

STAND. COM. REP. NO. **2610**

Honolulu, Hawaii

FEB 2 0 2026

RE: S.B. No. 3311
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir:

Your Committee on Water, Land, Culture and the Arts, to which was referred S.B. No. 3311 entitled:

"A BILL FOR AN ACT RELATING TO THE STRENGTHEN HAWAII HOMES PROGRAM,"

begs leave to report as follows:

The purpose and intent of this measure is to:

- (1) Establish the Strengthen Hawaii Homes Program under the Department of Land and Natural Resources to award grants for qualified mitigation projects to mitigate against loss from fire;
- (2) Provide eligibility criteria for residential property owners to receive grants and guidelines for contractors and assessors to perform work on mitigation projects;
- (3) Establish the Strengthen Hawaii Homes Revolving Fund;
- (4) Require annual reports to the Legislature; and
- (5) Appropriate funds.

Your Committee received testimony in support of this measure from the Department of Land and Natural Resources, Hawai'i Wildfire Management Organization, and seven individuals.



Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs and Office of Information Practices.

Your Committee finds that the increasing frequency of natural disasters have prompted insurance providers to raise rates, making it more difficult for homeowners in the State to secure and maintain affordable property insurance. Wildfire and wind-driven hazards pose a serious threat to homes in the State, particularly older, single-wall plantation style homes concentrated in neighborhoods where these hazards rapidly spread from structure to structure. To provide relief to homeowners and support insurance availability, other states have adopted programs that provide targeted mitigation assistance with insurance-incentive frameworks tied to resilience standards. Implementing a similar program prioritizing older and income-qualified homes in the State would incentivize homeowners to upgrade and retrofit their homes to reduce fire risk and insured losses. This measure will improve the resilience of neighborhoods across the State while reducing long-term insurance costs.

Your Committee has amended this measure by:

- (1) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Water, Land, Culture and the Arts that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 3311, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 3311, S.D. 1, and be referred to your Committees on Ways and Means and Judiciary.



Respectfully submitted on
behalf of the members of the
Committee on Water, Land,
Culture and the Arts,



CHRIS LEE, Chair



