JOSH GREEN, M.D. GOVERNOR



HAKIM OUANSAFI EXECUTIVE DIRECTOR

BARBARA E. ARASHIRO EXECUTIVE ASSISTANT

IN REPLY, PLEASE REFER TO:

### **STATE OF HAWAII**

HAWAII PUBLIC HOUSING AUTHORITY 1002 NORTH SCHOOL STREET POST OFFICE BOX 17907 HONOLULU, HAWAII 96817

Statement of
Hakim Ouansafi, Executive Director
Hawaii Public Housing Authority

Before the
SENATE COMMITTEE ON HOUSING
AND
SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Thursday, March 14, 2024 1:05 PM – Room 225, Hawaii State Capitol

In consideration of SCR 17 / SR 9

# REQUESTING THE HAWAII PUBLIC HOUSING AUTHORITY TO UTILIZE THE STATE'S RENTAL SUPPLEMENT PROGRAM TO PROVIDE HOMEOWNERS INSURANCE PREMIUM ASSISTANCE TO HOUSING OWNERS WHO RENT OR LEASE TO QUALIFIED KUPUNA A MORTGAGE PROPERTY WITHIN DESIGNATED LAVA ZONES

Honorable Chair Chang and Chair San Buenaventura, and members of the Senate Committee on Housing, and Senate Committee on Health and Human Services, thank you for the opportunity to provide testimony on Senate Concurrent Resolution (SCR) 17 / Senate Resolution (SR) 9.

The Hawaii Public Housing Authority (HPHA) <u>appreciates the intent</u> of SCR 17 / SR 9 which requests that the HPHA utilize the State's Rent Supplement Program to provide homeowners insurance premium assistance to housing owners who rent or lease to qualified kupuna a mortgaged property located within an area designated as lava zone 1 or lava zone 2, as identified by the United States Geological Survey Lava-Flow Hazard Zone Map, Island of Hawaii.

While we sympathize with the people in this situation, please know that the HPHA has no experience in creating or administering insurance premium assistance programs, nor the positions that have the expertise needed to administer insurance premium assistance programs.

The HPHA appreciates the opportunity to provide the Committees with the HPHA's testimony. We thank you very much for your dedicated support.

## **SCR-17**

Submitted on: 3/11/2024 12:33:15 PM

Testimony for HOU on 3/14/2024 1:05:00 PM

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

#### Comments:

Yes I support this bill. The cost of homeowners insurance in lava zones 1-2 have increased dramatically. I am one of the residents whose policy increased 1000% from \$300 annually to nearly \$6000. Luckily we have a bit of a slush fund to afford it but I worry for those kupuna who live alone and are on a fixed income. How are they expected to come up with that? This bill will help. I would also like to see for the rest of us some kind of tax credit or even yet, more options for insurance. Having only one company to insure our area is criminal as they can then charge any price they want.

SCR-17 Submitted on: 3/11/2024 4:22:46 PM

Testimony for HOU on 3/14/2024 1:05:00 PM

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

## Comments:

In strong support. Thank you Chair Chang and Chair San Buenaventura.

SCR-17 Submitted on: 3/11/2024 4:30:24 PM

Testimony for HOU on 3/14/2024 1:05:00 PM

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

Comments:

In support. Aloha!