

JOSH GREEN, M.D.
GOVERNOR
STATE OF HAWAII
*Ke Kia'āina o ka Moku'āina 'o
Hawaii*

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



KALI WATSON
CHAIRMAN, HHC
Ka Luna Ho'okele

KATIE L. DUCATT
DEPUTY TO THE CHAIRMAN
Ka Hope Luna Ho'okele

STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS
Ka 'Oihana 'Āina Ho'opulapula Hawaii

P. O. BOX 1879
HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIRMAN
HAWAIIAN HOMES COMMISSION
BEFORE THE SENATE COMMITTEE ON HAWAIIAN AFFAIRS
HEARING ON FEBRUARY 1, 2024 AT 1:01PM IN CR 224

SB 3112, RELATING TO THE HAWAIIAN HOMES COMMISSION ACT

February 1, 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.

SB-3112

Submitted on: 1/29/2024 8:07:46 PM

Testimony for HWN on 2/1/2024 1:01:00 PM

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

Comments:

We STRONGLY SUPPORT this bill.

January 31, 2024

Testimony for SB 3112 Relating to Hawaiian Homes Commission Act to extend 50% to 75% loan limit

He Mele komo a he mele aloha no na kupuna o ke au i hala Aloha mai kakou.

Aloha,

My name is Cindy Freitas and I'm a Native Hawaiian descended of the native inhabitants of Hawai'i prior to 1778 and born and raised in Hawai'i.

I am also a practitioner who still practice the cultural traditional customary practices that was instill in me by my grandparents at a young age from mauka (MOUNTAIN TO SEA) to makai in many areas.

I'm Supporting this SB 3112 for the following reasons:

Hawaiian Homes Commission Act, 1920, as amended as the purpose of this Act to increase loan limit from 50 percent to 75 percent that is currently outlined in Section 215 of the HHCA.

I'm a Beneficiary and this will benefit my family and I with in the lease that is 99 years.

Mahalo,

____/s/____
Cindy Freiotas

SB-3112

Submitted on: 1/31/2024 4:48:52 PM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Kade Yam-Lum	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for SB NO. 3112, which relates to the Hawaiian Homes Commission Act. As a proud Hawaiian and member of the community, I believe this bill is a crucial step towards addressing the housing needs of our fellow Hawaiian beneficiaries.

The Department of Hawaiian Home Lands (DHHL) plays a vital role in providing direct loans for the repair, maintenance, purchase, and erection of dwellings. However, the current loan limit of fifty percent of the maximum single residence loan amount allowed in Hawaii by the United States Department of Housing and Urban Development's Federal Housing Administration (FHA) has become outdated and inadequate.

In light of the rising costs of construction and homeownership, it is essential that we increase the loan limit to better meet the needs of Hawaiian beneficiaries. SB NO. 3112 proposes to raise the loan limit to seventy-five percent of the maximum single residence loan amount allowed in Hawaii by the FHA. This change will enable beneficiaries to secure financing for their homes and make necessary improvements.

By adjusting the loan limit, we can provide greater access to affordable housing options for Hawaiian families. This will not only enhance the quality of life for beneficiaries but also contribute to the overall well-being and growth of our community.

I understand that this bill is a significant opportunity for our legislators to make a positive impact on the lives of Hawaiian beneficiaries. Therefore, I urge you to support and pass SB NO. 3 to increase the loan limit for direct loans provided by DHHL.

Thank you for your attention to this matter. I trust that you will consider the needs of our Hawaiian community and play a vital role in ensuring its success. If you require any further information or have any questions, please do not hesitate to contact me.

Mahalo nui loa for your time and consideration.

Sincerely,

KADE YAM-LUM

SB-3112

Submitted on: 2/1/2024 8:20:37 AM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Jan K Makepa	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Jan Makepa, a resident of the Wai‘anae Valley Homestead and I am in support of SB3112 to increase USDA loans from 50% to 75% to help our kanaka.

Mahalo, Jan Makepa

SB-3112

Submitted on: 2/1/2024 8:31:04 AM

Testimony for HWN on 2/1/2024 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Angela Melody Young	Testifying for CARES	Support	In Person

Comments:

CARES testifies in strong support.