

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 HOUSE BILL 1902 HD1
RELATING TO EMERGENCY MANAGEMENT

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

BY

JAMES DS. BARROS
ADMINISTRATOR
HAWAI'I EMERGENCY MANAGEMENT AGENCY

MARCH 15, 2024

Aloha Chairs Wakai and Keohokalole, Vice-Chairs Elefante and Fukunaga, and Members of the Committees:

Thank you for the opportunity to submit testimony to **SUPPORT** HB1902 HD1.

Following the August 8, 2023, Maui Wildfires, agencies, and organizations from across the state and nation came together to help the victims of this devastating event. Throughout the process it pointed out the need for all these interested parties on the federal, state, county, and Non-Governmental-Organization (NGO) level must identify the importance and proper framework of duties and responsibilities to prepare, mitigate and recover from catastrophic events.

The Hawai'i Emergency Management Agency (HI-EMA) supports HB 1902 HD1 because it is addressing these issues in a comprehensive manner. This measure will help integrate a matrix of responsibilities into an emergency management program. The intent is a working model to respond appropriately to the factors faced during a disaster. Furthermore, it sets up a way of addressing challenges the state may face during difficult times. HB 1902 HD1 recommends to the legislature, state agencies, local officials, and NGOs a unified plan to address responses when an emergency is declared by the governor and/or mayors. The overall intent is to help all parties understand and find ways of reducing impacts before, during and after an emergency.

The state of Hawai'i faces a wide variety of potentially catastrophic natural disasters including, hurricane, wildfire, tsunami, and earthquakes. Man-caused events are also important to emphasize that require awareness and mitigation. HI-EMA recognizes the importance of education, preparedness, and resiliency. HI-EMA works with the Federal Emergency Management Agency, counties, and NGOs to coordinate these important efforts. The goal is a community that understands its role in case of an emergency and can collectively respond responsibly.

HI-EMA believes HB1902 HD1 is an essential step in the path of readiness to meet the challenges we face daily.

Thank you for the opportunity to provide testimony to **support** House Bill 1902 HD1.

James Barros: james.barros@hawaii.gov; 808-733-4300



HAWAII GOVERNMENT EMPLOYEES ASSOCIATION
AFSCME Local 152, AFL-CIO

RANDY PERREIRA, Executive Director • Tel: 808.543.0011 • Fax: 808.528.0922

The Thirty-Second Legislature, State of Hawaii
The Senate
Committee on Public Safety and Intergovernmental and Military Affairs
Committee on Commerce and Consumer Protection

Testimony by
Hawaii Government Employees Association

March 15, 2024

H.B. 1902, H.D. 1 — EMERGENCY MANAGEMENT

The Hawaii Government Employees Association, AFSCME Local 152, AFL-CIO supports the purpose and intent of H.B.1902, H.D. 1 which clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution, the scope of the comprehensive emergency management plan, and the powers of the Governor and mayors to extend or terminate a state of emergency. **However, we respectfully request a proposed amendment to authorize the legislature to terminate or extend a state of emergency after sixty-days by an affirmative two-thirds vote in both chambers.**

While this bill includes several essential changes, including ensuring consistency with our state constitution and providing justification for the suspension of laws, it is glaringly obvious that it lacks the most important amendment of all: a necessary legislative check and balance to the executive that empowers the legislature to terminate a state of emergency. We respectfully request that this committee amend this measure to authorize the legislature to terminate or extend, in part or in whole, a state of emergency by two-thirds affirmative vote of both chambers.

It is contrary to our democracy for any one individual to have unilateral authority to suspend laws indefinitely without a mechanism for public input and review. Passage of this measure with the proposed amendment will ensure that emergency actions are balanced, constitutional, and justifiable.

Thank you for the opportunity to provide testimony in support of H.B. 1902, H.D. 1.

Respectfully submitted,


Randy Ferreira
Executive Director



Randy Perreira
President

HAWAII STATE AFL-CIO

888 Mililani Street, Suite 501 • Honolulu, Hawaii 96813

Telephone: (808) 597-1441
Fax: (808) 593-2149

The Thirty-Second Legislature
The Senate
Committee on Public Safety and Intergovernmental and Military Affairs
Committee on Commerce and Consumer Protection

Testimony by
Hawaii State AFL-CIO

March 15, 2024

TESTIMONY ON HB1902 HD1 – RELATING TO EMERGENCY MANAGEMENT

Chairs Wakai and Keohokalole, Vice Chairs Elefante and Fukunaga, and members of the committees:

The Hawaii State AFL-CIO is a federation of 74 affiliate labor organizations who represent over 68,000 union members within the State of Hawaii. The Hawaii State AFL-CIO serves its affiliates by advocating for workers and their families before the state legislature and other branches of state and county government.

The Hawaii State AFL-CIO is in **support** of HB1902 HD1, which aims to clarify and streamline emergency management powers. This bill provides much-needed clarity on the scope of emergency management plans and the powers of the governor and mayors to extend or terminate states of emergency.

We respectfully request that the committee consider amending this measure to empower the legislature to terminate or extend a state of emergency after sixty days by a two-thirds affirmative vote in both chambers. It is imperative that our democracy includes a legislative check and balance to prevent the indefinite suspension of laws without public input and review. Passage of this bill with the proposed amendment will strengthen the integrity of emergency management processes and uphold the principles of democratic governance.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Randy Perreira".

Randy Perreira
President



COMMERCIAL REAL ESTATE
DEVELOPMENT ASSOCIATION
HAWAII CHAPTER

March 12, 2024

Senator Glenn Wakai, Chair
Senator Brandon Elefante, Vice Chair
Committee on Public Safety and
Intergovernmental and Military Affairs

Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair
Committee on Commerce and Consumer Protection

RE: **HB 1902 HD1 - Relating to Emergency Management**
Hearing date: March 15, 2024 at 3:01 PM

Aloha Chair Wakai, Chair Keohokalole, and members of the committees,

Mahalo for the opportunity to submit testimony on behalf of NAIOP Hawaii in **SUPPORT** on HB 1902 HD1. NAIOP Hawaii is the local chapter of the nation's leading organization for office, industrial, retail, residential and mixed-use real estate. NAIOP Hawaii has over 200 members in the State including local developers, owners, investors, asset managers, lenders, and other professionals.

House Bill 1902, HD1, which clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution. Clarifies the scope of the comprehensive emergency management plan. Clarifies the powers of the Governor and Mayors to extend or terminate a state of emergency. Shortens the duration of price control periods from ninety-six hours to seventy-two hours.

When a state of emergency is declared by the Governor or a Mayor of a county, current law (HRS §127A-30) automatically prohibits any increase in commodity prices, both retail and wholesale, in the affected area. The price freeze rules were likely originally designed to safeguard public access to essential goods during disasters, such as for food, water, gas, and housing, etc. However, the use of Emergency Proclamations has expanded in recent years and there is almost always an active Emergency Proclamation at any given time. This has created confusion among consumers and businesses regarding when price freezing is required and which commodities it applies to, resulting in inconsistent business practices.

While we are grateful the Administration has begun to specify which commodities the price freeze statute applies to in the Governor's recent Emergency Proclamations, we believe a permanent legislative fix is necessary to help provide needed clarity to both business and consumers during emergencies.

Senator Glenn Wakai, Chair
Senator Jarrett Keohokalole, Chair
March 12, 2024
Page 2

We commend the Legislature for introducing this measure and strongly support its passage. Mahalo for the opportunity to testify. Thank you for the opportunity to share our strong support for HB 1902 HD1.

Mahalo for your consideration,

A handwritten signature in black ink, appearing to read 'Reyn Tanaka', with a long horizontal flourish extending to the right.

Reyn Tanaka, President
NAIOP Hawaii



**TESTIMONY OF TINA YAMAKI, PRESIDENT
RETAIL MERCHANTS OF HAWAII
March 15, 2024
HB 1902 HD1 RELATING TO EMERGENCY MANAGEMENT**

Good afternoon, Chair Wakai and Chair Keohokalole and members of the Senate Committee on Public Safety & Intergovernmental and Military Affairs, and the Senate Committee on Commerce and Consumer Protection. I am Tina Yamaki, President of the Retail Merchants of Hawaii and I appreciate this opportunity to testify.

The Retail Merchants of Hawaii was founded in 1901 and is a statewide, not for profit trade organization committed to supporting the growth and development of the retail industry in Hawaii. Our membership includes small mom & pop stores, large box stores, resellers, luxury retail, department stores, shopping malls, on-line sellers, local, national, and international retailers, chains, and everyone in between.

We **STRONGLY SUPPORT** HB 1902 HD1. This measure clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution; clarifies the scope of the comprehensive emergency management plan; clarifies the powers of the Governor and mayors to extend or terminate a state of emergency; shortens the duration of price control periods from ninety-six hours to seventy-two hours; and is effective 7/1/3000.

As the law currently reads, when an emergency proclamation is issued HRS 127A-30 is automatically invoked and requires pricing of all commodities to be frozen as of the date of the proclamation. If the proclamation continues to be extended over and over for a period of time, as we seen during the recent COVID pandemic, this automatic price freeze trigger can lead to nonsensical results, particularly where the governor or mayor does not specify the commodities that are subject to the price freeze.

We are aware that emergencies and disasters vary and there may be a need to freeze prices for certain items. However, retailers are uncertain as to how this provision applies and to which commodities. We are especially in support of the proposed language that would require the governor and the mayor to specify the type of goods and products that would be subject to a price freeze 72 hours after the initial emergency proclamation. This will provide certainty to businesses of their obligations under emergency declarations.

We would like to point out the majority of the retailers during any time of impending or during an emergency or disaster do NOT price gouge their customers for items that include but are not limited to bottled water, toilet paper, cleaning supplies or batteries. Retailers are falsely accused of price gouging when customers pick up items in larger quantities or higher end products that cost more than the smaller sized or generic ones. In addition, with social media, retailers are even more aware of keeping their prices stable.

We humbly urge you to please pass this measure.

Mahalo again for this opportunity to testify.

March 15, 2024, 3:01 p.m.
Hawaii State Capitol
Conference Room 225 and Videoconference

To: Senate Committee on Public Safety and Intergovernmental and Military Affairs

Sen. Glenn Wakai, Chair
Sen. Brandon J.C. Elefante, Vice-Chair

Senate Committee on Commerce and Consumer Protection

Sen. Jarrett Keohokalole, Chair
Sen. Carol Fukunaga, Vice-Chair

From: Grassroot Institute of Hawaii

Ted Kefalas, Director of Strategic Campaigns

RE: COMMENTS ON HB1902 HD1 — RELATING TO EMERGENCY MANAGEMENT

Aloha Chairs, Vice-Chairs and other Committee members,

The Grassroot Institute of Hawaii would like to offer its comments on [HB1902 HD1](#), which would amend the state's emergency management statute to state that the powers granted for emergency purposes must be consistent with the Hawaii Constitution; clarify the powers of the governor and mayors to extend an emergency via proclamation; and shorten the duration of price control periods during an emergency .

We agree that the emergency management statute is in need of an update, but we are concerned about the potential effect of these amendments. The requirement that the exercise of emergency powers be consistent with the Hawaii Constitution is a welcome addition, but it does not go far enough to protect civil liberties.

In particular, the clause allowing the governor or mayors to extend an emergency via proclamation would exacerbate a problem in the state's current emergency management law that was not apparent until the COVID-19 lockdowns, which is the lack of a meaningful legislative check on the governor's emergency powers.

Currently, the law includes a 60-day limit on emergencies, but it does not address what should happen if an emergency exceeds that limit. This bill would make that problem even more severe by guaranteeing that the governor and mayors would be able to extend their emergency proclamations indefinitely, with little input or oversight from the legislative branch.

What is needed is a legislative check on the possibility of an unending emergency arising from the governor's or a mayor's ability to issue supplemental proclamations extending the original emergency period.

For that reason, we respectfully suggest an amendment that would authorize the Legislature to terminate a declared state of emergency after 60 days via an affirmative two-thirds vote in both chambers.

An amendment that retains legislative power over the prospect of unending supplemental proclamations would help ensure that the public retains a voice in an ongoing emergency, and that the emergency powers do not become a tool for unchecked executive power.

Finally, shortening the period of price controls during emergencies would be a step in the right direction. Economists frown on price controls — even during emergencies¹ — as they tend to create economic inefficiencies and distort the market, often hurting the disadvantaged and vulnerable populations they are intended to help.²

If anything, such controls incentivize those with more resources and advantages to take advantage of artificially lower prices, leading to hoarding and unnecessary purchases. One study found that pandemic-era price controls actually undermined COVID-19 mitigation efforts, as they exacerbated shortages and forced consumers to travel to more stores in order to locate goods, thereby frustrating social-distancing efforts.³

Keeping the duration of price controls to a minimum, or even eliminating price controls completely, would help address the problems caused by the market disruptions they cause.

It is important that Hawaii's emergency management law reflects the lessons we have learned over the past few years. There is room to protect civil rights and the constitutional balance of powers without handicapping the ability of the governor to respond quickly and effectively to emergency situations. The goal should be to amend the law so that Hawaii is better able to address future emergencies.

¹ ["Price Gouging,"](#) Chicago Booth, Kent A. Clark Center for Global Markets, May 2, 2012.

² Ryan Bourne, ["Abolish Price and Wage Controls,"](#) Cato Institute, Sept. 15, 2020.

³ Rik Chakraborti and Gavin Roberts, ["How price-gouging regulation undermined COVID-19 mitigation: county-level evidence of unintended consequences,"](#) Public Choice, Vol. 196, 2023, pp. 51–83.

Thank you for the opportunity to submit our comments.

Sincerely,

Ted Kefalas
Director of Strategic Campaigns
Grassroot Institute of Hawaii



1050 Bishop St. PMB 235 | Honolulu, HI 96813
P: 808-533-1292 | e: info@hawaiiifood.com

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TO: Committee on Public Safety and Intergovernmental and Military Affairs and Committee on Commerce and Consumer Protection

FROM: HAWAII FOOD INDUSTRY ASSOCIATION
Lauren Zirbel, Executive Director

DATE: March 15, 2024
TIME: 3:01pm
PLACE: 225

RE: HB1902 HD1 Relating to Emergency Management

Position: Support

The Hawaii Food Industry Association is comprised of two hundred member companies representing retailers, suppliers, producers, manufacturers and distributors of food and beverage related products in the State of Hawaii.

Chairs, Vice Chairs, and Members of the Committees,

HFIA is in support of this measure. The food and beverage industry is a critical component of emergency preparedness and response. During and after the August fires on Maui many of our members stepped up to provide vital support.

This measure is an important step to help clarify emergency powers. This will enable critical responders in the food industry and elsewhere to better prepare, respond, and communicate with leadership before during and after an emergency.

This measure also provides some much needed clarity around the issue of price freezes after an emergency. We understand the need for price controls immediately after a disaster to prevent price gauging by unscrupulous actors providing things like housing, essential supplies, transportation, or critical equipment. However, months long price freezes with unspecified durations on broad categories of goods are challenging for the market to bear, and create confusion for retailers and customers.

We believe this measure will help our state to better prepare and respond to the next emergency and we encourage the committee to pass it. Thank you for the opportunity to testify.

March 15, 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 225 & Videoconference

RE: House Bill 1902 HD1, Relating to Emergency Management

HEARING: Friday, March 15, 2024, at 3:01 p.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 Hawaii and its over 11,000 members. HAR **strongly supports** House Bill 1902 HD1, which clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution. Clarifies the scope of the comprehensive emergency management plan. Clarifies the powers of the Governor and mayors to extend or terminate a state of emergency. Shortens the duration of price control periods from ninety-six hours to seventy-two hours. Effective 7/1/3000.

Under Hawaii Revised Statutes §127A-30, whenever the Governor or a Mayor for their respective county declares a state of emergency, it automatically triggers a prohibition on "any increase in the selling price of any commodity, whether at the retail or wholesale level, in the area that is the subject of the proclamation or the severe weather warning." This provision also applies to rental housing.

The original intent of the price freeze protections was likely to protect the public in times of natural disasters or other calamities to allow them access to important goods, such as food, water, gas, housing, etc. without the fear of being unable to afford these products. However, the use of Emergency Proclamations has expanded in recent years and there is almost always an active Emergency Proclamation at any given time. Both consumers and businesses are often confused on whether price freezing needs to happen in a given situation and on what products. A broader interpretation of the law suggests that these price controls could apply to all goods and services in the state, including contracts, during any state of emergency or active proclamation. These differences in interpretation have led to confusion and inconsistent business practices.

While we are grateful the Administration has begun to specify which commodities the price freeze statute applies to in the Governor's recent Emergency Proclamations, we believe a permanent legislative fix is necessary to help provide needed clarity to both businesses and consumers.

We commend the Legislature for introducing this measure and strongly support its passage. Mahalo for the opportunity to testify.

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Testimony of **Lahaina Strong**
Before the Senate Committees on
Intergovernmental and Military Affairs,
and Commerce and Consumer Protection

In Consideration of House Bill No. 1902, SD1
RELATING TO EMERGENCY MANAGEMENT

To Chair Wakai, Chair Keohokalole, Vice Chair Elefante, Vice Chair Fukunaga, and the honorable members of the committee,

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 emphasizing the importance of local voices and community-driven solutions.

Lahaina Strong suggests amendments to HB1902, HD1 which clarifies the powers of the Governor during a 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 seventeen weeks along Kaanapali Beach, championing dignified housing for Lahaina fire victims.

As a boots-on-the-ground organization that has conducted peer-to-peer wellness checks since the early days after the fire, we urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely

missed and urgently needed during the disaster. We request that you amend HB1902, HD1 to add a new section, adopting the following language:

SECTION __. Chapter 127A, Hawaii Revised Statutes, is amended by adding eight new sections to be appropriately designated and to read as follows:

§127A-A Residential dwelling units; summary possession moratorium. Whenever the governor issues a proclamation declaring a state of emergency for the entire State or any portion thereof, or a mayor issues a proclamation declaring a local state of emergency for the county or any portion thereof, with respect to any residential dwelling unit in the area that is the subject of the proclamation, the governor or mayor may declare that:

(1) No court having jurisdiction for an action for summary possession pursuant to chapter 666 or other form of eviction action shall:

- (A) Accept for filing any complaint or summons for possession of the unit;
 - (B) Enter a judgment or default judgment for a plaintiff for possession of the unit;
 - (C) Deny, upon the request of a defendant, a stay of execution or continuance of the summary possession action;
- (2) Any deadline or time period for action by the defendant or any party in a summary possession action, including the date to answer a complaint, or to appeal a judgment, shall be extended; and

until the date specified in the proclamation, or if no date is specified, the expiration of the ninety-sixth hour after the effective date and time of the declaration, unless a supplementary proclamation extends the date.

§127A-C Residential property; foreclosure moratorium. Whenever the governor issues a proclamation declaring a state of emergency for the entire State or any portion thereof, or a mayor issues a proclamation declaring a local state of emergency for the county or any portion thereof, 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:

(1) Any deadline or time period for action by a party in foreclosure proceedings, including any deadline to respond to a notice or to appeal a judgment, shall be extended;

until the date specified in the proclamation, or if no date is specified, the expiration of the ninety-sixth hour after the effective date and time of the declaration, unless a supplementary proclamation extends the date.

§127A-D Mortgage payments; deferment. (a) Whenever the governor issues a proclamation declaring a state of emergency for the entire State or any portion thereof, or a mayor issues a proclamation declaring a local state of emergency for the county or any portion thereof, 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:

(1) Upon receipt of a request from a mortgagor of the property, defer the collection of mortgage payments for up to three years; and

(2) Upon receipt of a subsequent request from a mortgagor of the property, defer the collection of mortgage payments for up to years for good cause, as determined by rules adopted pursuant to section 127A-25.

(b) The repayment period for mortgages under deferment pursuant to this section shall be extended by a period of time equal to the entire period of deferment. The terms and conditions of each original mortgage, except for default, delinquency during deferment, and related fees or penalties, shall remain unchanged during the entire period of deferment.

(c) Any mortgagee granting a deferment under this section shall provide the requesting mortgagor written confirmation of the approved deferment, information about the deferment process, and instructions for requesting an extended deferment.

(d) This section shall not be construed to amend any mortgagor's property tax or insurance obligations related to the mortgaged property.

(e) Within one month of the effective date of Act Session Laws of Hawaii 2024, the Hawaii emergency management agency shall:

(1) Notify mortgagors of real property within the State about the deferment program; and

(2) Publish on the agency's website information about the deferment program, including eligibility requirements.

§127A2F Loan deferment. (a) Whenever the governor issues a proclamation declaring a state of emergency for the entire State or any portion thereof, or a mayor issues a proclamation declaring a local state of emergency for the county or any portion thereof, 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:

(b) The repayment period for loans under deferment pursuant to this section shall be extended by a period of time equal to the entire period of deferment. The terms and conditions of each original loan, except for default, delinquency during deferment, and related fees or penalties, shall remain unchanged during the entire period of deferment.

During any period of loan deferment under this section, no interest shall accrue on the respective loan.

§127A-G Credit reporting agencies (a) Whenever the governor issues a proclamation declaring a state of emergency for the entire State or any portion thereof, or a mayor issues a proclamation declaring a local state of emergency for the county 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:

(1) Consumer reporting agency and request exclusion of any adverse information obtained by the agency; and

(2) User of a consumer report for the person and request exclusion of consideration of any adverse information within the consumer report, regarding the person's actions from the effective date of the proclamation through the ninetieth day after the effective date of the proclamation.

(b) Any consumer reporting agency or user of a consumer report that receives a request from a person pursuant to subsection (a) shall:

(1) Respond to the requestor within the time period prescribed by title 15 United States Code section 1681i; and

(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.

(c) No consumer reporting agency that receives a request from a person pursuant to subsection (a) shall assess a fee from the person for the request."

SECTION __. Section 127A-14, Hawaii Revised Statutes, is amended by amending subsection (d) to read as follows:

"(d) Any proclamation issued under this chapter that fails to state a time at which it will take effect shall take effect at twelve noon of the day on which it takes effect. A state of emergency and a local state of emergency shall terminate automatically sixty days after the issuance of a proclamation of a state of emergency or local state of emergency, respectively, or by a separate proclamation of the governor or mayor, whichever occurs first."

By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

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

Sincerely,

Jordan Ruidas, Courtney Lazo & Pa'ele Kiakona

Lahaina Strong



LATE

March 15, 2024

Senator Glenn Wakai, Chair
Senator Brandon J.C. Elefante, Vice Chair
Senate Committee on Energy, Economic Development, and Tourism

Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair
Senate Committee on Commerce and Consumer Protection

Strong Support of HB 1902, HD 1, Relating to EMEERGENCY MANAGEMENT (Clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution. Clarifies the scope of the comprehensive emergency management plan. Clarifies the powers of the Governor and mayors to extend or terminate a state of emergency. Shortens the duration of price control periods from ninety-six hours to seventy-two hours; and requires emergency proclamations and supplementary proclamations to specifically identify the types of commodities. Effective 7/1/3000. [HD1])

**Friday, March 15, 2024, at 3:01 p.m.
Conference Room 225, State Capitol; & Videoconference.**

The Land Use Research Foundation of Hawaii (LURF) is a private, non-profit research and trade association whose members include major Hawaii landowners, developers, and utility companies. One of LURF's missions is to advocate for reasonable, rational, and equitable land use planning, legislation and regulations that encourage well-planned economic growth and development, while safeguarding Hawaii's significant natural and cultural resources and public health and safety.

LURF is in **strong support of HB 1902, HD 1, relating to Emergency Management**, which clarifies that the Governor's and mayors' emergency management powers shall be consistent with the state constitution; clarifies the scope of the comprehensive emergency management plan; clarifies the powers of the Governor and mayors to extend or terminate a state of emergency; shortens the duration of price control periods from ninety-six hours to seventy-two hours; and requires emergency

proclamations and supplementary proclamations to specifically identify the types of commodities.

LURF's Position. When a state of emergency is declared by the Governor or a Mayor of a county, current law (HRS §127A-30) automatically prohibits any increase in commodity prices, both retail and wholesale, in the affected area.

We believe that the existing commodity price freeze rules were designed to safeguard public access to essential goods during disasters, such as for food, water, gas, and housing, etc. However, the use of Emergency Proclamations has expanded in recent years and there are instances of overlapping and *back-to-back* Emergency Proclamations at any given time. We understand that this has created confusion among consumers and businesses regarding when price freezing is required and which commodities the price freeze applies to, resulting in inconsistent business practices.

While we are grateful the Administration has begun to specify which commodities the price freeze statute applies to in the Governor's recent Emergency Proclamations, we believe a permanent legislative fix is necessary to help provide needed clarity to both business and consumers during emergencies.

We commend the Legislature for introducing this measure, we **strongly support HB 1902, HD 1**, and we respectfully request your favorable consideration.

Thank you for the opportunity to testify.

HB-1902-HD-1

Submitted on: 3/11/2024 8:58:11 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Dawn Poiani	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB1902 as emergency powers are not given a cap of time or limits. Power is placed on Governor and Mayor without consultation or checks and balances. No singular government official should have that type of sweeping authority even in an emergency.



Ave Kwok, Chairman - Jade Dynasty

Andy Huang, Incoming Chair - L&L Hawaiian Barbeque **Tambara Garrick, Secretary** – Hawaii Farm Project

Kahili Soon, Treasurer – Hukilau Marketplace

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Sheryl Matsuoka, Executive Director **Ginny Wright**, Operations Associate **Holly Kessler**, Director of Membership Relations

2023-24

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Christopher Lee
Raymond Orozco
Bryan Pearl
Randy Sagon
David Yoshioka

Advisory Board

Jerry Agrusa
Jamie Brown
Richard Rand
John Richards
Richard Turbin

Date: March 12, 2024

To: Sen. Glenn Wakai, Chair
Sen. Brandon J.C. Elegante, Vice Chair
Com. On Public Safety and Inter Govt. and military Affairs

Sen. Jarrett Keohokalole, Chair
Sen. Carol Fukunaga, Vice Chair
Comm. On Commerce and Consumer Protection

From: Victor Lim, Legislative Lead

Subj: HB 1902, HD1 relating to Emergency Management

The Hawaii Restaurant Association representing 4,000 Eating and Drink Place locations SUPPORT HB1902, HD1 that clarifies the Governor's and mayors' emergency management powers shall be consistent with the state constitution and clarifies the scope of the comprehensive emergency management plan. Clarifies the powers of the Governor and Mayors to extend or terminate a state of emergency and shortens the duration of price controls periods from ninety-six hours to seventy-two hours.

Under Hawaii Revised Statutes 127A-30, when a state of emergency is declared by the Governor or a Mayor of a county, it automatically prohibits any increase in commodity prices, both retail and wholesale in that area.

The many Emergency Proclamations in recent years has created confusion among consumers and businesses regarding when price freezing is required and which commodities it applies to, resulting in inconsistent practices

While the Administration has begun to specify which commodities the price freeze statute applies to in the governor's recent Emergency Proclmations, we believe a permanent legislative fix is necessary to help provide needed clarity for both business and consumers during emergencies.

Mahalo for this opportunity to share our position.



HB-1902-HD-1

Submitted on: 3/13/2024 2:05:21 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Glen Kagamida	Individual	Support	Written Testimony Only

Comments:

PREVIOUS OPPOSE. NOW SUPPORT.

MAHALO!

HB-1902-HD-1

Submitted on: 3/13/2024 3:02:30 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Noelle Lindenmann	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Noelle Lindenmann, Kailua-Kona

HB-1902-HD-1

Submitted on: 3/13/2024 3:07:03 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jazmyne	Individual	Support	Remotely Via Zoom

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jazmyne Brown

HB-1902-HD-1

Submitted on: 3/13/2024 3:12:26 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Christine Villanueva	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Christine Villanueva

HB-1902-HD-1

Submitted on: 3/13/2024 3:15:40 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Mahealani Medeiros-Criste	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

I hope this message finds you well.

I am writing to you as a concerned member of the public, deeply invested in the welfare and resilience of our communities. It is with a sense of urgency that I urge you to consider amending HB1902, HD1, to incorporate language proposed by the Attorney General. This proposed language includes critical protections that stem from the harrowing experiences endured by the Lahaina community in the aftermath of the fires.

The provisions outlined by the Attorney General encompass a range of vital safeguards, such as a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections. These measures proved to be indispensable during the recent disaster, offering much-needed support to individuals and families grappling with the aftermath of the crisis.

By integrating these provisions into HB1902, HD1, we can proactively equip our communities with the tools and resources necessary to navigate future crises effectively. These protections are not only essential for safeguarding the well-being of our residents but also for fostering resilience and recovery in the face of adversity.

I am confident that your thoughtful consideration of these amendments will contribute significantly to the overall strength and stability of our communities. Your attention to this matter is greatly appreciated, and I thank you for your dedication to serving the interests of the people.

Mahalo,

Mahealani Medeiros Criste

HB-1902-HD-1

Submitted on: 3/13/2024 3:22:05 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Genesis Purdy	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Genesis Purdy

HB-1902-HD-1

Submitted on: 3/13/2024 3:24:22 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Marissa Godinez	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Marissa Godinez

HB-1902-HD-1

Submitted on: 3/13/2024 3:25:27 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Diane Christofferson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo, Diane Christofferson

HB-1902-HD-1

Submitted on: 3/13/2024 3:28:31 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kepuhi Purdy	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Kepuhi Purdy

HB-1902-HD-1

Submitted on: 3/13/2024 3:31:13 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Dasha Alvarado	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Dasha Alvarado

HB-1902-HD-1

Submitted on: 3/13/2024 3:32:06 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
mary drayer	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Mary Drayer
557 Imi Dr
Wailuku, HI 96793

HB-1902-HD-1

Submitted on: 3/13/2024 3:32:36 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan Douglas	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely, Susan Douglas

HB-1902-HD-1

Submitted on: 3/13/2024 3:46:07 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaiko Anderson	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kaiko Anderson

HB-1902-HD-1

Submitted on: 3/13/2024 3:47:47 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Isis Usborne	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
- Isis Usborne, 96815

HB-1902-HD-1

Submitted on: 3/13/2024 3:51:12 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Mary Lu Kelley	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a longterm resident of Kauai, I am deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires.

These protections, including a **summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections**, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Please do the right thing.

Sincerely,

Mary Lu Kelley

HB-1902-HD-1

Submitted on: 3/13/2024 3:55:58 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Catherine Velasquez	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

Sincerely,

Catherine Velasquez

HB-1902-HD-1

Submitted on: 3/13/2024 3:58:19 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lexi Kinoshita	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Lexi Kinoshita

HB-1902-HD-1

Submitted on: 3/13/2024 4:11:16 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
jessica sill	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

I was a Lahaina resident and long time teacher at King Kamehameha III Elementary School and have been displaced and am now living on Oahu because I own dogs. Immediately after the fire, I was told by the Red Cross that I would have to place my dogs in the care of the Maui Humane Society if I was to be sheltered. I am not capable of putting my dogs in a shelter and so the Red Cross closed my case. I was forced to find housing on Oahu and have had to stay here, away from my everything....

Since the moment those first flames flickered, we have desperately been asking for help. Pleading for help.

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jess Sill

HB-1902-HD-1

Submitted on: 3/13/2024 4:04:43 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
STEVEN E CULVER	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,
As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo
Steven E. Culver

HB-1902-HD-1

Submitted on: 3/13/2024 4:21:07 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Winternitz	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,
As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Elizabeth Winternitz

HB-1902-HD-1

Submitted on: 3/13/2024 4:31:04 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Diane Culver	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,
As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,
Diane Culver

HB-1902-HD-1

Submitted on: 3/13/2024 4:46:27 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Barbara Barry	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Mahalo for your attention to this matter.

HB-1902-HD-1

Submitted on: 3/13/2024 4:53:39 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Angelina Kua'ana	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. I have absolutely no connection to Lahiana whatsoever. This bill is about human rights. That’s why I am here to urge those in power and leadership to help those who are facing unthinkable tragedy. These finicial burdens are adding extreme greif and stress during an unfathomable time. Please add these in the existing disaster bill not only for Lahiana residents but anyone who may experience another disaster like this in the future in Hawai‘i.

Sincerely,
Angelina Kua‘ana

HB-1902-HD-1

Submitted on: 3/13/2024 4:56:35 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
John Fitzpatrick	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, **including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections**, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,
Fitz

HB-1902-HD-1

Submitted on: 3/13/2024 4:58:29 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Tamara C Griffiths	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Tamara Griffiths

Lahaina, Hawaii

HB-1902-HD-1

Submitted on: 3/13/2024 4:59:15 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Izek Velasco	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Izek Velasco

HB-1902-HD-1

Submitted on: 3/13/2024 5:08:28 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennylen Espina	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jenny

HB-1902-HD-1

Submitted on: 3/13/2024 5:09:02 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Ashley	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Ashley Moody

HB-1902-HD-1

Submitted on: 3/13/2024 5:31:09 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Giuliano Geronymo	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

With love,

giuliano Geronymo

HB-1902-HD-1

Submitted on: 3/13/2024 5:35:27 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jody Mountain	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jody Mountain

HB-1902-HD-1

Submitted on: 3/13/2024 5:51:03 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Alana Hendrickson	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Alana Hendrickson

HB-1902-HD-1

Submitted on: 3/13/2024 5:51:34 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Tamara Biho Montgomery	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Tamara Biho Montgomery

HB-1902-HD-1

Submitted on: 3/13/2024 5:53:25 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

Sincerely,
Andrew Isoda
Lahaina, Mau'i

HB-1902-HD-1

Submitted on: 3/13/2024 6:29:14 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Gwen Rodrigues	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,
As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.
Sincerely, Gwen Rodrigues

HB-1902-HD-1

Submitted on: 3/13/2024 7:55:37 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
sherri curry	Individual	Support	Written Testimony Only

Comments:

Please, amend the bill to include protections on summary possession and residential foreclosure moratoriums, mortgage and loan payment deferments and credit reporting agency protection.

HB-1902-HD-1

Submitted on: 3/13/2024 8:37:59 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Keoni Shizuma	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and members of the committee,

I stand in support of HB1902, but ask that you consider an amendment.

I am asking that you consider amending this bill to include language proposed by the Attorney General that incorporates critical protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections. These are indispensable safeguards that were sorely missed and urgently needed in the aftermath of this Lahaina wildfire disaster.

By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Mahalo nui for your time and consideration, please defer this bill.

Keoni Shizuma

HB-1902-HD-1

Submitted on: 3/13/2024 8:49:24 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Cassandra Antonell	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a former Lāhainā resident now living in Hilo, I'm deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Cassandra Antonell

HB-1902-HD-1

Submitted on: 3/13/2024 9:05:39 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Amber Coontz	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Amber Coontz (Lahaina, HI)

HB-1902-HD-1

Submitted on: 3/13/2024 8:53:26 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lauren Palakiko	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

I am a resident born and raised in Lahaina. We are all deeply concerned about the welfare of our community. I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Me ka ha'aha'a,

Lauren Palakiko

HB-1902-HD-1

Submitted on: 3/13/2024 9:32:24 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Christopher Kaiakapu	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a Kanaka Maoli who cares for the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo,

Chris Ka'iakapu

HB-1902-HD-1

Submitted on: 3/13/2024 10:04:23 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Cyndi Mayo-Akeo	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Cyndi Mayo-Akeo

HB-1902-HD-1

Submitted on: 3/13/2024 10:09:20 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kazuo Flores	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kazuo Flores

HB-1902-HD-1

Submitted on: 3/13/2024 10:15:01 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
KEALA FUNG	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Keala Fung

HB-1902-HD-1

Submitted on: 3/13/2024 11:41:21 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Javin Turalva-Albano	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Javin Turalva-Albano

HB-1902-HD-1

Submitted on: 3/14/2024 4:08:46 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Alice Abellanida	Individual	Support	Written Testimony Only

Comments:

I support this bill. We need to keep our leaders powers in check.

HB-1902-HD-1

Submitted on: 3/14/2024 4:22:34 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
James Bruch	Individual	Support	Written Testimony Only

Comments:

I support ths bill. Respectfully

James

HB-1902-HD-1

Submitted on: 3/14/2024 5:17:18 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Athena Roebuck	Individual	Comments	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Mahalo for your attention to this matter.

Sincerely,

Athena Roebuck and Family

HB-1902-HD-1

Submitted on: 3/14/2024 5:33:09 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Julia Marrack	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Julia Marrack, Waimea

HB-1902-HD-1

Submitted on: 3/14/2024 6:17:02 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
cheryl hendrickson	Individual	Support	Written Testimony Only

Comments:

Aloha- Please support adding protections to clarify the powers of the Governor and Mayors during a declared emergency. Including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, which are indispensable safeguards that were sorely missed and urgently needed during last summer's disasters. Mahalo

HB-1902-HD-1

Submitted on: 3/14/2024 6:17:19 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
David E Shormann	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

HB-1902-HD-1

Submitted on: 3/14/2024 6:42:09 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Hannah Fuqua	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
hannah

HB-1902-HD-1

Submitted on: 3/14/2024 6:37:36 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Clapper	Individual	Support	Written Testimony Only

Comments:

This is an important bill that will enable our Maui residents to recover stronger and with supportive stability with the protections this bill provides.

I strongly encourage you to support this bill.

Mahalo,

Elizabeth Clapper

HB-1902-HD-1

Submitted on: 3/14/2024 6:47:51 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Felili Mendoza	Individual	Support	Remotely Via Zoom

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. We pray God fill you all with wisdom and patience to serve and make a the right decisions for our sweet Lahaina!

Sincerely,

Felili Pousima Mendoza

HB-1902-HD-1

Submitted on: 3/14/2024 7:02:43 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Aulani Dusenberry	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Aulani Dusenberry

HB-1902-HD-1

Submitted on: 3/14/2024 7:28:59 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Karri Ayasanonda	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. Sincerely,

Karri Ayasanonda

HB-1902-HD-1

Submitted on: 3/14/2024 7:30:28 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
cheryl burghardt	Individual	Comments	Written Testimony Only

Comments:

My comments on HB1902 HD 1 asking that as a member of the public who remains deeply concerned about the welfare of the communities of our islands that you consider amending this bill, HB1902 HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. Each one of us living here understands the too real possibilities of something similar in our own community. THE depth of physical/mental pain and suffering as well as the financial, daily issues that the people of Lahaina continue to deal with is something we should all be working on to ensure as best we can that we are protecting and equipping our communities better. These protections including but not limited to a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment and credit reporting agency protections are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provision into HB1902HD1 we can ensure that our communities (in our unique island state) are better equipped to weather future crises and emerge stronger and resilient. #togetherwerise.

Thank you for reading my comments.

Cheryl

Kou, O`ahu

HB-1902-HD-1

Submitted on: 3/14/2024 7:49:37 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Robert Monteiro Jr	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

I was directly affected by the Lahaina fires. I strongly urge you to look at the safeguards and protections for the people of Lahaina. I am currently struggling to stay on the west side and keep our community together along with the economic feasibility of that side of the island. It is crucial that we can be given time to heal and get back on our feet. I will never ask for a handout. But I definitely am asking for a hand up! We need your help so we can regain our pride regain our footing. The community of Lahaina are Warriors. Allow us some time to fight to get back what we had and just not lose anything more.

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Robert Monteiro Jr

HB-1902-HD-1

Submitted on: 3/14/2024 7:55:05 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Miriam Keo	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the attorney general that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed when urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crisis and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Miriam-Ashley Keo

HB-1902-HD-1

Submitted on: 3/14/2024 8:22:33 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Sierra Dew	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Sierra Dew

HB-1902-HD-1

Submitted on: 3/14/2024 8:14:12 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Melody Torres	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a concerned member of the public and full time resident of Maui I am writing to express my concern about the welfare of our communities. I am writing to urge you to consider amending HB1902 to include language proposed by the Attorney General that incorporates critical protections derived from the experiences of the Lahaina community in the aftermath of the fires. These protections including:

A summary possession moratorium

Residential foreclosure moratorium

mortgage pyament deferment

loan payment deferment

credit reporting agency protections

are necessary safeguards that were so clearly missed and needed during the disaster. By incorporating these provisions into HB1902 HD1 we can ensure that our communities are better equipped to weather future crises. Thank you for your attention to this matter

Sincerely,

Melody Torres

HB-1902-HD-1

Submitted on: 3/14/2024 8:33:31 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lana Bilbo	Individual	Comments	Written Testimony Only

Comments:

Dear chairs and Honorable Committee Members,

Please amend HB1902 to include the AG language addressing the lessons learned by our Lahaina community. These protections include summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections. This will protect us all in the future. Please truly put Lahaina residents at the forefront of their own recovery process and help protect all Hawaii residents into the future.

Mahalo,

Lana

HB-1902-HD-1

Submitted on: 3/14/2024 8:27:30 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Riley Bond	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a mother and Lahaina resident, I witness firsthand the daily struggles faced by those who lost everything in the devastating fires. It's heart-wrenching to see families grappling with the aftermath, striving to rebuild their lives from the ashes. That's why I implore you to consider the dire necessity of amending HB1902, HD1, with the proposed amendments from the Attorney General.

These amendments, born from the harrowing experiences of the Lahaina community, are not just suggestions; they are lifelines. The inclusion of critical protections such as a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections are indispensable. These safeguards were painfully absent during the disaster, leaving families vulnerable and without recourse.

By integrating these provisions into HB1902, HD1, we can provide our communities with the support and resilience they need to confront future crises. These amendments are not merely enhancements; they are essential tools for rebuilding lives and ensuring a more secure future for all. Your attention to this matter is deeply appreciated.

Sincerely,

Riley Bond

HB-1902-HD-1

Submitted on: 3/14/2024 8:38:01 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
robin knox	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. Sincerely,

Robin S. Knox

Kihei, Maui

HB-1902-HD-1

Submitted on: 3/14/2024 8:39:18 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Sara Patton	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Sara Patton

HB-1902-HD-1

Submitted on: 3/14/2024 8:43:37 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Eileen McKee	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in support of HB1902.

Mahalo for considering my testimony.

Eileen McKee, Kihei

HB-1902-HD-1

Submitted on: 3/14/2024 9:09:14 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
DIANA L BERINOBIS	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

I sincerely appreciate your taking the time to consider this bill, as I am concerned that my keiki and mo'opuna may not be able to continue to call Hawaii home.

Thank you for your attention to this matter.

Sincerely,

Diana L Berinobis

HB-1902-HD-1

Submitted on: 3/14/2024 9:17:21 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Pamela Vera	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a individual citizen deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Pamela Vera

HB-1902-HD-1

Submitted on: 3/14/2024 9:26:44 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Sarah Santos	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Sarah Santos

HB-1902-HD-1

Submitted on: 3/14/2024 9:38:18 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Sandra Snedikor	Individual	Comments	Written Testimony Only

Comments:

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Sandra M. Snedikor

HB-1902-HD-1

Submitted on: 3/14/2024 9:42:19 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaila Wilkinson	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Kaila Wilkinson (Lahaina resident)

HB-1902-HD-1

Submitted on: 3/14/2024 9:43:43 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Malia Taylor-Wolfe	Individual	Comments	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

My name is Malia Taylor-Wolfe and I am a law student at William S. Richardson School of Law. I am writing to urge you to consider **amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections** derived from the harrowing experiences of the Lahaina community in the aftermath of the fires.

These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Mahalo nui,

Malia Taylor-Wolfe

HB-1902-HD-1

Submitted on: 3/14/2024 9:51:58 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lori Apo	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,
As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Lori Apo

HB-1902-HD-1

Submitted on: 3/14/2024 10:20:50 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaulu Luuwai	Individual	Support	Written Testimony Only

Comments:

Aloha Members of the Committee on Public Safety and Intergovernmental and Military Affairs, and Members of the Committee on Commerce and Consumer Protection,

I am in strong support of HB1902, provided that certain amendments are made. Fundamentally, this bill will immediately help those affected by the Lahaina fires.

The following amendments have been proposed by the Department of the Attorney General that would provide critical protections for the most vulneral in the Lahaina community, the fire victims. The protections proposed by the Attorney General, which the Governor does not currently have the authority to do on his own, include a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections.

There are many stories of residents affected by the fire facing foreclosure because they cannot afford mortgages on homes that no longer exist. There have been numerous articles in the news covering the struggle these families face. This is especially true for those living in multi-generational houses who depended on the income of many family members to cover a mortgage. Now, these individuals are dispursed and cannot afford to survive in Hawaii‘ while also paying the mortgages. In particular, the Filipino community, the largest demographic in Lahaina, is challenged with this issue. Please implement these stop-gap measures that protect multi-generational, multi-family households.

Mahalo for listening to the call of the Lahaina community.

HB-1902-HD-1

Submitted on: 3/14/2024 10:32:04 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

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

Comments:

Please include language proposed by the Attorney General that incorporates critical protections including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections,

HB-1902-HD-1

Submitted on: 3/14/2024 10:36:56 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Rabbia Ashraf	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Rabbia

HB-1902-HD-1

Submitted on: 3/14/2024 10:49:04 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Karina Uribe	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Karina

HB-1902-HD-1

Submitted on: 3/14/2024 11:31:23 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Ilima Greig-Hong	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires.

These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure the physical and financial safety of all community members and especially the future of our keiki.

Thank you for your attention to this matter.

Sincerely,
Ilima Greig-Hong

HB-1902-HD-1

Submitted on: 3/14/2024 11:48:16 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jacqueline S. Ambrose	Individual	Support	Written Testimony Only

Comments:

Aloha,

As a member of the public deeply concerned about the welfare of our communities, I urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgages

HB-1902-HD-1

Submitted on: 3/14/2024 12:15:50 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Brenda O McCallum	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Oriana McCallum

HB-1902-HD-1

Submitted on: 3/14/2024 12:30:42 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Lorna Holmes	Individual	Support	Written Testimony Only

Comments:

As someone deeply concerned about the welfare of our communities, I am writing to urge you to amend this bill (HB1902, HD1) to include language proposed by the Attorney General adding critical protections. Since the harrowing experiences of the Lahaina community in the aftermath of the fires, we found these protections missing. Needed protections are: 1) a summary possession moratorium, 2) a residential foreclosure moratorium, 3) mortgage payment deferment, 4) loan payment deferment, and 5) credit reporting agency protections.

These indispensable safeguards were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902,HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Mahalo for supporting these amendments.

HB-1902-HD-1

Submitted on: 3/14/2024 1:09:09 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Latai Soakai	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Latai Soakai

HB-1902-HD-1

Submitted on: 3/14/2024 1:22:07 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Paul Carter	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, and a 46 year resident of Maui, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Paul Carter

201 River RD., Waihe'e, Maui, HI

HB-1902-HD-1

Submitted on: 3/14/2024 1:46:20 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Isikeli Tafea	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Isikeli Tafea

**TO: COMMITTEE ON PUBLIC SAFETY AND INTERGOVERNMENTAL AND
MILITARY AFFAIRS
Senator Glenn Wakai, Chair
Senator Brandon J.C. Elefante, Vice Chair**

**COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair**

FROM: Ho'oleia Ka'eo

RE: HB 1902, HD1 - RELATING TO EMERGENCY MANAGEMENT

Hearing on **Mar 15, 2024**

STRONG SUPPORT TO AMEND HB 1902

Aloha e Chair Wakai, Chair Keohokalole, Vice Chair Elefante, & Vice Chair Fukunaga. Aloha pū eke 'Aha Kenekoa - **Kōmike Commerce And Consumer Protection & Kōmike Public Safety And Intergovernmental And Military Affairs.**

Mahalo for the opportunity to address this committee on this important issue.

'O Ho'oleia Ka'eo ko'u inoa. No Waiohuli, Maui mai au. I am testifying to encourage the following **amendments** to HB 1902:

- 1) Summary possession moratorium
- 2) Residential foreclosure moratorium
- 3) Mortgage payment deferment
- 4) Loan payment deferment
- 5) Credit reporting agency protections

In the aftermath of this tragedy, Lahaina survivors continue to suffer and more and more will be displaced. These amendments offer concrete protections to our community. As a Maui resident, it hurts to see friends and family suffer without these protections. Although this impacts them directly, the effects reverberate to the broader community – Maui's housing crisis has skyrocketed to new levels.

Although I support all above amendments, I also recognize that the inclusion of some is better than the exclusion of all. I urge you senators to [lease use this opportunity as lawmakers to help victims directly by amending HB 1902.

Me ka ha'aha'a,

Ho'oleia Ka'eo
Waiohuli, Maui

HB-1902-HD-1

Submitted on: 3/14/2024 1:51:29 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Tiffany Morgan	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Please stop supporting economically privileged people (especially from out of state), before it is too late. Your lack of protection is decimation to people of the land here in the Kingdom of Hawai'i.

Thank you for your attention to this matter.

Sincerely,

Tiffany Morgan

HB-1902-HD-1

Submitted on: 3/14/2024 2:11:07 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jasmine	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Jasmine Belkosky

HB-1902-HD-1

Submitted on: 3/14/2024 2:57:47 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Cedar Wilson	Individual	Support	Written Testimony Only

Comments:

Aloha I'm writing today in support of HB1902 and ask that these protections be inserted into the bill:

-summary possession moratorium

-residential foreclosure moratorium

-mortgage payment deferment

-loan payment deferment

-credit reporting agency protections

Mahalo nui for your consideration for such an important bill to help our Lahaina heal/recover.

HB-1902-HD-1

Submitted on: 3/14/2024 9:44:08 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Nani	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Nani Be

HB-1902-HD-1

Submitted on: 3/13/2024 3:33:21 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Nani Dapitan-Haake	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Esteemed Members of the Committee,

I am reaching out to you as a concerned member of the public regarding the well-being of our communities.

I respectfully urge you to consider amending HB1902, HD1 to include the language proposed by the Attorney General. This language incorporates crucial protections inspired by the challenging experiences faced by the Lahaina community following the fires.

The protections, such as a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are vital safeguards that were noticeably absent and urgently required during the catastrophe.

By integrating these provisions into HB1902, HD1, we can enhance our communities' preparedness to navigate future crises and emerge stronger and more resilient.

Thank you for your attention to this important issue.

Warm regards, Nani Dapitan-Haake

HB-1902-HD-1

Submitted on: 3/14/2024 3:04:17 PM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Julia McGrath	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Please assist the Lahaina community. The way back is long and arduous, and families are leaving the island from the stressful aftermath of the fire.

Help us,

Julia McGrath, Lahaina

HB-1902-HD-1

Submitted on: 3/14/2024 4:40:55 PM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Nancy Harter	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Nancy Harter

HB-1902-HD-1

Submitted on: 3/14/2024 5:18:18 PM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Anna Barbeau	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole and all Members of the Committee. We ask this bill be ammended to include needed safeguards. Our Govenor needs the power to be able to thourghly protect the West Maui (Lahaina) residents. We need legal protection from forced forclosures. There must be instituted a Moratorium on forclosures of residential residences. Also deferrment of mortgage and loan payments for a substantial period and credit reporting agency protections. These safeguards can be passed by our Govenor who understands the desperate urgency this dire situation demands. He will not allow the vulnerable to be crushed during this deseperate time. None of us asked for this situation and we need protection Governor Green can supply. Mahalo

LATE

HB-1902-HD-1

Submitted on: 3/14/2024 7:54:45 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jacqueline Hudson	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

I am a permanent resident of West Maui residing a few miles north of Lahaina. I am deeply concerned about the future of our community.

I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires.

These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster.

Please consider incorporating these provisions into HB1902, HD1, so that Lahaina will have a future and chance to recover from the devastation of the August 8th wildfire as well as prevent future disasters.

Sincerely,

Jacqueline Hudson

6 Kiohuohu Lane Unit 8

Lahaina, HI 96761

(808)269-0295

LATE

HB-1902-HD-1

Submitted on: 3/14/2024 9:06:45 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Holden Takahashi	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Also continue efforts to eliminate STRs in Hawaii. Thank you for your attention to this matter.

LATE

HB-1902-HD-1

Submitted on: 3/14/2024 10:35:24 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

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

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter. Sincerely, Pahnelopi McKenzie

LATE

HB-1902-HD-1

Submitted on: 3/14/2024 10:38:37 PM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kiley Adolpho	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Kiley Adolpho

HB-1902-HD-1

Submitted on: 3/14/2024 10:47:43 PM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Jordan Kapono Nakamura	Individual	Comments	Written Testimony Only

Comments:

Aloha Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

My name is Jordan Kapono Nakamura and I'm a kama'aina worker and member of a concerned lahui, the welfare of our communities is at stake and long overdue. As such, I'm writing to urge you to amend HB1902, HD1 to include propositions made by the Attourney General incorporating essential provisions and protections for our friends and neighbors and members of our own community living in the wake of the Lahaina fire disaster. These protections include a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, and all are essential and indispensable safeguards which were deserved but denied to the survivors of the Lahaina disaster and ongoing crisis. By incorporating these provisions into HB1902, HD1, we can help ensure our communities are better equipped to navigate and endure future crises on every island in Hawai'i and emerge stronger and more resilient. Mahalo for your attention to this crucial proposition for amendments to this bill that would greatly benefit all of us.

HB-1902-HD-1

Submitted on: 3/15/2024 12:18:20 AM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
james wallace	Individual	Support	In Person

Comments:

I support HB1902 HD1. We need to amend this bill to include these safe guards. In the wake of the disaster there's corruption that came with it. Let the Lahaina people make the call. Not our none helping most hungry mayor or gov.

HB-1902-HD-1

Submitted on: 3/15/2024 7:03:53 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
U'ilani Tevaga	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Janice Tevaga

LATE

HB1902,HD1 Sample Testimony

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient.

Thank you for your attention to this matter.

Sincerely,

Rose Crichton

HB-1902-HD-1

Submitted on: 3/15/2024 7:11:30 AM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Richard Ho	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Richard Ho

HB-1902-HD-1

Submitted on: 3/15/2024 8:17:11 AM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Nalani	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Nalani Abellanida

HB-1902-HD-1

Submitted on: 3/15/2024 9:10:45 AM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Kaua Kama	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee, As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Kauailinoe Kama

LATE

HB-1902-HD-1

Submitted on: 3/15/2024 9:15:40 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kamilah Jenkins	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,
Kamilah Jenkins

LATE

HB-1902-HD-1

Submitted on: 3/15/2024 9:50:25 AM

Testimony for PSM on 3/15/2024 3:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Ali Miller	Individual	Comments	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Ali Miller

HB-1902-HD-1

Submitted on: 3/15/2024 9:41:20 AM

Testimony for PSM on 3/15/2024 3:01:00 PM



Submitted By	Organization	Testifier Position	Testify
Cole Mitchell Basar	Individual	Support	Written Testimony Only

Comments:

Dear Chair Wakai, Chair Keohokalole, and Honorable Members of the Committee,

As a member of the public deeply concerned about the welfare of our communities, I am writing to urge you to consider amending HB1902, HD1 to include language proposed by the Attorney General that incorporates critical protections derived from the harrowing experiences of the Lahaina community in the aftermath of the fires. These protections, including a summary possession moratorium, residential foreclosure moratorium, mortgage payment deferment, loan payment deferment, and credit reporting agency protections, are indispensable safeguards that were sorely missed and urgently needed during the disaster. By incorporating these provisions into HB1902, HD1, we can ensure that our communities are better equipped to weather future crises and emerge stronger and more resilient. Thank you for your attention to this matter.

Sincerely,

Cole Basar