JOSH GREEN, M.D. GOVERNOR STATE OF HAWAII Ke Kia 'äina o ka Moku 'äina 'o Havai 'i

SYLVIA J. LUKE LT. GOVERNOR STATE OF HAWAII Ka Hope Kia'āina o ka Moku'āina 'o Hawai'i



KALI WATSON CHAIRMAN, HHC

KATIE L. DUCATT DEPUTY TO THE CHAIRMAN Ka Hope Luna Hoʻokele

# STATE OF HAWAII DEPARTMENT OF HAWAIIAN HOME LANDS

Ka 'Oihana 'Āina Ho 'opulapula Hawai 'i P. O. BOX 1879 HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIRMAN
HAWAIIAN HOMES COMMISSION
BEFORE THE SENATE COMMITTEE ON HAWAIIAN AFFAIRS
HEARING ON JANUARY 30, 2024 AT 1:00PM IN CR 224

### SB 2646, RELATING TO THE HAWAIIAN HOMES COMMISSION ACT

January 30, 2024

Aloha Chair Shimabukuro, Vice Chair Fevella, and members of the Committee:

The Department of Hawaiian Home Lands (DHHL) strongly supports this bill which would increase the loan limit for direct loans provided by the DHHL to 75% of the maximum single residence loan amount allowed in Hawaii by the United States Department of Housing and Urban Development's Federal Housing Administration, instead of 50%, as currently outlined in section 215 of the Hawaiian Homes Commission Act, 1920, as amended.

With the higher cost to construct or purchase a home, increasing the loan limit from fifty percent to seventy-five percent of the maximum single residence loan amount allowed in Hawaii by the FHA will allow beneficiaries to purchase or make improvements to their home. This bill was approved by the Hawaiian Homes Commission and included in the Governor's administrative package by request of our Department.

Thank you for your consideration of our testimony.

<u>SB-2646</u> Submitted on: 1/29/2024 3:11:49 PM

Testimony for HWN on 1/30/2024 1:00:00 PM

<b>Submitted By</b>	Organization	<b>Testifier Position</b>	Testify
De MONT Kalai Manaole	Testifying for Ho'omana Pono, LLC	Support	In Person

## Comments:

We **STRONGLY SUPPORT** this bill that will greatly help native Hawaiians on the waitlist to realize their dream of obtaining a home on Hawaiian Home Lands.

<u>SB-2646</u> Submitted on: 1/28/2024 4:08:05 PM

Testimony for HWN on 1/30/2024 1:00:00 PM

<b>Submitted By</b>	Organization	<b>Testifier Position</b>	Testify
Lu Ann Faborito	Individual	Support	Written Testimony Only

## Comments:

As a lessee who financed through USDA - rural loans, this is a better vehicle to help others secure financing for their homes on the ainapulapula.

<u>SB-2646</u> Submitted on: 1/28/2024 7:34:21 PM

Testimony for HWN on 1/30/2024 1:00:00 PM

<b>Submitted By</b>	Organization	<b>Testifier Position</b>	Testify
Julia Estigoy-Kahoonei	Individual	Support	Written Testimony Only

## Comments:

I support increasing the direct loan funds to 75% if it's going to help more Hawaiians carve out a better life here in these islands.