

**JOSH GREEN, M.D.**  
GOVERNOR OF HAWAII  
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

**KENNETH FINK, MD, MGA, MPH**  
DIRECTOR OF HEALTH  
KA LUNA HO'OKELE



**CAROLINE CADIRAO**  
DIRECTOR

Telephone  
(808) 586-0100

Fax  
(808) 586-0185

**STATE OF HAWAII**  
**EXECUTIVE OFFICE ON AGING**  
NO. 1 CAPITOL DISTRICT  
250 SOUTH HOTEL STREET, SUITE 406  
HONOLULU, HAWAII 96813-2831

**Testimony in SUPPORT of HB1975 HD1**  
**Relating to Kupuna Housing**

[COMMITTEE ON FINANCE](#)

Rep. Chris Todd, Chair  
Rep. Jenna Takenouchi, Vice Chair

Testimony of Caroline Cadirao  
Director, Executive Office on Aging  
Attached Agency to the Department of Health

Hearing: Thursday, February 26, 2026, 2:00 P.M., Conference Room 308

1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department  
2 of Health supports the intent of HB1975 HD1 as long as the measure does not conflict with,  
3 reduce, or replace priorities in the executive budget.

4 **Fiscal Implications:** This measure would need an appropriation for FY2026-2027 and operating  
5 funds for two full-time equivalent positions within HPHA.

6 **Purpose and Justification:** This measure repeals the sunset date and makes the State Rent  
7 Supplement Program for Kūpuna permanent. As housing costs continue to rise, many older  
8 adults—who often rely on Social Security or other fixed incomes—are increasingly unable to  
9 meet basic needs. To afford rent, kūpuna are frequently forced to reduce spending on essential  
10 items such as food, transportation, and medication. Even small disruptions in income can place  
11 them at risk of eviction and homelessness.

12 The Program provides critical support by helping offset Hawai'i's high rental costs.

1 Stable housing can improve physical and mental well-being, support aging in place, and reduce  
2 reliance on emergency shelters. A permanent program will safeguard kūpuna with continued  
3 access to affordable housing.

4 **Recommendation:** We support the intent of this measure and defer to HPHA for permanent  
5 implementation.

6 Thank you for the opportunity to testify.



**TESTIMONY IN SUPPORT OF HB1975 HD1**  
RELATING TO KŪPUNA HOUSING

Ke Kōmike Hale o ka ‘Oihana ‘Imi Kālā  
(House Committee on Finance)

Ke Kapitala ‘o Hawai‘i  
(Hawai‘i State Capitol)

February 26, 2026

2:00 pm

Room 308

---

Aloha e Chair Todd, Vice Chair Takenouchi and Members of the Committee on Finance:

The Office of Hawaiian Affairs (OHA) submits this testimony in **SUPPORT** of **HB1975, HD1**, which repeals the sunset for the State Rent Supplement Program for Kupuna and makes the program permanent, while appropriating funds and establishing positions to sustain its administration within the Hawai‘i Public Housing Authority (HPHA). This measure builds upon prior legislative action extending the program and now appropriately recognizes that rental assistance for vulnerable kūpuna should not be treated as temporary relief. As reflected in the bill’s findings, the program has assisted approximately three hundred at-risk kūpuna with modest rental supplements, often less than \$500 per month, helping to prevent eviction and homelessness. Making the program permanent reflects the Legislature’s acknowledgment that housing instability among elderly residents is an ongoing structural issue, not a short-term emergency.

This bill aligns directly with OHA’s statutory mission to improve the conditions of Native Hawaiians and promote their well-being, including access to safe and stable housing.<sup>1</sup> Native Hawaiian kūpuna are disproportionately affected by housing cost burdens, fixed incomes, and limited retirement savings. According to the 2024 ALICE Report for Hawai‘i, 43% of residents age 65 and older live below the ALICE Threshold, meaning they are either in poverty or working but unable to afford basic necessities.<sup>2</sup> The

---

<sup>1</sup> Hawai‘i Revised Statutes §10-3

<sup>2</sup> United For ALICE, *ALICE in Hawai‘i: A Study of Financial Hardship*, 2024 Update (Hawai‘i State Report), at 7–9.

report further documents that the monthly survival budget for a single adult age 65+ in Hawai‘i exceeds the average Social Security benefit by more than \$2,000, underscoring the structural gap between fixed income and cost of living.<sup>3</sup>

Hawai‘i continues to experience some of the highest housing costs in the nation. The U.S. Department of Housing and Urban Development (HUD) reports that older adults on fixed incomes are particularly vulnerable to housing cost burden and displacement in high-cost states.<sup>4</sup> When rent increases outpace fixed retirement income, even modest rental supplements can mean the difference between stability and homelessness. Preventing homelessness among kūpuna is both fiscally responsible and humane; research consistently shows that supportive housing interventions cost less than emergency shelter, hospitalization, and crisis response systems.<sup>5</sup>

By repealing the sunset and establishing permanent support positions within HPHA, **HB1975 HD1** ensures continuity, administrative capacity, and program stability. Permanency provides predictability not only for program participants, but also for service providers and state administrators. Housing security for kūpuna supports aging in place, reduces strain on emergency systems, and preserves community stability. OHA appreciates that this measure recognizes the ongoing need for rent supplementation and does not allow the program to lapse. Making the program permanent reflects sound policy, aligns with OHA’s mission, and advances housing stability for vulnerable kūpuna across Hawai‘i.

For these reasons, OHA respectfully urges the Committee to **PASS HB1975 HD1**. Mahalo for the opportunity to testify.

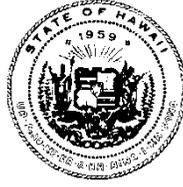
---

<sup>3</sup> Ibid

<sup>4</sup> U.S. Department of Housing and Urban Development, *Worst Case Housing Needs 2023 Report to Congress* (Washington, DC: HUD, 2023).

<sup>5</sup> National Alliance to End Homelessness, *The Cost of Homelessness: Housing vs. Emergency Systems* (Washington, DC: NAEH, 2022).

**JOSH GREEN, M.D.**  
GOVERNOR  
KE KIA'ĀINA



**HAKIM OUANSAFI**  
EXECUTIVE DIRECTOR

**BARBARA E. ARASHIRO**  
EXECUTIVE ASSISTANT

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAI'I  
**HAWAII PUBLIC HOUSING AUTHORITY**  
1002 NORTH SCHOOL STREET  
POST OFFICE BOX 17907  
HONOLULU, HAWAII 96817

IN REPLY PLEASE REFER TO:

26:OED

Statement of the  
**Hawaii Public Housing Authority**

Before the  
**House Committee on Finance**

Thursday, February 26, 2026  
2:00 p.m. – Room 308, Hawaii State Capitol

In consideration of  
**HB 1975, HD1**  
**RELATING TO KUPUNA HOUSING**

Honorable Chair Todd, Vice Chair Takenouchi, and Members of the House Committee on Finance:

The Hawaii Public Housing Authority (HPHA) supports House Bill (HB) 1975, HD1 which repeals the sunset for the State Rent Supplement Program (RSP) for Kupuna and appropriates funds to continue the program, including staffing to ensure its effective administration.

HPHA appreciates the Legislature's continued commitment to this important program and would welcome the opportunity to make the State RSP for Kupuna a permanent resource for at-risk kupuna across Hawaii. The program has proven to be a targeted and cost-effective tool in preventing eviction and homelessness among elderly residents living on fixed incomes. By providing modest rental assistance, the program helps kupuna remain stably housed in their communities and avoid the far greater social and fiscal costs associated with displacement and homelessness.

Stable access to safe and affordable housing plays a critical role in supporting the health, wellbeing, and quality of life of our kupuna. Reducing housing cost burdens helps alleviate financial stress and contributes to improved mental and physical health outcomes, allowing seniors to age in place with dignity and stability.

HPHA also supports the bill's provision for staffing resources to administer the program. Permanent authorization and staffing will allow HPHA to operate the program efficiently,



ensure timely assistance to participants, and provide consistent coordination with landlords and service providers statewide.

HPHA looks forward to continuing to work with the Legislature and other partners to address Hawaii's housing challenges and views this measure as an important part of the broader, coordinated solution to support our vulnerable residents.

Thank you for the opportunity to provide testimony and for your continued commitment to meeting housing needs of Hawaii's kupuna.



1001 Bishop Street | Suite 625 | Honolulu, HI 96813-2830  
1-866-295-7282 | Fax: 808-536-2882  
aarp.org/hi | [aarphi@aarp.org](mailto:aarphi@aarp.org) | [twitter.com/AARPHawaii](https://twitter.com/AARPHawaii)  
[facebook.com/AARPHawaii](https://facebook.com/AARPHawaii)

**The Hawai'i State Legislature  
House Committee on Finance  
Thursday, February 26, 2026  
Conference Room 308, 2:00 p.m.**

TO: The Honorable Chris Todd, Chair  
FROM: Keali'i S. López, State Director  
RE: Support for H.B. 1975, HD1 Relating to Kupuna Housing

Aloha Chair Todd and Members of the Committee:

My name is Keali'i Lopez and I am the State Director for AARP Hawai'i. AARP is a nonpartisan, social impact organization that advocates for individuals age 50 and older. We have a membership of nearly 38 million nationwide and nearly 135,000 in Hawaii. We advocate at the state and federal level for the issues that matter most to older adults and their families.

**AARP supports H.B. 1975, HD1** which repeals the sunset date for the state rent supplement program that specifically target qualified individuals who are sixty-two years of age or older and are homeless or at imminent risk of becoming homeless.

Hawaii's high cost of housing is making it unaffordable for many, but especially for those at low or fixed income. These residents are more vulnerable of becoming dependent on other family members for shelter, or face homelessness. According to Statista/AARP analysis of census data available by United States Census Bureau (USCB), close to 387 older adults (age 65+) in Hawaii are expected to be evicted in 2026 and more than 1,147 older adults (age 65+) are expected to experience homelessness in 2026 in Hawaii. It is essential to assist older adults from facing housing crisis and therefore, the proposed H.B.1975, HD1 will help many vulnerable kūpuna from being displaced from their residence.

Thank you very much for the opportunity to testify in support **H.B. 1975, HD1**.



## CATHOLIC CHARITIES HAWAI'I

### TESTIMONY IN SUPPORT OF HB 1975 HD1: RELATING TO KUPUNA HOUSING

TO: House Committee on Finance  
FROM: Betty Lou Larson, Legislative Liaison, Catholic Charities Hawai'i  
Hearing: Thursday, February 26, 2026; via Videoconference or Room 308

Aloha Chair Todd, Vice Chair Takanouchi, and Members, Committee on Finance:

Catholic Charities Hawai'i **strongly supports HB 1975 HD1**, which makes the State Rent Supplement Program for Kupuna permanent and appropriates funds to the Hawai'i Public Housing Authority (HPHA) for positions to support the program.

Catholic Charities Hawai'i (CCH) is a tax-exempt, community-based organization that has provided social services in Hawai'i for over 78 years, serving over 40,000 people annually across the state. CCH serves elders, children, families, homeless individuals, veterans, and immigrants. Our mission is to provide services and advocate for the most vulnerable people in Hawai'i. We have a long-standing history of leadership in affordable housing, homelessness solutions, and child welfare.

CCH supports this bill to ensure that kupuna, and other low-income households, who are homeless or at imminent risk of homelessness, or pay a high percentage of income for rent, continue to receive critical rental assistance. Making this program permanent would give kupuna and other households who have secured housing through this program the security to remain in these homes. In January, 2026, 601 households, including 300 kupuna households, received this rental subsidy. The total paid out to landlords was \$248,335 for one month. These renters would face homelessness without the ongoing continuation of the program as provided in this bill.

Hawai'i has seen a tragic surge in homeless kupuna. Catholic Charities Hawai'i is witnessing a growing number of elders experiencing homelessness for the first time—often due to losing long-term rental housing as landlords rebuild or renovate, rising rents, losing a household member's income (e.g., due to the death of a spouse or partner), or facing health challenges.

CCH's Housing Assistance Program (HAP) provides housing counseling for O'ahu residents aged 60+ seeking affordable rental housing. Most HAP clients have very low incomes and can only afford \$300 to \$500 per month in rent, making rental assistance essential to prevent homelessness. One HAP client was a 67-year-old male living in a container on a property with no kitchen or bathroom. He was given notice to vacate. He then couch surfed with two of his daughters or stayed in his vehicle. He got accepted into a new affordable senior housing project which offered an "affordable" rent of \$855/month for seniors with incomes below 30% of the area median income (AMI). **He was using more than 80% of his income to pay for rent.** HAP assisted him to apply for Rent Supplement which was a godsend. Now he is housed with a truly affordable rent and can save funds for future needs or even future rent increases.

We urge your support for this bill. If you have any questions, please contact our Legislative Liaison, Betty Lou Larson at (808) 527-4813.

CLARENCE T. C. CHING CAMPUS • 1822 Ke'eaumoku Street, Honolulu, HI 96822  
Phone (808) 527-4813 •





February 25, 2026

House Committee on Finance  
Chair Chris Todd  
Vice Chair Jenna Takenouchi  
Members of the Committee

**Re: HB 1975 HD 1 – Relating to Kupuna Housing – SUPPORT**

Aloha kākou!

LeadingAge Pacific West is pleased to support House Bill 1975 HD1, which would make the State Rent Supplement Program for Kupuna permanent and provide the supplemental funding and staffing necessary to sustain this critical homelessness prevention tool for older adults.

LeadingAge Pacific West is a leading advocate for quality, mission-driven housing, care, and services for older adults across the Pacific West region, including Hawai‘i. Our nonprofit members include providers of affordable senior housing, residential care facilities for the elderly (assisted living), life plan communities, skilled nursing care, and home and community-based services.

HB 1975 HD1 builds on a proven program that has already helped prevent eviction and homelessness among some of Hawai‘i’s most vulnerable kupuna by providing modest rental assistance. As the Legislature has recognized, even relatively small rent subsidies can make the difference between housing stability and homelessness for older adults living on fixed incomes in a state with an exceptionally high cost of living.

We strongly support the bill’s proposal to remove the program’s sunset date and make it permanent. Housing instability among older adults is not a temporary challenge, and permanency provides the predictability needed for both residents and administrators.

Preventing homelessness among kupuna not only improves health and quality-of-life outcomes but also helps the state avoid far more costly downstream impacts on emergency services and health care systems. HB 1975 HD1 represents a thoughtful, cost-effective investment in housing stability and aging with dignity.

For these reasons, LeadingAge Pacific West is pleased to support HB 1975 HD1 and thanks the Committee for its leadership on this important measure. We welcome the opportunity to serve as a resource as this bill moves forward. Mahalo for the opportunity to provide testimony.

Sincerely,  
Harrison Linder  
Assistant Director of Housing Policy

**HB-1975-HD-1**

Submitted on: 2/24/2026 11:29:27 PM

Testimony for FIN on 2/26/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, Support

1975 HB RELATING TO KUPUNA HOUSING.

TO INCLUDE DHHL FUTURE PROJECTS

**HB-1975-HD-1**

Submitted on: 2/25/2026 9:36:09 PM

Testimony for FIN on 2/26/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ericca G.	Individual	Support	Written Testimony Only

Comments:

**I strongly agree and continue to support this bill on rent supplement for the kupuna and I feel that it is important because it directly supports stability, dignity, and well-being of elders in our community. It matters most because we are protecting our kupuna from being homeless which Hawaii has one of the highest costs of living in the country. Many kupuna live on fixed incomes such as social security and even with a small rent increase can jeopardize and put them at risk of eviction. This kind of housing stability will improve their overall health, dignity, and quality of life while reducing long-term costs that come with housing instability and emergency care. Our kupuna deserves to age in a safe and independent living which rental assistance may allow them to stay in their homes or community, even on island and maintaining a connection with their families, culture, and community. When seniors lose their housing, this leads to increased emergency room visits because their quality of life has decreased and higher healthcare costs. This rent supplement bill enhances the individual kupuna their ability to stabilize vulnerable seniors, use funds efficiently, and deliver targeted help where it's most needed. I personally support this bill and standing alongside with our kupuna because I believe that this can make a huge positive impact on**

**our kupuna with their stability and health. I see this as a need because we value keeping our kupuna safe and want cost-effective solutions to homelessness. Supporting this bill for rent supplement honors their responsibility, compassion, and allowing a safe and stability, cost-effective solution to homelessness among our elders.**

COMMITTEE ON FINANCE

Rep. Chris Todd, Chair

Rep. Jenna Takenouchi, Vice Chair

HB 1975, HD 1

DATE: Thursday, February 26, 2026

TIME: 2:00 p.m.

PLACE: VIA VIDEOCONFERENCE

Conference Room 308

State Capitol

415 South Beretania Street

Aloha,

I am Rachel Nishihira. I currently work as a Community Health Worker on Maui, assisting Kupuna with healthcare coordination and access to community resources. I am writing testimony today in support of HB 1975, HD1. I have seen firsthand, through my work as a CHW, the impact that housing insecurity and lack of affordable housing can have on the Kupuna community. Many clients face eviction or the possibility of not being able to continue to pay rent because their income is well below the cost of their rent. Many cannot work due to age-related disability or are retired and receiving social security benefits. The amount of income they receive from these sources is not enough to sustain their housing. A supplemental rent program is needed to ensure these members of our society can afford to have a safe place to live in. The Rent Supplement Program for Kupuna and its continued funding is vital for this reason. We must protect our most vulnerable members of our community. I am in support of HB 1975, HD1 because it does this. Thank you for this opportunity to speak on behalf of HB 1975, HD1.

Rachel Nishihira, CHW

808-495-3688

212 Nalani St., Makawao, HI 96768

**HB-1975-HD-1**

Submitted on: 2/24/2026 7:41:27 PM

Testimony for FIN on 2/26/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sara Lenzer Medeiros	Individual	Support	Written Testimony Only

Comments:

Please support this very important Bill to extend the rent supplement for our seniors. I know many elder people who are struggling, keeping up with the very high costs of rent, here on Hawaii island. Many of them have gotten quite creative by taking in others in similar circumstances. Although the house that they are renting does not have much room, they are squeezing in many people just to make rent. They count on the gift of the supplement to help them just get by.

The program has been very successful and keeping these people with shelter. Otherwise they might be out on the streets. In Kona unfortunately, there is little public shelter available that has openings. So it's doubly important to keep people in the housing they have.

I ask you to please support extending the supplemental funds for rentals to Kupuna. thank you for the opportunity to give input.