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# A BILL FOR AN ACT

RELATING TO DISASTER PREPAREDNESS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that with warmer seas  
2 caused by climate change, the spawning area for hurricanes in  
3 the eastern and central Pacific Ocean has moved north. This  
4 greatly increases the potential for stronger storms and  
5 hurricanes to cross the Pacific Ocean and cause extreme winds  
6 and precipitation in Hawaii.

7           The legislature also finds that the natural features  
8 surrounding the State, including cooler surrounding waters,  
9 lower-level trade winds, and stronger upper-level winds in the  
10 opposite direction, have protected the State by tearing apart  
11 approaching hurricanes. However, the warming waters and the  
12 loss of two days of trade winds each year for the past fifty  
13 years have eroded the number of days the State enjoys those  
14 protective features to only half of the days of the year. For  
15 the other half of the days in the year, Hawaii's natural  
16 elements are less effective at slowing or stopping approaching  
17 hurricanes.



1           The legislature further finds that the warmer ocean waters  
2 have also strengthened the intensity of hurricanes; as a result,  
3 hurricanes classified as Categories 3, 4, and 5 have become  
4 stronger and more frequent. This strengthening has led climate  
5 change assessment models to modify predictions of Category 5  
6 hurricanes with two hundred miles per hour sustained winds from  
7 occurring every eight years to every year by 2080. These storms  
8 are also expected to mostly occur in the northern Pacific, in  
9 which Hawaii is located.

10           The legislature additionally finds that Hawaii's  
11 investments in safety measures has not improved over time and  
12 vulnerability continues to worsen each year with aging  
13 infrastructure, property, homes, and facilities. Most of  
14 Hawaii's wooden homes – roughly 187,000 – would be damaged or  
15 destroyed under Category 1 hurricane conditions. Yet, Hawaii  
16 has a very limited number of refuge sites on each island. Oahu,  
17 for instance, has only thirty-two refuge areas that can  
18 accommodate up to one hundred thousand people. Even the event  
19 of a Category 1 hurricane, the city and county of Honolulu  
20 department of emergency management expects two hundred thousand  
21 people to seek shelter.



1           Furthermore, many of the State's refuge areas do not meet  
2 the standard to be deemed hurricane shelters, with few areas  
3 able to withstand a Category 2 hurricane. Only one shelter in  
4 State located in Hawaii county is meant to withstand a Category  
5 4 hurricane. When a major hurricane strikes, there will be  
6 limited, if any, safe places for people to take shelter. Homes  
7 and condominiums built to withstand major hurricanes will be  
8 places of refuge for family and friends, which will hopefully  
9 reduce the number of people needing shelter.

10           Therefore, the legislature believes there is an obligation  
11 to the people of Hawaii and future generations for the State to  
12 encourage property owners to prepare their homes and  
13 condominiums to withstand hurricanes with sustained winds in  
14 excess of two hundred miles per hour.

15           Although providing a tax break for taxpayers who fortify  
16 their homes against strong winds and hurricanes will help many  
17 individuals, the legislature finds that a tax break will not  
18 help low-income people living in dangerous single-wall-  
19 construction houses, or low-income condominium owners, because  
20 these individuals do not make enough money to fortify their



1 homes and condominiums. These individuals need additional money  
2 to strengthen their homes.

3 The legislature also believes that people earning up to  
4 eighty per cent of the area median income in Hawaii should have  
5 an opportunity to apply for grants to fortify their homes in  
6 amounts of between \$25,000 and \$50,000 for houses and \$10,000  
7 for condominiums. Since the homes of lower income people would  
8 probably be in poorer shape, these individuals will likely  
9 require \$50,000 instead of \$25,000.

10 If this funding can save these people and their homes  
11 during a hurricane, it will be worth many times that cost to the  
12 government in the recovery and rebuilding process. Increasing  
13 the resiliency of these structures and saving potentially  
14 thousands of households from becoming homeless after a major  
15 hurricane will also aid the State by not adding to the ongoing  
16 housing crisis.

17 The purpose of this Act is to appropriate funds for the  
18 office of the governor, in collaboration with the insurance  
19 division of the department of commerce and consumer affairs, to  
20 oversee and administer grants to low-income residents, and



1 condominium associations on behalf of low-income condominium  
2 owners, to fortify residential real property against hurricanes.

3 SECTION 2. There is appropriated out of the general  
4 revenues of the State of Hawaii the sum of \$ or so  
5 much thereof as may be necessary for fiscal year 2025-2026 and  
6 the same sum or so much thereof as may be necessary for fiscal  
7 year 2026-2027 for the office of the governor, in collaboration  
8 with the insurance division of the department of commerce and  
9 consumer affairs, to oversee and administer grants for:

10 (1) Low-income residents making eighty per cent or less of  
11 the area median income to fortify their residential  
12 real property against hurricanes; and

13 (2) Condominium associations to cover the costs of windows  
14 and doors that can withstand two hundred miles per  
15 hour sustained winds; provided that the costs are for  
16 condominiums where the owner of the unit makes eighty  
17 per cent or less of the area median income.

18 Persons applying for these grants shall not apply for any other  
19 funds for hurricane fortification of residential real property.

20 The sums appropriated shall be expended by the office of  
21 the governor for the purposes of this Act.



# H.B. NO. 353

1 SECTION 3. This Act shall take effect on July 1, 2025.

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INTRODUCED BY: *Anna A. Beletti*  
JAN 16 2025



# H.B. NO. 353

**Report Title:**

Office of the Governor; DCCA; Hurricane Fortification Grants;  
Low-Income Residents; Condominium Associations; Appropriation

**Description:**

Appropriates funds for the Office of the Governor, in collaboration with the Insurance Division of the Department of Commerce and Consumer Affairs, to oversee and administer grants to low-income residents, and condominium associations on behalf of low-income condominium owners, to fortify residential real property against hurricanes.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

