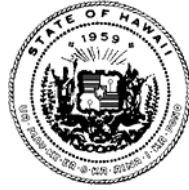


JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA



RYAN I. YAMANE  
DIRECTOR  
KA LUNA HO'OKELE

JOSEPH CAMPOS II  
DEPUTY DIRECTOR  
KA HOPE LUNA HO'OKELE

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAI'I  
**DEPARTMENT OF HUMAN SERVICES**  
KA 'OIHANA MĀLAMA LAWELAWE KANAKA  
Office of the Director  
P. O. Box 339  
Honolulu, Hawaii 96809-0339

TRISTA SPEER  
DEPUTY DIRECTOR  
KA HOPE LUNA HO'OKELE

April 4, 2026

TO: The Honorable Representative Chris Todd, Chair  
House Committee on Finance

FROM: Ryan I. Yamane, Director

SUBJECT: **SB 3103 SD2 HD1 – RELATING TO ENERGY ASSISTANCE.**

Hearing: Tuesday, April 7, 2026, 2:00 p.m.  
Conference Room 308 & Via Videoconference, State Capitol

**DEPARTMENT'S POSITION:** The Department of Human Services (DHS) supports this bill, provides comments, and defers to the Public Utilities Commission.

The purpose of this measure is to establish the Hawaii Home Energy Assistance Program within DHS to assist qualifying households in paying their energy bills, and to require the Public Utilities Commission Public Benefits Fee Administrator to provide certain assistance to program recipients.

DHS currently contracts with agencies in each county to conduct intake and eligibility determinations for applications to the Hawai'i Home Energy Assistance Program (H-HEAP), federally referred to as the Low-Income Home Energy Assistance Program (LIHEAP). The total for the four contracts is just over \$500,000.

With rising utility costs, Hawai'i households are often forced to prioritize expenses, forgoing utilities in favor of rent or food. For over 40 years, H-HEAP has assisted vulnerable Hawai'i households with electric and gas utility assistance payments through energy crisis

intervention or energy credits. These funds prevent or restore service disconnection or provide credit to help offset the household's energy burden.

Each year, funding is subject to Congressional appropriation with decreasing allotments in the years leading up to FFY 2020. However, during the COVID-19 pandemic, Congressional action and supplemental funding from various federal acts allowed DHS to increase income limits to serve more households with record-high energy credits, increase energy credit payments, provide a supplemental crisis payment in 2021, and implement the complete erasure of utility arrears in FFY 2022 and 2023 for eligible households.

In FFY 2023, DHS received the largest LIHEAP appropriation in program history. In total, \$10.6 million was disbursed to nearly 8,300 Hawai'i households through direct payments to utility companies.

In FFY 2025, the appropriation was \$8.7 million, serving 9,007 households. Of these households, 6,973 contained a vulnerable family member: a disabled adult, an adult aged 60 or older, or a child under 5.

For the FFY 2026, the current appropriation is \$7.7 million. Without further funding, eligible households will have a lower benefit than in the past, despite facing up to a 30% increase in utility costs. Establishing and funding this proposed program would provide a vital, stable resource for H-HEAP to better serve households, including our most vulnerable families, facing rising energy costs.

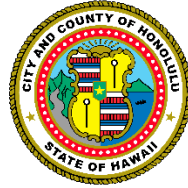
Thank you for the opportunity to provide comments on this measure.

OFFICE OF CLIMATE CHANGE SUSTAINABILITY AND RESILIENCY

KE KE'ENA LOLI ANIAU MĀLAMA 'ĀINA A ME KE OLA LOA  
CITY AND COUNTY OF HONOLULU

650 SOUTH KING STREET, 11<sup>th</sup> FLOOR • HONOLULU, HAWAII 96813  
PHONE: (808) 768-2277 • EMAIL: [resilientoahu@honolulu.gov](mailto:resilientoahu@honolulu.gov) • WEBSITE: [resilientoahu.org](http://resilientoahu.org)

RICK BLANGIARDI  
MAYOR  
MEIA



KEALOHA FOX, Ph. D.  
EXECUTIVE DIRECTOR &  
CHIEF RESILIENCE OFFICER  
PO'O HO'OKŌ & KAHU OLA LOA

VACANT  
DEPUTY DIRECTOR &  
DEPUTY CHIEF RESILIENCE OFFICER  
HOPE PO'O & HOPE KAHU OLA LOA

TESTIMONY OF KEALOHA FOX, PH.D.  
EXECUTIVE DIRECTOR OF CLIMATE CHANGE, SUSTAINABILITY AND  
RESILIENCY AND CHIEF RESILIENCE OFFICER

BEFORE THE HOUSE COMMITTEE ON FINANCE  
Tuesday, April 7, 2026, 2:00 PM  
Conference RM 308 and Via Videoconference

TO: Rep. Chris Todd, Chair, Rep. Jenna Takenouchi, Vice Chair, and Members of the  
Committee on Finance

RE: SUPPORT FOR SENATE BILL 3103, SD2, HD1, RELATING TO ENERGY  
ASSISTANCE

The City and County of Honolulu's ("City") Office of Climate Change, Sustainability, and Resiliency ("Resilience Office") **supports** Senate Bill 3103, SD2, HD1, which establishes the Hawai'i Home Energy Assistance Program to assist qualifying households in paying their energy bills.

Energy affordability is an increasingly urgent issue for O'ahu residents. As temperatures continue to rise as a result of climate change, and Hawai'i's electricity rates remain among the highest in the nation, households are facing higher cooling needs and utility expenses. These burdens fall disproportionately on low-income households, increasing the risk of utility disconnection and undermining household health and stability.

This measure addresses a critical gap in the energy assistance landscape, as the federal Low-Income Home Energy Assistance Program funding fails to recognize Hawai'i's unique challenges and provide sufficient support. Without additional assistance, many of O'ahu's households are forced to make difficult trade-offs between essential needs like food, healthcare, and energy. Ensuring that households can afford electricity is foundational to Hawai'i's clean energy transition. Energy-secure households are better able to participate in energy efficiency and clean energy programs, reduce reliance on fossil fuels, and remain safe during extreme heat and climate-related disruptions. This measure supports the City's Climate Action Plan and resilience goals while providing immediate relief to those most impacted.

Mahalo for the opportunity to testify in **support** of SB3103, SD2, HD1.

# OFFICE OF ECONOMIC DEVELOPMENT

NALANI BRUN, DIRECTOR



DEREK S.K. KAWAKAMI, MAYOR  
REIKO MATSUYAMA, MANAGING DIRECTOR

## Testimony of Christina Kaser

Energy Coordinator, Office of Economic Development  
County of Kaua'i

Before the

### House Committee on Finance

April 7, 2026; 2:00 p.m.

Conference Room 308 & Via Videoconference

In consideration of

### Senate Bill 3103 SD2 HD1 Relating to Energy Assistance

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

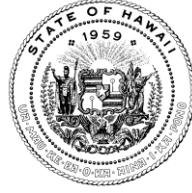
The County of Kaua'i is in **support** of Senate Bill 3103 SD2 HD1, which establishes the Hawai'i Home Energy Assistance Program within the Department of Human Services to assist qualifying households in paying their energy bills; Requires the Public Benefits Fee Administrator of the Public Utilities Commission to provide certain information and assistance to recipients of the program.

The County is committed to working towards Hawai'i's state-wide goal of 100% carbon neutrality by 2045, noting the significance of contributions from the energy sector, and appreciates the Kaua'i Island Utility Cooperative's integration of renewable energy sources into the energy portfolio.

Due to the nature of our islands' geographic isolation, coupled with reliance on imported fuels and costs to maintain independent infrastructure, residents face a high energy burden relative to the rest of the nation, and devote a large proportion of monthly income to cost of living. Hawaii ranked 5th in the U.S. for highest average household electricity burden [according to a 2025 report from DBEDT](#), and households living below the Federal Poverty Level spent ~20% of their income on electricity costs, over 9x higher than the average Hawaii household. Despite these challenges, Hawaii received the [lowest amount of federal LIHEAP funding amongst the United States](#).

The County suggests that there is great value in developing the Hawai'i Home Energy Assistance Program ("HIHEAP"), especially as support is inadequate at the federal level. We anticipate the proposed state-wide funding would provide immense relief to our vulnerable populations, as power disconnections create ripple effects throughout communities - endangering vulnerable residents' health, hampering students' ability to learn, and trapping families in cycles of financial hardship through reconnection penalties. State support through HIHEAP would help prevent Hawaii families from having to choose between power and other basic necessities.

Thank you for the opportunity to testify in **support** of SB 3103 SD2 HD1.



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
KA 'OIHANA PILI KĀLEPA  
335 MERCHANT STREET, ROOM 310  
P.O. BOX 541  
HONOLULU, HAWAII 96809  
Phone Number: 1-844-808-DCCA (3222)  
Fax Number: (808) 586-2856  
cca.hawaii.gov

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

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

NADINE Y. ANDO  
DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

**Testimony of the Department of Commerce and Consumer Affairs**

**Before the  
House Committee on Finance  
Tuesday, April 7, 2026  
2:00 p.m.  
Via Videoconference**

**On the following measure:  
S.B. 3103, S.D. 2, H.D. 1, RELATING TO ENERGY ASSISTANCE**

Chair Todd and Members of the Committee:

My name is Michael Angelo, and I am the Executive Director of the Department of Commerce and Consumer Affairs' (Department) Division of Consumer Advocacy. The Department supports this administration bill.

The purpose of this bill is to: (1) establish the Hawai'i Home Energy Assistance Program within the Department of Human Services to assist qualifying households in paying their energy bills; and (2) require the Public Benefits Fee Administrator of the Public Utilities Commission (Commission) to provide certain information and assistance to recipients of the program.

As recognized in this bill, Hawaii's electricity rates are amongst the highest in the nation and the number of electric utility customers in arrears and facing disconnections have grown since prior to the COVID-19 pandemic. In addition, given that the federal low-income home energy assistance program (LIHEAP) is based on a formula that is not tailored to the needs of Hawaii utility customers, so much so that in fiscal year 2021-2022

Hawaii received only 0.14% of federal LIHEAP funds, the Department fully supports the establishment of a state home energy assistance program as envisioned by this bill.

The Department especially appreciates that this state program is intended to be funded through a general fund appropriation and not through fees assessed on utility customers. Assessing fees on utility customers would increase utility bills for all customers and thereby exacerbate the energy burden for low- to moderate-income households, the very problem that this program is seeking to alleviate. As currently drafted, this measure avoids placing an additional financial burden on those households that this bill would assist. Furthermore, the Department fully supports the provisions of the bill that requires the Public Benefits Fee Administrator of the Commission, in conjunction with the Department of Human Services, to provide information and technical assistance to recipients of the state energy assistance program and assist them with implementing energy efficiency improvements.

Thank you for the opportunity to testify, and we respectfully ask the Committee to pass this administration bill.



Testimony of  
**Gwen Yamamoto Lau**  
Executive Director  
**Hawai'i Green Infrastructure Authority**  
before the  
**HOUSE COMMITTEE ON FINANCE**  
Tuesday, April 7, 2026, 2:00 PM  
State Capitol, Conference Room 308  
in consideration of  
**Senate Bill No. 3103, SD2, HD1**  
**RELATING TO ENERGY ASSISTANCE**

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

Thank you for the opportunity to testify on SB3103, SD2, HD1, relating to energy assistance. The Hawai'i Green Infrastructure Authority (HGIA) **supports** this bill, which establishes the Hawai'i Home Energy Assistance Program to assist low-income households with payment on home energy costs, and to require the Public Utilities Commission Public Benefits Fee Administrator to provide certain information and assistance to program recipients.

This program complements HGIA's mission of providing affordable and accessible clean energy financing to underserved ratepayers by helping low-income households lower their energy costs. HGIA's Green Energy Money Saver (GEM\$) program aims to reduce low- and moderate-income households' energy bills through clean energy improvements such as solar photovoltaic systems and energy storage systems.

However, not all ratepayers can install solar, such as renters in multi-family projects or households with energy bills too small for solar to be cost-effective. This program provides an important alternative for those households to manage their energy burden. While the Federal Low-Income Home Energy Assistance Program serves a similar purpose, unfortunately, while Hawaii residents pay the highest electricity rates in the nation, our state receives the lowest amount in federal funding for this program due to outdated formulas that rely on heating needs, but not energy prices.

While HGIA's participants typically see energy savings due to shifts to renewable energy production, this program complements our efforts by encouraging savings from reduced energy use. The requirement for information and technical assistance related to

energy efficiency, as well as energy audits and the implementation of energy efficiency improvements will enable recipients to consume less energy from the grid and pay lower bills. This will expand on HGIA's efforts to promote energy literacy among our participants.

Furthermore, the program will support the state's transition to 100% renewable energy. Despite the long-term benefits, when households are struggling to pay their electric bills, investing in clean energy technologies becomes a low priority due to upfront costs and financial risks. By addressing the energy burden, SB3103, SD2, HD1, can help create the financial stability needed to participate in the clean energy transition.

Thank you for this opportunity to provide comments and testify in support of SB3103, SD2, HD1.



Testimony Before the House Committee on Finance

By Scott Sato  
Government Affairs & Energy Services Manager  
Kaua'i Island Utility Cooperative  
4463 Pahe'e Street, Suite 1, Līhu'e, Hawai'i, 96766-2000

Tuesday, April 7, 2026; 2:00 pm  
Conference Room #308 & Videoconference

**Senate Bill No. 3103, Senate Draft No. 2, House Draft No. 1 – RELATING TO ENERGY ASSISTANCE**

To the Honorable Chair Chris Todd, Vice Chair Jenna Takenouchi, and Members of the Committee:

Kaua'i Island Utility Cooperative (KIUC) is a not-for-profit utility providing electrical service to more than 34,000 commercial and residential members.

**KIUC supports this measure.**

KIUC is committed to providing safe, reliable, clean electricity to its customers at the lowest possible rates. Since becoming an electric cooperative 23 years ago, KIUC's rates have gone from being the highest in the state – roughly 70% higher than rates on O'ahu – to often being the lowest rates in the state since 2022. KIUC has achieved this remarkable turnaround using a variety of strategies including cost control measures (e.g., reduced staffing levels), debt restructuring, and replacing oil-fired generation with lower-cost renewables at fixed prices.

KIUC recognizes that some of its customers struggle to make ends meet, and that electricity bills contribute to the relatively high cost of living that has been prevalent in the State of Hawai'i for decades. KIUC offers numerous financial assistance programs, such as the federally-funded H-HEAP program, to members who meet qualification requirements. H-HEAP subsidizes income-qualified members' utility payments by a total of \$300,000-\$400,000 per year. In addition, the KIUC Charitable Foundation, a separate, not-for-profit entity, provides assistance to members in financial need through grant funds administered by Kaua'i Economic Opportunity and Catholic Charities of Hawai'i. KIUC will also conduct home energy audits to assist members in reducing their energy use, which results directly in bill savings.

We support the establishment of the Hawai'i Home Energy Assistance Program in order to expand the assistance options available to utility customers in financial need throughout the state.

Thank you for your consideration.



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

Apr 7, 2026

#### MISSION

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

#### EXECUTIVE DIRECTOR

Roxanne U. Bolden

#### BOARD OF DIRECTORS

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Jonathan Yap

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The Honorable Chris Todd, Chair  
House Committee on Finance  
The Thirty-Third Legislature  
State Capitol  
State of Hawaii  
Honolulu, Hawaii 96813

**SUBJECT: Support for SB3103 SD2 HD1 – Relating to Energy Assistance**

Chair and Members of the Committee:

Aloha Independent Living Hawaii (AILH) is a cross-disability, community-based Center for Independent Living that supports disabled people statewide to live in the community of their choice. For many of our consumers, especially those who use power-dependent medical equipment or need stable refrigeration for medications, unaffordable electricity bills can quickly threaten housing, health, and Independent Living.

SB3103 SD2 HD1 establishes the Hawaii Home Energy Assistance Program within the Department of Human Services to help eligible low-income households pay energy costs, and directs the Public Benefits Fee Administrator to provide energy-efficiency information, audits on request, and assistance with implementing energy-saving improvements. The bill responds to the reality that Hawaii's electricity rates are among the highest in the nation, that about forty percent of households live below the ALICE threshold, and that the federal Low-Income Home Energy Assistance Program currently reaches only a small fraction of income-eligible households in our state.

From a Finance perspective, targeted state energy assistance and bundled efficiency support can reduce arrearages, disconnections, and downstream costs linked to health crises, homelessness, and emergency responses when utilities are shut off, particularly for disabled and medically vulnerable residents. Leveraging the Public Benefits Fee Administrator's expertise also



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

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#### **EXECUTIVE DIRECTOR**

Roxanne U. Bolden

#### **BOARD OF DIRECTORS**

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##### **Vice Chair**

Zora Shove

##### **Treasurer**

Jonathan Yap

##### **Member**

Scott Suzuki  
Sheila Castaneda  
Jennifer Hartssock

improves every public dollar stretch further by lowering ongoing consumption as well as immediate bills.

We respectfully urge the Committee on Finance to pass SB3103 SD2 HD1 and ensure that program design explicitly considers households with disabilities and medical energy needs, who face the highest risks when electricity becomes unaffordable.

Thank you for the opportunity to testify.

Mahalo,

Roxanne Bolden

Executive Director

JOSH GREEN, M.D.  
GOVERNOR

SYLVIA LUKE  
LT. GOVERNOR



STATE OF HAWAII  
PUBLIC UTILITIES COMMISSION  
465 S. KING STREET, #103  
HONOLULU, HAWAII 96813

JON S. ITOMURA  
CHAIR

NAOMI U. KUWAYE  
COMMISSIONER

COLIN A. YOST  
COMMISSIONER

Telephone: (808) 586-2020  
Facsimile: (808) 586-2066

Website: [puc.hawaii.gov](http://puc.hawaii.gov)  
E-mail: [puc@hawaii.gov](mailto:puc@hawaii.gov)

## Testimony of the Public Utilities Commission

To the  
House Committee on  
Finance

Tuesday, April 7, 2026  
2:00 p.m.

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

**Measure:** S.B. No. 3103, S.D. 2, H.D.1  
**Title:** RELATING TO ENERGY ASSISTANCE.

### Position:

The Public Utilities Commission ("Commission") strongly supports this measure and offers the following comments for consideration.

### Comments:

The Commission supports the intent of this measure to assist households in paying their energy bills by creating a Hawaii home energy assistance program. This aligns with our core mission of ensuring safe, reliable, and affordable utility services for Hawaii residents. Importantly, this measure addresses a critical and growing energy affordability crisis in Hawaii.

Considerations for affordability and equity in energy policy are actively being explored by the Commission through several current dockets and initiatives. In December 2022, the Commission opened Docket No. 2022-0250 on "Energy Equity and Justice" to examine achieving equity in both social and economic participation in the energy system. Amid this broader equity investigation, the Commission identified a need to explore the equity implications of utility disconnections due to nonpayment, which disproportionately affect low-income households. The Commission subsequently opened Docket No. 2025-0284 in June 2025 to examine current electric utility disconnections and to consider whether disconnection policy revisions are appropriate. Similarly, in response to 2022 legislative resolutions S.C.R. 242, S.D. 1, S.R. 133, S.D. 1, and H.R. 43, H.D. 1, the Commission and the Consumer Advocate established a Working Group in September 2022 focused

on creating a Hawaii home energy assistance program<sup>1</sup> which is aligned closely with the intent of S.B. 3103, SD2 HD1.

Hawaii households face significant energy burden. In 2024, over 20 percent of households in Hawaii reported foregoing critical expenses such as food or medicine to pay their energy bill in full.<sup>2</sup> Hawaii ranked 5<sup>th</sup> in the nation for highest average household electricity burden and, on top of that, households living below the Federal Poverty Level spent approximately 20 percent of their income on electricity costs, over nine times higher than the State average.<sup>3</sup> Relatedly, disconnections rates more than doubled from approximately 5,900 in 2018 to roughly 12,800 in 2023.<sup>4</sup>

The current federal program for Low Income Home Energy Assistance (“LIHEAP”) remains woefully inadequate for Hawaii’s needs. Despite having the nation’s highest household electricity costs (about 63 percent more than the national average),<sup>5</sup> Hawaii receives the lowest LIHEAP funding nationwide.<sup>6</sup> The program’s 1984 funding formula heavily favors states with high heating needs while ignoring electricity price differences and Hawaii’s unique energy challenges. The National Energy and Utility Affordability Coalition reports that Hawaii received just 0.14 percent of federal LIHEAP funds in fiscal year 2021-2022 – about half of the next-lowest state.<sup>7</sup> Furthermore, an average of less than 11 percent of state income-eligible Hawaii households have received LIHEAP assistance over the past several years.<sup>8</sup>

The establishment of a Hawaii home energy assistance program is not just important; indeed, it is urgent. As more families face disconnection, the gap between federal assistance and actual need continues to widen. Without state-level intervention, more Hawaii families will face impossible choices between paying for electricity and other basic necessities.

Given these challenges and federal funding inadequacies, the Commission strongly supports establishing a Hawaii home energy assistance program as written in S.B. 3103, SD2 HD1. The measure will provide immediate relief to struggling Hawaii families, create a more equitable energy assistance framework, and reduce utility disconnections and their associated societal costs.

Thank you for the opportunity to testify on this important measure.

---

<sup>1</sup> State of Hawaii Public Utilities Commission, “Report to the 2023 Legislature” (Dec 2022).

<sup>2</sup> RMI, “Pathways to Disconnection Reform in Hawaii” (Aug 2024).

<sup>3</sup> Hawaii Department of Business, Economic Development & Tourism (DBEDT), “Electricity Burdens on Hawaii Households: 2022 Update” (Jan 2025).

<sup>4</sup> RMI, “Pathways to Disconnection Reform in Hawaii” (Aug 2024).

<sup>5</sup> DBEDT, “Electricity Burdens on Hawaii Households: 2022 Update” (Jan 2025).

<sup>6</sup> LIHEAP Clearing House, “FY24 releases and reallocation awards to states and territories.”

<sup>7</sup> National Energy & Utility Affordability Coalition, “State Utility Assistance Program Options Prepared for Hawaii Working Group” (Nov 2022).

<sup>8</sup> LIHEAP Performance Management: Data Warehouse <https://liheappm.acf.gov/datawarehouse/>



April 3, 2026

## **Testimony in Support of S.B.3103 SD2 HD1 Relating to Energy Assistance**

Aloha Chair Todd, Chair Marten, Vice Chair Takenouchi, and Members of the Committee,

Aloha United Way **supports S.B. 3103 SD2 HD1** which establishes the Hawai'i Home Energy Assistance Program within the Department of Human Services and appreciates the opportunity to provide comments.

Energy affordability is an increasingly urgent issue for many households across Hawai'i. Aloha United Way's 2024 ALICE Facts & Figures report found that two in five households live below the ALICE (Asset Limited, Income Constrained, Employed) threshold, meaning that 40<sup>1</sup>% of households struggle to afford basic necessities even though they are working. With Hawai'i's electricity rates among the highest in the nation, many families are forced to make difficult tradeoffs between paying utility bills and meeting other essential needs such as housing, food, childcare and healthcare.

Aloha United Way sees these challenges firsthand through the 211 Statewide Helpline. In 2025, requests for utility assistance were among the top three<sup>2</sup> reasons residents contacted 211 for help. Utility assistance was also among the top five requests that went unmet due to limited availability. Frequently, callers report that they previously were able to keep up with their bills but fell behind after experiencing unexpected hardships such as medical emergencies, sudden income loss, or other financial disruptions. These situations illustrate how quickly even working households can face instability when essential costs like electricity remain high, and opportunities for relief are limited.

From a fiscal perspective, the growing number of households falling behind on utility payments represents a compounding financial risk. Utility arrears can lead to service disconnections, housing instability, and increased reliance on emergency services and publicly funded programs. Addressing these challenges early through targeted assistance is significantly more cost-effective than responding to downstream impacts such as homelessness services, healthcare costs, and crisis interventions.

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

<sup>2</sup> [https://auw211.org/wp-content/uploads/2026/02/211-Annual-Report-2025\\_v8.pdf](https://auw211.org/wp-content/uploads/2026/02/211-Annual-Report-2025_v8.pdf)



While the federal Low-Income Home Energy Assistance Program provides important support, it currently reaches only a small portion of eligible households in Hawai'i due to limitations in the federal funding formula. As a result, many residents who struggle with high electricity costs receive little or no assistance, increasing the likelihood of higher public costs over time.

**Aloha United Way also respectfully encourages the Legislature to expand eligibility for the Hawai'i Home Energy Assistance Program to ensure that it reflects Hawai'i's unique cost of living and ALICE population.** Many households that are well above the federal poverty level still experience significant financial hardship due to high housing, transportation, and utility costs. Limiting eligibility to only the very lowest-income households may exclude many ALICE families who are working but still struggling to afford basic expenses, including energy costs. Expanding eligibility would allow the program to more effectively target households at risk of falling into crisis, improving both household stability and the efficient use of State resources.

S.B. 3103 SD2 HD1 takes an important step by establishing a state-level energy assistance program to help households manage rising energy costs. By placing the program within the Department of Human Services and coordinating with the Public Utilities Commission's Public Benefits Fee Administrator, the bill aligns immediate assistance with longer-term energy efficiency strategies. This integrated approach helps reduce ongoing energy burdens and can lower future demand for assistance, improving the long-term return on investment of public funds.

Ensuring that households can afford basic energy needs is essential for health, safety, and economic stability. For ALICE households, stable access to electricity supports the ability to work, maintain safe housing conditions, and care for family members.

Aloha United Way respectfully urges the Committees to pass S.B. 3103 SD2 HD1 with these considerations in mind.

Mahalo,

Michelle Bartell  
President & CEO



APRIL 7, 2026

## SENATE BILL 3103 SD2 HD1

CURRENT REFERRAL: FIN

808-679-7454  
kris@imuaalliance.org  
www.imuaalliance.org  
@imuaalliance

Kris Coffield,  
*President*

David Negaard,  
*Director*

Mireille Ellsworth,  
*Director*

Justin Salisbury,  
*Director*

Eileen Roco,  
*Director*

Beatrice DeRego,  
*Director*

Corey Rosenlee,  
*Director*

Amy Zhao,  
*Policy and Partnerships  
Strategist*

### POSITION: SUPPORT

---

Imua Alliance supports SB 3103 SD2 HD1, relating to energy assistance, which establishes the Hawai'i Home Energy Assistance Program within the Department of Human Services to assist qualifying households in paying their energy bills; and requires the Public Utilities Commission Public Benefits Fee Administrator to provide certain information and assistance to recipients of the program.

Imua Alliance is a Hawai'i-based organization dedicated to ending sexual exploitation and gender violence, and combating all forms of systemic exploitation in our society, including that of our planet.

We must do more to offset the energy costs incurred by working families. Currently one out of every four households in Hawai'i reports 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, over 60 percent of households are severely cost-burdened, meaning that they pay more than 30 percent of their income on housing, a number that rises to over 80 percent of extremely low-income households.

Moreover, 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; 63 percent face difficulties in saving money from their paychecks for future emergencies, retirement, or other expenses; and 82 percent say that the state needs to do more to increase access to energy savings for homeowners and renters. 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."

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In 2022, the legislature adopted SCR 242, requesting The Public Utilities Commission, in collaboration with the Department of Commerce and Consumer Affairs' Division of Consumer Advocacy, to convene a working group to create a low-income home energy assistance program to assist low-income households with paying for their energy costs.

In response, the PUC's working group found that over 20 percent of households in our state report foregoing critical expenses, such as food or medicine, to pay their energy bills and that Hawai'i ranked 5th in the nation for highest average household electricity burden. In its *"Electricity Burdens on Hawai'i Households: 2022 Update*, DBEDT analysts noted that households living below the federal poverty level spend approximately 20 percent of their income on electricity costs, over nine times higher than the state average. The report also highlights our state's exorbitant electricity costs: 63 percent more than the national average.

According to the LIHEAP Clearing House, a mere 6 percent of federally income-eligible households in Hawai'i have received LIHEAP heating assistance over the past four years. As the price of electricity continues to rise—along with all other expenses, like food and housing—we must take action to prevent energy costs from exacerbating electricity disconnections and out-migration.

Access to energy is essential to uplifting economic resilience and public health for our community. Developing equity-based policy interventions is a matter of utter importance for residents who are living on the cusp of financial precarity, barely able to make ends meet.

With aloha,

*Kris Coffield*

President, Imua Alliance



*Hawai'i Children's Action Network Speaks! is a nonpartisan 501c4 nonprofit committed to advocating for children and their families. Our core issues are safety, health, and education.*

To: House Committee on Finance  
Re: **SB3103 SD2 HD1 – Relating to Energy Assistance**  
Hawai'i State Capitol & Via Videoconference  
April 7, 2026, 2:00 PM

Dear Chair Todd, Vice Chair Takenouchi, and Committee Members,

On behalf of Hawai'i Children's Action Network Speaks!, I am writing in **SUPPORT of SB3103 SD2 HD1**. This bill establishes the Hawai'i Home Energy Assistance Program within the Department of Human Services to assist qualifying households in paying their energy bills and requires the Public Benefits Fee Administrator of the Public Utilities Commission to provide certain information and assistance to recipients of the program.

This program would help qualifying households pay their energy bills and promotes the well-being of children and families across Hawai'i. When families struggle to keep up with energy bills, they can face impossible choices — like cutting back on food or medical care so they can pay power bills.

A reliable energy assistance program helps keep lights on, homes comfortable, and families stable — all of which are critical for a child's healthy development. Energy support also helps ensure that children can live and learn in safe, comfortable homes.

High energy costs can also lead to housing instability. By reducing the burden of utility costs, this bill can help keep families housed and children in school.

Mahalo for the opportunity to provide this testimony. Please pass this bill.

Sincerely,

Nicole Woo  
Director of Research and Economic Policy



## CATHOLIC CHARITIES HAWAII

### TESTIMONY IN SUPPORT OF SB 3103 SD2 HD1: RELATING TO ENERGY ASSISTANCE

TO: House Committee on Finance  
FROM: Betty Lou Larson, Legislative Liaison, Catholic Charities Hawai'i  
Hearing: Tuesday, 4/7/26; 2:00 PM; CR 308 & Videoconference

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

I am Betty Lou Larson from Catholic Charities Hawai'i. We **strongly support SB 3103 SD2, HD1**, which establishes the Hawai'i Home Energy Assistance program within the Department of Human Services (DHS) to help qualifying households to pay their energy bills.

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been providing social services in Hawai'i for over 78 years, assisting over 40,000 individuals statewide each year. Our mission is to provide services and advocacy to the most vulnerable of the people in Hawai'i. We participate in the ALICE (Asset Limited, Income Constrained, Employed) initiative and other initiatives to assist our local residents as they face the high cost of living in Hawai'i.

Hawai'i residents face incredibly high energy bills. For the 11% of households living below the Federal Poverty Line, electricity expenses consume **nearly 20% of their income**—more than nine times the state average. In addition, nearly half of Hawai'i's households are ALICE families: employed, yet still struggling just to cover basic necessities.

This growing financial strain has led to a huge surge in utility shutoffs. By 2023, these had shot up to roughly 12,800 disconnects/year—more than double the pre-COVID rate of approximately 5,900 in 2018. Along with the large increase in the cost of living, there are limited resources to help families stay current on their bills.

Catholic Charities Hawai'i urges your support for the Hawai'i Home Energy Assistance Program to help residents **manage their high electricity costs, including assisting recipients with implementation of energy efficient improvements.** The Program would provide much-needed relief, preventing families from having to choose between keeping the lights on and meeting other essential needs. Swift action is necessary to protect our most vulnerable households, particularly as climate change continues to place additional burdens on our communities.

Thank you for your time and consideration. We appreciate your leadership in addressing Hawai'i's growing energy affordability crisis.

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





**Hawaiian  
Electric**

## **WRITTEN TESTIMONY BEFORE THE HOUSE COMMITTEE ON FINANCE**

### **SB 3103, SD2, HD1 Relating to Energy Assistance**

Tuesday, April 7, 2026

2:00 PM

State Capitol, Conference Room 308 & Videoconference

Dear Chair Todd, Vice Chair Takenouchi, and Members of the Committee,

Hawaiian Electric is submitting written testimony in **support** of SB 3103, SD2, HD1, Relating to Energy Assistance.

The purpose of this bill is to establish the Hawaii Home Energy Assistance Program (“HIHEAP”) within the Department of Human Services to extend funding for qualifying households in need of financial assistance for utility bills. The Hawaii Home Energy Assistance Program would complement the current Federal Low Income Home Energy Assistance Program, known as LIHEAP in providing critical fiscal aid for low- to moderate-income families. This bill cites Aloha United Way’s 2024 ALICE (Asset Limited, Income Constrained, Employed) Report, which notes 40% of Hawai‘i households live below the ALICE threshold and struggle to pay their bills, and primarily focuses on electric utility arrears and disconnections. The 2024 ALICE in the Crosscurrents Report shares a 2022 Household Survival Budget<sup>1</sup> that lists “Housing – Utilities” as \$310 out of \$8,983 per month for a family of four, or 3.5% of the total sample monthly budget. Comparatively, food, rent and childcare for a family of four may cost \$1,757 (19.6%), \$1,716 (19.1%), and \$1,690 (18.8%), respectively per month. While electric bills can add up every month, they are a small percentage of annual income compared to other essentials like housing, food, childcare, transportation, and healthcare. Hawaiian Electric’s electricity rates are at their lowest level in three years and among the most stable in the United States. With current rates down 15% since the start of the Russia/Ukraine War in Q3 2022, Hawai‘i’s average residential bill is down 3% whereas the average U.S. residential bill is up 6%. When all forms of energy

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<sup>1</sup> [ALICE in the Crosscurrents: An Update on Financial Hardship in Hawai‘i](#)

spending are accounted for including electricity, gas, and other fuels, Hawai'i ranks 35<sup>th</sup> in the U.S. for household energy burden at 2.3% with the national average boasting the same percentage according to the Department of Business, Economic Development & Tourism's ("DBEDT") 2025 Electricity Burdens on Hawai'i Households: 2022 Update report<sup>2</sup>. Due to ongoing collections efforts and improved customer payments, Hawaiian Electric's older past due balance arrears for O'ahu and Hawai'i customers have reached pre-pandemic levels. In comparison, the continuing moratorium on disconnections for Maui customers has led to a steep increase in long-term arrears balances greater than 90 days, which will be difficult for customers to pay once the moratorium ends.

Hawaiian Electric supports this bill as it would establish and appropriate funds to our most vulnerable community members in the form of financial assistance and energy efficient efforts. The benefits of such a program extend far beyond immediate financial relief. By providing financial assistance, we can significantly improve the quality of life for low-income families, enabling them to allocate their limited resources toward other essential needs as mentioned in the sample ALICE survival budget in the report referenced above. Moreover, this program will contribute to the overall economic stability of our communities. When residents can manage their energy costs effectively, it reduces the likelihood of arrears and debt accumulation, fostering a more resilient and financially healthy community.

The bill notes that the Public Utilities Commission Public Benefits Fee administrator may offer information and assistance to encourage more energy efficient homes, which would also positively impact energy usage and costs. Hawaiian Electric supports funding for HIHEAP chartered by general revenues of the State of Hawai'i instead of seeking additional fees or moneys from ratepayers, which could further increase customers' financial burdens.

Accordingly, Hawaiian Electric **supports** SB 3103, SD2, HD1. Thank you for this opportunity to submit written testimony.

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<sup>2</sup> [Electricity Burdens on Hawai'i Households Jan 2025.pdf](#)

**SB-3103-HD-1**

Submitted on: 4/3/2026 10:37:16 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
William Caron	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I am writing in **strong support** of SB3103, which establishes the Hawai‘i Home Energy Assistance Program (HHEAP) within the Department of Human Services to assist qualifying households in paying their energy bills, and requires the Public Benefits Fee Administrator of the Public Utilities Commission to provide certain information and assistance to program recipients.

**The Problem: Federal Assistance Fails Hawai‘i**

The current federal Low-Income Home Energy Assistance Program (LIHEAP) was designed for states with cold winters and high heating costs. Its funding formula favors states with high heating needs while ignoring electricity price differences and Hawai‘i's unique energy challenges. As a result, Hawai‘i's vulnerable residents receive far less assistance than they need, even as our electricity rates remain among the highest in the nation.

The gap between federal assistance and need continues to widen. As more families face disconnection from electricity services, the urgency of a state-level solution has never been clearer.

**What SB3103 Does**

SB3103 establishes the Hawai‘i Home Energy Assistance Program within the Department of Human Services to assist eligible households with the payment of home energy costs.

The bill also requires the Public Benefits Fee Administrator of the Public Utilities Commission to provide recipients of assistance from the program with information and support to enhance home efficiency and reduce electricity costs. This is a critical component of the program. The Public Benefits Fee Administrator already has expertise in energy-efficient and renewable energy technologies, demand-side management, and energy-efficiency programs. By leveraging this expertise, HHEAP can do more than just pay bills—it can help families reduce their energy consumption and lower their bills permanently.

**A Comprehensive Approach to Energy Affordability**

The dual approach of SB3103—providing direct bill payment assistance while also offering energy efficiency support—is proven and effective. Households that receive energy efficiency assistance alongside bill payment support see lasting reductions in their energy costs, breaking the cycle of dependency on crisis assistance.

The Public Benefits Fee Administrator is uniquely positioned to fulfill this role. Under existing law, the Administrator's duties include promoting program initiatives that address the needs of persons facing the most significant barriers to participation, and coordinating with electric utilities regarding the delivery of low-income home energy assistance. SB3103 simply extends this existing mandate to explicitly include recipients of the new state program.

The bill has received written comments in support from the Department of Human Services; Division of Consumer Advocacy of the Department of Commerce and Consumer Affairs; Hawai'i Green Infrastructure Authority; Public Utilities Commission; the City and County of Honolulu Office of Climate Change, Sustainability and Resiliency; the County of Kaua'i; Kaua'i Island Utility Cooperative; Hawaiian Electric; Catholic Charities Hawai'i; Hawai'i Children's Action Network Speaks!; and Imua Alliance. This broad coalition reflects the urgent need for action and the thoughtful design of the bill.

Hawai'i families should not be forced to choose between paying for electricity and putting food on the table. The federal program has failed to meet our state's needs, and the gap continues to widen. SB3103 offers a state-level solution that provides both immediate bill payment assistance and long-term energy efficiency support, helping families stabilize their energy costs and reduce their consumption over time.

I urge this committee to pass SB3103.

Mahalo for the opportunity to testify.

**SB-3103-HD-1**

Submitted on: 4/3/2026 10:18:20 PM

Testimony for FIN on 4/7/2026 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 w/COMMENT PAYMENT A SPECIFIC DOLLAR AMOUNT INSTEAD OF FULL PAYMENT. EXAMPLE \$150 INSTEAD OF THE FULL AMOUNT \$300.

3103 SB RELATING TO ENERGY ASSISTANCE.