



STATE OF HAWAII  
DEPARTMENT OF EDUCATION  
KA 'OIHANA HO'ONA'AUAO  
P.O. BOX 2360  
HONOLULU, HAWAII 96804

**Date:** 03/04/2026

**Time:** 10:00 AM

**Location:** 308 VIA VIDEOCONFERENCE

**Committee:** FIN

**Department:** Education

**Person Testifying:** Keith T. Hayashi, Superintendent of Education

**Title of Bill:** HB2122, HD1, RELATING TO TEACHER HOUSING.

**Purpose of Bill:** Establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers. Appropriates funds out of the Teachers' Housing Revolving Fund. Effective 7/1/3000. (HD1)

**Department's Position:**

The Hawaii State Department of Education (Department) provides comments on HB 2122 HD 1, which establishes a Teacher Housing Assistance Program.

The Department supports efforts to address Hawaii's teacher recruitment and retention challenges. Our state's high cost of living and shortage of affordable housing impact our ability to attract and retain qualified educators throughout our school system.

While the Department understands the intent of this measure, the successful implementation of HB 2122 HD 1 would require additional dedicated staff resources to establish the teacher housing assistance program, process applications, verify eligibility, and administer this program, provided that this does not impact the Department's Board approved budget.

The Department remains committed to working with the Legislature to develop comprehensive solutions to our educator workforce challenges.

Thank you for the opportunity to provide testimony on HB 2122 HD 1.

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

**SYLVIA LUKE**  
LT. GOVERNOR  
KA HOPE KIA'ĀINA



**J.N. MUSTO, PhD**  
CHIEF NEGOTIATOR  
KE PO'O KŪKĀKŪKA

**STATE OF HAWAII | KA MOKU'ĀINA O HAWAII**  
**OFFICE OF COLLECTIVE BARGAINING**  
**KE KE'ENA MĀLAMA LIMAHAHA AUPUNI**  
**OFFICE OF THE GOVERNOR**  
**KE KE'ENA O KE KIA'ĀINA**  
235 S. BERETANIA STREET, SUITE 1201  
HONOLULU, HAWAII 96813-2437

Statement of  
**J.N. Musto, PhD**  
Chief Negotiator, Office of Collective Bargaining

Before the  
**HOUSE COMMITTEE ON FINANCE**  
Wednesday, March 4, 2026  
10:00AM  
State Capitol, Conference Room 308

In consideration of  
**HB2122 HD1, RELATING TO TEACHER HOUSING**

**(WRITTEN TESTIMONY ONLY)**

Chair Todd, Vice Chair Takenouchi, and the members of the committee:

The Office of Collective Bargaining (OCB) appreciates the intent of HB2122 HD1, which establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers. However, we must respectfully oppose this measure.

Wages, hours, and other terms and conditions of employment are subject to negotiations as provided in Hawaii Revised Statutes, §89-9.

Thank you for the opportunity to provide testimony on this measure.

**JOSH GREEN, M.D.**  
GOVERNOR



**MAKALAPUA ALENCASTRE, Ed. D.**  
CHAIRPERSON

STATE OF HAWAII  
**STATE PUBLIC CHARTER SCHOOL COMMISSION**  
**(‘AHA KULA HO‘ĀMANA)**

<http://CharterCommission.Hawaii.Gov>  
1164 Bishop Street, Suite 1100, Honolulu, Hawaii 96813  
Tel: (808) 586-3775 Fax: (808) 586-3776

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FOR: HB 2122 HD1 RELATING TO TEACHER HOUSING  
DATE: March 4, 2026  
TIME: 10:00 A.M.  
COMMITTEE: Committee on Finance  
ROOM: Conference Room 308 & Videoconference  
FROM: Ed H. Noh, Ed. D., Executive Director  
State Public Charter School Commission

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Chair Todd, Vice Chair Takenouchi and members of the Committee:

The State Public Charter School Commission (“Commission”) appreciates the opportunity to offer testimony in **SUPPORT of HB 2122 HD1** which establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers and appropriates funds out of the Teachers' Housing Revolving Fund.

The Commission appreciates the inclusion of public charter school teachers in this measure as charter schools are a part of the public education system. The proposed teacher housing assistance program would make teaching in Hawai‘i significantly more attractive and have a positive effect on the public school system as a whole.

The Commission is available to work with this committee, the DOE, and our public charter schools in moving this legislation forward.

Thank you for the opportunity to provide this testimony.



1200 Ala Kapuna Street • Honolulu, Hawai'i 96819  
Tel: (808) 833-2711 • Fax: (808) 839-7106 • Web: www.hsta.org

**Osa Tui, Jr.**  
President

**Logan Okita**  
Vice President

**Cheney Kaku**  
Secretary-Treasurer

**Andrea Eshelman**  
Executive Director

## TESTIMONY TO THE HAWAI'I HOUSE COMMITTEE ON FINANCE

**Item: HB 2122, HD1 – Relating to Teacher Housing**

**Position: Support**

**Hearing: Wednesday, March 4, 2026, 10:00 am, Room 308**

**Submitter: Osa Tui, Jr., President - Hawai'i State Teachers Association**

Dear Chair Todd, Vice Chair Takenouchi, and members of the committee,

The Hawai'i State Teachers Association (HSTA) **strongly supports** H.B. 2122, HD1, which establishes a teacher housing assistance program to provide housing vouchers for our educators. This measure is a critical step in addressing the severe financial burden placed on our public educators.

Teachers in Hawai'i are financially struggling under the weight of the state's high cost of living. A study noted in this bill ranks Hawai'i 51st out of all states and the District of Columbia for starting and median teacher salary when adjusted for these expenses.

This financial strain has created a persistent retention crisis. Approximately ten percent of the state's teachers leave the profession, relocate, or switch schools every year. Currently, only fifty to sixty percent of teachers have remained at their school for five years or more.

Chronic teacher turnover forces the department to rely on emergency hires and substitute teachers to fill vacancies. These challenges are especially difficult at hard-to-staff schools, where stability is most needed for student success.

H.B. 2122, HD1 offers a practical solution by providing a housing voucher per month to help with rent, mortgage payments, or a down payment on a primary residence. This assistance is targeted toward educators with a household income below eighty percent of the area median income.

Importantly, the program requires a commitment to teach at a hard-to-staff or charter school for no less than five consecutive years. This requirement ensures that the state's investment leads directly to the long-term classroom stability our students deserve.

By helping teachers secure stable housing, we can improve recruitment efforts and keep committed professionals in our schools. We respectfully urge the committee to pass this measure.

Mahalo.

**Testimony to the House Committee on Finance  
Representative Chris Todd, Chair  
Representative Jenna Takenouchi, Vice Chair**

**Wednesday, March 4, 2026, at 10:00AM  
Conference Room 308 & Videoconference**

**RE: HB2122 HD1 Relating to Teacher Housing**

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

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber supports House Bill 2122 House Draft 1 (HB2122), which establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers. Appropriates funds out of the Teachers' Housing Revolving Fund.

HB2122 HD1 aligns with our 2030 Blueprint for Hawaii: An Economic Action Plan, specifically under the policy pillar for Economic Action. The Teacher Housing Assistance Program described in this bill will lift a significant cost burden off the teachers that educate Hawaii's future workforce. Creating economic security for our teachers decreases turnover and reinforces a stable learning environment for our keiki. The effect would be improved quality of life for teacher, and therefore improved quality of life for students and families.

Emergency hiring and substitute teachers in the event turnover create measurable negative impact for learning outcomes in the classroom. In an article published by the American Educational Research Journal, a study of more than 850,000 New York City 4th and 5th graders observed that students experiencing teacher turnover demonstrated lower test scores by anywhere from 6-10% of a standard deviation, depending on the subject matter. These negative effects were found to be emphasized in disadvantaged communities. While these differences might seem small, they represent a material difference in performance across hundreds of thousands of students. This impact diminishes institutional return on investment for the State education system and depresses the learning outcomes of our future workforce. HB2122 HD1 is a measure that improves quality of life and stability for our teachers and represents an important investment in the future of our keiki and economies.

For these reasons, the Chamber respectfully asks to pass House Bill 2122 House Draft 1. Thank you for the opportunity to testify.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030

Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.



**HAWAII GOVERNMENT EMPLOYEES ASSOCIATION**  
AFSCME Local 152, AFL-CIO

**RANDY PERREIRA**, Executive Director • Tel: 808.543.0011 • Fax: 808.528.0922

The Thirty-Third Legislature, State of Hawaii  
The House of Representatives  
Committee on Finance

Testimony by  
Hawaii Government Employees Association

March 4, 2026

H.B. 2122, H.D. 1 – RELATING TO TEACHER HOUSING

The Hawaii Government Employees Association, AFSCME Local 152, AFL-CIO wishes to provide comments on H.B. 2122, H.D. 1, which proposes to establish a Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers and appropriates funds out of the Teachers' Housing Revolving Fund.

Under Act 172, SLH 2023, the legislature identified affordable housing as a key strategy for recruiting and retaining the education workforce; not just teachers. Similarly, the legislature should consider providing a "workforce home assistance program" to make other government employees eligible since they face the same low salaries and high cost of living.

The HGEA represents thousands of employees who work for the DOE and public charter schools who make less than a starting Hawaii teacher's salary. Some of these employees also work in hard-to-staff locations with high turnover. They, too, should benefit from a housing assistance program being administered by the department for which they work. They, too, deserve to be eligible for a housing voucher to assist with rent, mortgage, or a down payment for their primary residence.

Thank you for the opportunity to provide comments on H.B. 2122, H.D. 1.

Respectfully submitted,

Randy Perreira  
Executive Director



Housing Hawai'i's Future  
PO Box 3043  
Honolulu, HI 96802-3043

March 4, 2026

TO: Chair Todd and Members of the House Finance Committee  
RE: HB 2122 HD1, Relating to Teacher Housing

Dear Chair Todd and Committee Members,

Housing Hawai'i's Future is a nonprofit dedicated to creating opportunities for Hawai'i's next generation by ending the workforce housing shortage.

**We support House Bill 2122 HD1.** This bill would establish the Teacher Housing Assistance Program to provide housing vouchers to eligible teachers.

Hawai'i continues to experience one of the highest housing cost burdens in the nation. For many public school teachers—particularly early-career educators—housing costs consume an outsized portion of take-home pay. This dynamic contributes to persistent recruitment and retention challenges, especially in neighbor island and hard-to-staff schools.

By establishing a targeted housing voucher program, HB2122 provides near-term relief that can help stabilize the educator workforce while broader housing supply solutions continue to advance. At the same time, we note that demand-side assistance programs are most effective when paired with sustained efforts to increase overall housing production.

We encourage continued investment in policies that expand zoning flexibility, streamline permitting, and support workforce housing development, so that assistance programs like this operate within a healthier and more responsive housing market for teachers and other workers. **Please advance HB2122 HD1.**

Thank you,

A stylized, circular signature in black ink, appearing to be the name "Lee Wang".

Lee Wang  
Executive Director  
Housing Hawai'i's Future  
[lee@hawaiisfuture.org](mailto:lee@hawaiisfuture.org)

A handwritten signature in black ink, appearing to be "Perry Arrasmith".

Perry Arrasmith  
Director of Policy  
Housing Hawai'i's Future  
[perry@hawaiisfuture.org](mailto:perry@hawaiisfuture.org)



## **HOUSE BILL 2122, HD1, RELATING TO TEACHER HOUSING**

MARCH 4, 2026 · FIN HEARING

**POSITION:** Support.

**RATIONALE:** The Democratic Party of Hawai'i Education Caucus **supports** HB 2122, HD1, relating to teacher housing, which establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers.

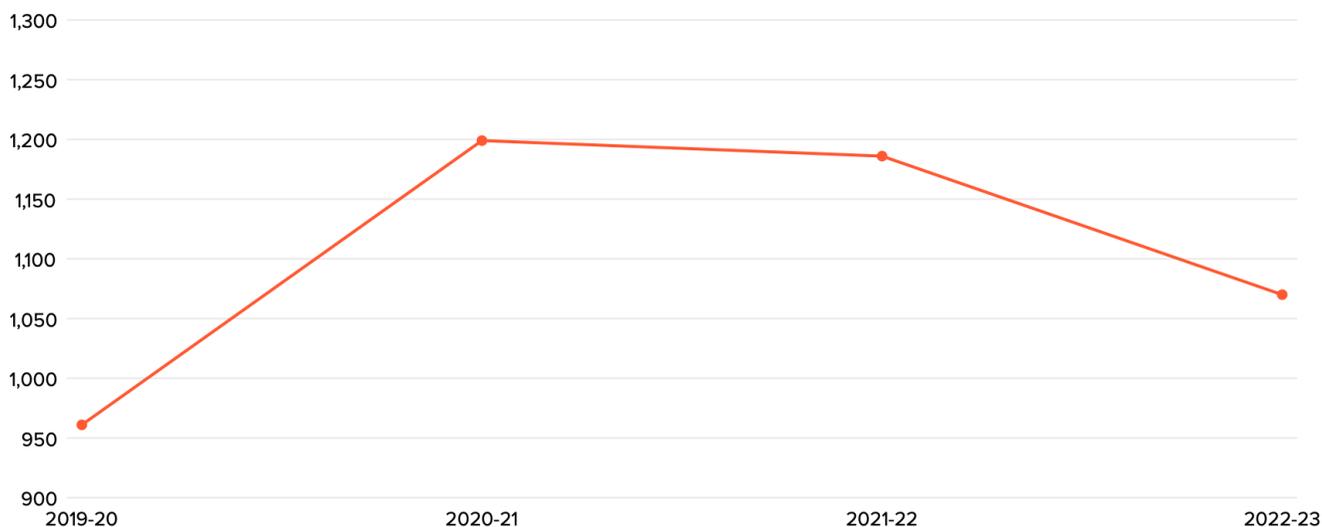
Teachers are the most important professionals in increasing student achievement. According to numerous studies, however, Hawai'i's average teacher salaries are the lowest in the nation when adjusted for cost of living. A 2020 study conducted by APA Consulting on behalf of the Hawai'i Department of Education found that when compared with other high-cost geographic locations, Hawai'i teachers are paid \$7,700 to \$26,000 less than their peers in school districts with similar costs of living, depending on length of service.

While that pay gap is decreasing because of the State Legislature's effort to fund differential pay increases and resolve salary compression in recent years, teachers are still underpaid compared to other professions that require a similar level of education. **Establishing programs to make housing affordable for teachers and other members of the education workforce would help offset the low wages experienced by Hawai'i's educators.**

A 2022 survey by the Annenberg Institute at Brown University placed Hawai'i among the 10 states with the lowest teacher-to-population ratio. Moreover, as *Honolulu Civil Beat* reported in August of 2024, voluntary teacher separations remain high, at over 1,000 per year (see chart below).

### Voluntary teacher separations, 2019 to 2023

The number of teachers annually leaving the DOE remains high but has started to decline following the pandemic.



DOE has not released data for the 2023-24 school year.

Chart: Megan Tagami/Civil Beat • Source: [Hawaii DOE](#)

These trends are further exacerbated by the aging teacher workforce. The Hawai'i State Teachers Association has repeatedly cautioned against being overly optimistic about positive teacher retention data, with a wave of experienced educators expected to retire in the next few years. Moreover, the state is over reliant on unlicensed teachers to fill vacant positions. A December report found that 48 percent of new teachers in classrooms statewide are not fully licensed. As the Honolulu Star-Advertiser's editorial board recently wrote, "That is completely unacceptable."

We need to find permanent solutions to address our state's ongoing teacher shortage. Hawai'i residents face some of the highest housing costs in the nation, at more than twice the national average. **Researchers who authored the National Low Income Housing Coalition's *Out of Reach 2025* report found that a full-time worker would need to earn \$49.19 per hour—or \$102,315 per year—to afford a two-bedroom apartment at fair market value in our state,** with

Honolulu experiencing a 67 percent increase in fair market rent between 2005 and 2015. Average rent for a two-bedroom unit surpassed \$2,000 well before the COVID-19 pandemic hit.

One out of every four households in Hawai'i report that they are “doubling up” or are three paychecks or less away from being homeless, per the Hawai'i Appleseed Center for Law and Economic Justice. **Additionally, 52 percent of households are severely cost-burdened, meaning that they pay more than 30 percent of their income on housing.**

A recent survey conducted by the Holomua Collective found that 60 percent of residents face worries about not being able to pay a monthly bill and 63 percent face difficulties in saving money from their paychecks for future emergencies, retirement, or other expenses. A staggering 70 percent of middle-class respondents to Holomua's survey say they will—or are unsure if they will have to—relocate in the coming years. As Holomua Collective states in its report on the findings, “These are the very workers powering Hawai'i's economy, now on the brink of leaving their homes behind.” That population includes the teachers who are tasked with educating our keiki.

To deliver the schools our keiki deserve, we must recruit and retain qualified educators. Our children's future depends on our ability to meet that challenge.

**Contact: [educationcaucusdph@gmail.com](mailto:educationcaucusdph@gmail.com) · 808-679-7454**



# KumuKonnnect

“Make nō ke kalo a ola i ka palili”

“The Taro may die but lives on in the young plants that it produces”

March 3, 2026

## **Testimony in Support of HB2122 Relating to Teacher Housing**

Aloha Chair Todd, Vice Chair Takenouchi, and members of the Committee,

My name is Calliah-Lei Bolosan and I am an 11th grader from Waialua High and Intermediate School. I am writing in support of HB2122, which would establish a teacher housing assistance program to provide housing vouchers for eligible teachers

As students, we see firsthand how important teachers are to our education. Teachers are mentors, role models, and trusted adults who help us learn, grow, and prepare for our futures. Our teachers are the roots of entire communities, including those beyond school grounds. When schools struggle to keep teachers, our keiki feel the impact.

For the last few years, one of my favorite teachers has been working a second job just to pay rent, and it was clear how exhausted they were. They are not only a dedicated educator during school hours, but they also serve as the advisor for two of the most demanding and influential student groups on our campus. These aren't just clubs; they are programs this teacher built from the ground up, fueled by the passion and experience they gained during their own high school years.

It is heartbreaking to see someone who pours so much work, passion, and love into our school community have to work themselves to exhaustion just to get by. When a teacher spends their “off-hours” working a second job instead of resting or lesson planning, the students feel it. When teachers are forced to focus on survival, the quality of our education inevitably shifts. We risk losing the very people who make Waialua High and Intermediate feel like a second home.

When teachers leave, it disrupts student learning and makes it harder for students to succeed. Strong relationships with teachers take time to build, and constant turnover affects both academic progress and emotional support.

Supporting educators through any sort of housing assistance helps ensure that students like me have stable, experienced teachers who can focus on teaching instead of worrying about financial stress.

Investing in teachers is investing in students. When teachers are supported, students succeed. Stable schools create stronger communities across all islands.

Mahalo for the opportunity to testify,



**Calliah-Lei Bolosan**

**Media Manager | KumuKonnnect**

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# KumuKonnnect

“Make nō ke kalo a ola i ka palili”

“The Taro may die but lives on in the young plants that it produces”

March 4, 2026

## **Testimony in Support of HB 2122 Relating to Teacher Housing**

Aloha Chair Chris Todd, Vice Chair Jenna Takenouchi, and members of the Committee,

My name is Luke Nohea Gee, and I am an 11th grader from Kealakehe High School and the Co-founder and Executive Director of KumuKonnnect. I am writing on behalf of **KumuKonnnect** in support of bill HB2122, which would establish a teacher housing assistance program to provide housing vouchers for eligible teachers. **KumuKonnnect** is a student-led, unofficial community organization dedicated to uplifting the teachers of Hawai'i from a youth perspective. We are a team of eight students from seven schools across the three islands. Each with the understanding and passion to support our teachers and improve retention rates

As students, we see firsthand how important teachers are to our education. Teachers are mentors, role models, and trusted adults who help us learn, grow, and prepare for our futures. Our teachers are the roots of entire communities, including those beyond school grounds. When schools struggle to keep teachers, our keiki feel the impact.

When I talk to teachers at my school, I most commonly hear about the economic and housing struggles of being a teacher. Many teachers at my school often have to live with 2-3 other teachers to pay for housing. Teachers teach because they care and they have passion. When economic barriers are present, teachers find ways to navigate them to pursue their passion for educating students. However, due to the high cost of living in Hawai'i, almost all teachers cannot live sustainably or comfortably.

When teachers leave, it disrupts student learning and makes it harder for students to succeed. Strong relationships with teachers take time to build, and constant turnover affects both academic progress and emotional support.

Supporting educators through housing vouchers helps ensure that students like me have stable, experienced teachers who can focus on teaching instead of worrying about financial stress.

Investing in teachers is investing in students. When teachers are supported, students succeed. Stable schools create stronger communities across all islands. KumuKonnnect stands in solidarity with our teachers and urges the committee to support HB2122.

Mahalo for the opportunity to testify,



**Luke Gee**

**Executive Director | KumuKonnnect**

**Stay Rooted With Us**

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March 2, 2026

## **Testimony in Support of H.B. 2122 HD1 Relating to Teacher Housing**

Aloha Chair Todd, Vice Chair Takenouchi, and members of the Committee,

Aloha United Way supports H.B. 2122 HD1, which establishes a Teacher Housing Assistance Program to improve recruitment and retention at schools facing staffing challenges.

Hawai'i's teacher shortage is deeply tied to our housing crisis. Each year, roughly 10% of teachers leave, relocate, or switch schools, with cost of living cited as a primary driver. When adjusted for cost of living, Hawai'i consistently ranks near the bottom nationally for teacher pay, making it increasingly difficult for educators to afford to live in the communities they serve.

These pressures also fuel outmigration. According to Aloha United Way's 2024 *Facts and Figures* Report, 37%<sup>1</sup> of households have someone considering leaving Hawai'i, rising to 41% among ALICE (Asset Limited, Income Constrained, Employed) households. These are working families who earn too much to qualify for assistance but still cannot afford basic necessities like housing. Teachers are not immune to these forces. When educators leave the state, schools lose experience, students lose stability, and communities lose trusted anchors and stewards of our keiki's future.

H.B. 2122 HD1 offers a practical and accountable solution by providing housing vouchers to eligible full-time teachers who commit to continuing their service in Hawai'i's public and charter schools. By allowing vouchers to be used for rent, mortgage payments, or down payments on a primary residence, the program directly addresses a major retention barrier, with clear eligibility, lottery, and service-based repayment provisions to ensure fairness and accountability.

By reducing one of the biggest financial pressures facing educators, this program can help stabilize our teacher workforce and keep experienced professionals in Hawai'i's classrooms.

For these reasons, we respectfully urge your support of H.B. 2122 HD1.

Mahalo,

Michelle Bartell  
President & CEO  
Aloha United Way

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<sup>1</sup> <https://www.auw.org/about/alice-initiative/alice-reports/>

**HB-2122-HD-1**

Submitted on: 3/2/2026 7:09:51 PM

Testimony for FIN on 3/4/2026 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Glen Kagamida	Individual	Support	Written Testimony Only

Comments:

STRONG SUPPORT!!!

Will help attract and retain needed teachers.

Mahalo!

COMMITTEE ON FINANCE  
Rep. Chris Todd, Chair  
Rep. Jenna Takenouchi, Vice Chair

HEARING:

Wednesday, March 4, 2026 at 10:00 am  
Conference Room 308 and Via Videoconference

**TESTIMONY IN SUPPORT OF HB 2122, HD1 - RELATING TO TEACHER HOUSING.**

Aloha Chair Todd, Vice Chair Takenouchi, Rep. Miyake for my district, Rep. Yamashita of Maui, and Members of the Committee,

My name is Christine Andrews, and I live in Wailuku, Maui. I am also an attorney licensed in Hawaii for over 25 years. Early in my career I worked on gender equity in STEM as a workforce development issue for many years. I focused on issues in recruitment and retention and wrote over ten peer-reviewed papers on best practices in the field. I submit this testimony to you today in **strong support of HB 2122, HD1**, Relating to Teacher Housing, which establishes the Teacher Housing Assistance Program to provide housing vouchers to certain eligible teachers and appropriates funds out of the Teachers' Housing Revolving Fund.

One of the key workforce development areas I identified in my work with K-12 teachers and administrators and with professors and administrators of our institutions of higher education in Hawaii are the retention challenges amongst our K-12 teachers. This is especially true on Maui, where many of our teachers are visiting teachers on J-1 visas because we have not been able to recruit or retain a local teaching workforce. The housing crisis on Maui, especially since the 2023 Maui wildfires, contributes to this problem, housing is just too expensive for someone on a teacher's salary.

A friend of my daughter's has a Bachelor's Degree in Chemistry from the University of California. He does not have a teaching degree, he has a subject-matter degree in chemistry, and was hired in the fall of 2024 as an emergency hire to teach science at Baldwin High School in Wailuku, Maui. I have had the wonderful opportunity to witness him "find his calling." He is now in his second year teaching at Baldwin, and he comes home from school almost every day and says, "I love my job!" He continues to grow into his school community and he wants to remain on Maui as a career teacher.

This young man has been living at my house for almost two years. During the first year, he stayed for free because I really wanted to help him find his way as a local teacher, and the housing crisis on Maui made this seem almost unachievable if he were on his own. More recently, I have charged him a nominal rent of \$750 a month, far below fair market value in Maui. He has been looking for housing of his own with other people his age, but on a teacher salary on Maui it is just not that easy to find housing. He was invited to move into a house with two other people, the rent was \$1,700 a month, but he realized that if one of the others moved out, he would have to help fill the rent in the meantime, and that simply was not something he could risk on his salary. So he is still at my house and we are happy to have him.

This young man is twenty-six years old. He wants to get married and raise a family here on Maui. Housing support for teachers is something that is really needed if we want to recruit and retain teachers like him to serve our communities. Thank you for your time and for supporting teachers and students by **supporting HB 2122, HD1**.

Mahalo nui,

Christine L. Andrews, J.D.  
Wailuku, Maui