LATE**

**SB-2904**

Submitted on: 1/30/2024 11:55:37 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jodi Robinson	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill to provide much needed relief, protection, and support for our Lahaina community.

**LATE**

**SB-2904**

Submitted on: 1/30/2024 12:50:17 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Yvonne Alvarado	Individual	Support	Written Testimony Only

Comments:

I, Yvonne L Alvarado is in support of Bill SB2904

**LATE**

**SB-2904**

Submitted on: 1/30/2024 1:51:54 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Chantell Cambia	Individual	Support	Written Testimony Only

Comments:

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Chantell Cambia

**LATE**

**SB-2904**

Submitted on: 1/30/2024 1:52:05 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Allison Daniel	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Allison Daniel

**LATE**

**SB-2904**

Submitted on: 1/30/2024 3:30:01 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alisa Hamasaki	Individual	Support	Written Testimony Only

Comments:

I support SB2904 as it will support Lahaina in the current housing crisis and hopefully help improve those who are impacted currently and any other natural events in the future.



**LATE**

**SB-2904**

Submitted on: 1/30/2024 3:57:50 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nicki Tedesco	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Nicki Tedesco



**LATE**

**SB-2904**

Submitted on: 1/30/2024 4:44:42 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Belinda Fleet	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Kohokalole, Chair Wakai, and members of the Senate Committees on Commerce and Consumer Protection, Public Safety, and Intergovernmental Affairs.

I am writing as a long time & concerned resident of West Maui to express my support for SB2904. We have an urgent need for housing and tenant protections especially since the aftermath of the August 8th Lahaina fires.

Many many tenants are facing uncertainties every day about where they will live. We urgently need protections against evictions as they are happening every day & many tenants have been threatened with evictions even though they have resided for years at the same address.

I also appreciate the inclusion in the bill of a residential property foreclosure moratorium and a three year mortgage deferment plan for those that desperately need these.

In summary the very fiber of our community is at risk beyond repair & this bill will really help alleviate the tremendous amounts of suffering many residents are going through. Not only the fire survivors are being affected, but our entire community is affected.

Please I humbly & urgently implore the legislature to pass this bill.

Highest regards,

Belinda Fleet

Lahaina Resident

**LATE**

**SB-2904**

Submitted on: 1/30/2024 4:57:13 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kapulei Flores	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in support of SB2904 to protect those of Maui during this housing and fire crisis. Please put the wellbeing of our people and land as the true first priorities.

Mahalo.

**LATE**

**SB-2904**

Submitted on: 1/30/2024 5:54:47 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

Submitted By	Organization	Testifier Position	Testify
pahnelopi mckenzie	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely, Pahnelopi McKenzie

**LATE**

**SB-2904**

Submitted on: 1/30/2024 7:25:42 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
LISA ISODA	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

Lisa Isoda  
Lahaina, Maui



**LATE**

**SB-2904**

Submitted on: 1/30/2024 7:47:33 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
M. Llanes	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,

MeleLani Llanes

**LATE**

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affairs

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Me ka aloha pumehana,  
Tristen Daniel

**LATE**

**SB-2904**

Submitted on: 1/30/2024 9:38:28 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Caitlin Maratea	Individual	Support	Written Testimony Only

Comments:

I am writing in support of SB2904. Our family lost our home and have been paying our mortgage and HOA fees for a pile of ashes. Had legislation like this been in place before the fire, we would have been saved an immense amount of stress and financial hardship. Having to navigate the aftermath of a wildfire is hard enough. More robust rights afforded to victims of natural disasters would allow us to feel more secure as a west Maui community in the years of rebuilding to come. Mahalo for taking the time to read my testimony.

**LATE**

**SB-2904**

Submitted on: 1/30/2024 10:01:35 PM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kiley Adolpho	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of Bill SB2904

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affair

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely, Kiley Adolpho

**LATE**

**SB-2904**

Submitted on: 1/31/2024 12:21:45 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
susan walczak-pol	Individual	Support	Written Testimony Only

Comments:

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

The bill's provisions extending protections for both residential and commercial renters against evictions are crucial in providing stability and security to tenants who have endured the secondary wave of evictions and instability caused by recent disasters across Maui. These protections offer immediate relief to individuals, families, and small businesses struggling with the aftermath.

Additionally, I appreciate the bill's inclusion of a Residential Property Foreclosure Moratorium and a three-year Mortgage Payments Deferment. This aligns with the collective advocacy for comprehensive and immediate financial relief for homeowners who have suffered devastating losses.

In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

**LATE**

**SB-2904**

Submitted on: 1/31/2024 1:16:07 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alice Abellanida	Individual	Support	Written Testimony Only

Comments:

I support this bill. We need more safeguards against illegal emergency proclamations.

**LATE**

**SB-2904**

Submitted on: 1/31/2024 5:26:47 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kristen Young	Individual	Support	Written Testimony Only

Comments:

To Chair Keohokalole, Chair Wakai, and the members of the Senate Committees on Commerce and Consumer Protection, and Public Safety and Intergovernmental Affairs

I am writing as a concerned community member to express my support for SB2094, which addresses the urgent need for housing and tenant protections in the aftermath of recent natural disasters, particularly the Lahaina fires on August 8.

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In summary, SB2094 represents a crucial step forward in addressing the multifaceted challenges faced by our community. I urge the legislature to pass this bill to provide much-needed relief and support not only to Lahaina but to communities across Maui affected by natural disasters.

Mahalo for your attention and commitment to the well-being of our community.

Sincerely,  
Kristen Young  
Honolulu resident



**LATE**

**SB-2904**

Submitted on: 1/31/2024 8:04:56 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lauren Taijeron	Individual	Support	Written Testimony Only

Comments:

Please support and vote yes on SB 2904. We will not forget that Lahaina used to be a wetland and it wasn't until greedy colonizers took and redirected the water that it was vulnerable to fires such as the ones that displaced and killed hundreds of people. We must ensure and it all of our responsibilities to ensure that Lahaina stays Lahaina and its residents remain! Again, please support SB 2904.

**LATE**

**SB-2904**

Submitted on: 1/31/2024 8:37:44 AM

Testimony for PSM on 1/31/2024 9:40:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lori Apo	Individual	Support	Written Testimony Only

Comments:

Due to the Lahaina August 8, 2023 Fires I support this.