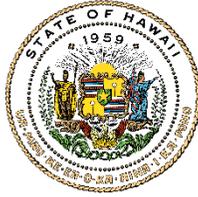


JOSH GREEN, M.D.  
GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'  
DEPARTMENT OF LAND AND NATURAL RESOURCES  
KA 'OIHANA KUMUWAIWAI 'ĀINA

P.O. BOX 621  
HONOLULU, HAWAII 96809

Testimony of  
RYAN K.P. KANAKA'OLE  
Acting Chairperson

Before the Senate Committee on  
WATER, LAND, CULTURE AND THE ARTS

Wednesday, February 18, 2026  
1:01 PM  
State Capitol, Conference Room 225

In consideration of  
SENATE BILL 3311  
RELATING TO THE STRENGTHEN HOMES PROGRAM

Senate Bill 3311 creates the Strengthen Hawai'i Homes Program within the Department of Land and Natural Resources to provide grants for qualified mitigation projects to reduce fire risk; sets eligibility requirements for residential property owners to obtain grants and guidelines for contractors and assessors to carry out mitigation work; establishes the Strengthen Hawai'i Homes Revolving Fund; mandates annual reports to the Legislature; and allocates funds. **The Department of Land and Natural Resources (Department) supports this measure and offers the following comments.**

Hawai'i homeowners are increasingly having trouble securing and keeping affordable property insurance because of more frequent disasters and stricter underwriting standards. Other states have shown that combining targeted mitigation help with insurance incentives linked to recognized resilience standards can boost affordability, availability, and overall market stability. This measure would create a statewide program customized to Hawai'i's unique housing stock and wildfire risk profile.

Substantial research supports this effort. Headwaters Economics has analyzed physics-based ignition pathways—especially embers and radiant heat—which are the main causes of structure ignition during wind-driven wildfire events. These concepts are not limited to the mainland; they are based on fire physics and broadly apply to various constructions, including Hawai'i's older, single-wall plantation homes often grouped in neighborhoods where fire can spread quickly from one structure to another. The research assesses vulnerabilities such as ember intrusion through

DAWN N.S. CHANG  
CHAIRPERSON  
BOARD OF LAND AND NATURAL RESOURCES  
COMMISSION ON WATER RESOURCE  
MANAGEMENT  
RYAN K.P. KANAKA'OLE  
FIRST DEPUTY  
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DEPUTY DIRECTOR - WATER  
AQUATIC RESOURCES  
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KAHOOLAWE ISLAND RESERVE COMMISSION  
LAND  
STATE PARKS

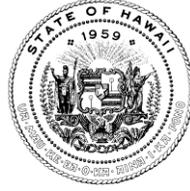
vents and eaves, deck-to-wall junctions, roof-edge exposures, and combustible materials within the first five feet of a structure. These insights can be adapted to Hawai'i's built environment and have already influenced local policies, including Kaua'i County's Plantation Village Wildland Urban Interface (WUI) Code for single-wall construction.

The time to develop a home hardening assistance program is now. Contractor training, inspection systems, insurance coordination, and homeowner participation all evolve through implementation. Launching the program with the proposed funding allows the State to start reducing risk immediately, gather Hawai'i-specific data on costs and participation, and improve program design through adaptive management.

Regarding program placement, while the Department can support the initial administration of the proposed program, this type of built environment retrofit program should ultimately be housed within the Office of the State Fire Marshal (the Office). However, the Office is still building capacity and currently lacks the staffing and structural framework to initiate the program. The Department supports launching the program within the Department in the near term, potentially through contracted administration, and transitioning it to the Office once sufficient capacity is established there.

In summary, the science is sound, the measures contemplated in this bill work for Hawai'i, the costs are reasonable, and the urgency is clear. Starting now—on a pilot scale—allows Hawai'i to lower wildfire risk while improving and expanding the program over time.

Mahalo for the opportunity to comment on this measure.



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  
Senate Committee on Water, Land, Culture and the Arts  
Wednesday, February 18, 2026  
1:01 p.m.  
Conference Room 224 & Via Videoconference**

**On the following measure:  
S.B. 3311, RELATING TO THE STRENGTHEN HAWAII HOMES PROGRAM**

Chair Lee, Vice Chair Inouye, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

S.B. 3311 establishes the Strengthen Hawaii Homes Program within the Department of Land and Natural Resources to provide grants for mitigation projects intended to reduce residential wildfire risk and improve insurance availability and affordability.

The Department appreciates the Legislature's focus on mitigation and resilience as key long-term strategies for addressing property insurance availability and affordability challenges.

To better understand the implication and benefits of improving residential resiliency to hurricanes and wildfires, the Department is currently working with the National Association of Insurance Commissioners (NAIC) and the Center for Insurance

Policy and Research (CIPR) to complete a feasibility study assessing residential catastrophe preparedness strategies. Other states have implemented initiatives focused on fortification standards, contractor training and certification, means-tested grants or loans, and inspection requirements. Due to the nature of home construction in Hawaii, including the prevalence of single-wall, wood-frame homes, this study will help identify comprehensive approaches to strengthening homes to reduce damage and long-term insurance costs. The feasibility study is expected to be completed in fall 2026.

The Department looks forward to continuing to work with the Legislature as this analysis progresses.

Thank you for the opportunity to testify.

# OFFICE OF INFORMATION PRACTICES

STATE OF HAWAII  
NO. 1 CAPITOL DISTRICT BUILDING  
250 SOUTH HOTEL STREET, SUITE 107  
HONOLULU, HAWAII 96813  
TELEPHONE: 808-586-1400 FAX: 808-586-1412  
EMAIL: oip@hawaii.gov

To: Senate Committee on Water, Land, Culture and the Arts

From: Carlotta Amerino, Director

Date: February 18, 2026, 1:01 p.m.  
State Capitol, Conference Room 224

Re: Testimony on S.B. No. 3311  
Relating to the Strengthen Hawaii Homes Program

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Thank you for the opportunity to submit testimony on this bill, which would establish a Strengthen Hawaii Homes Program to provide grants for individual homeowners to retrofit their homes against loss due to fire. The Office of Information Practices (OIP) takes no position on the substance of this bill, but offers comments and a proposed amendment to a confidentiality provision that exempts everything submitted in support of a grant application from public disclosure under chapter 92F, HRS, the Uniform Information Practices Act (UIPA).

Proposed section \_\_\_-3(c), HRS, beginning at bill page 7 line 8, would make confidential all documents and information submitted by a homeowner or insurer in support of a grant application. For a homeowner to be eligible for a grant the property must be an owner-occupied single-family home or a long-term rental property, preferably located in a historically vulnerable area, so the information submitted in support of a grant would presumably include the homeowner's name and the location and type of residence for which the grant is sought. Land ownership records including a property's location, owner, and type (i.e., single family residence, condominium, vacant lot) are all public without exception under

the UIPA, and there is a strong public interest in how public money is spent. However, this confidentiality provision would bar public disclosure of who receives these grants, and whether the houses being improved with public money meet the basic conditions of being owner-occupied single-family residences or long-term rentals, preferably in vulnerable areas.

OIP is concerned about the blanket confidentiality proposed in this bill, and respectfully asks this Committee to **either remove subsection (c) and rely instead on the UIPA's existing privacy and other exceptions** to protect grantees' financial information, insurance coverage information, detailed inspection reports, and similar information; **or replace it with a more narrowly tailored confidentiality provision**. If this Committee prefers to keep a narrowed version of the confidentiality provision, OIP recommends the following language:

(c) The name of a grant recipient, the affected property's street address and property type, and the final conclusion of an assessor as required by section \_\_-3(a)(3) shall be disclosed in response to a public request made under chapter 92F. All other documents, materials, and other information submitted to the department by residential property owners or insurance companies in support of a grant application shall be confidential and, notwithstanding any other law to the contrary, shall not be:

- (1) Subject to disclosure under chapter 92F;
- (2) Subject to subpoena;
- (3) Subject to discovery; or
- (4) Admissible as evidence in any private civil action.

Thank you for considering OIP's testimony.

## Testimony in Strong Support of S.B. 3311 – Strengthen Hawaii Homes Act

**LATE**

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

On behalf of the Hawai'i Wildfire Management Organization (HWMO), I am writing in strong support of S.B. 3311, which establishes the Strengthen Hawai'i Homes Program. This bill addresses one of the hardest (but most essential!) components of wildfire safety: reducing risk in the existing built environment.

### Why This Program Is Necessary

Wildfire safety requires action in three concurrent ways:

1. Vegetation management across the broader landscape;
2. Wildfire-resistant standards for new development; and
3. Meaningful ignition-resistance retrofits in existing neighborhoods.

We are making progress on the first two. ***The third is the missing link.***

Right now, in our state, we educate homeowners. We conduct home assessments. We support Firewise Communities. But scattered, voluntary improvements on homes and structures by those who can afford it—one vent here, one yard there—do not achieve the subdivision-wide ignition resistance required to meaningfully reduce loss. Wildfire spreads when embers land on unmitigated structures, and then spread structure to structure and yard to yard—often creating multiple fires within neighborhoods in a single conflagration event. For this reason, many insurance markets evaluate risk at the neighborhood scale. ***Safety and insurability both depend on widespread participation.***

### We support this bill for the following reasons:

#### 1. Decades of Research Support This Approach

Decades of field and laboratory research from the National Fire Protection Association (NFPA), the Fire Safety Research Institute (FSRI), and the Insurance Institute for Business & Home Safety (IBHS) demonstrate that structure hardening and defensible space significantly reduce ignition and fire spread. Ember intrusion is the primary driver of home loss. Hardened vents, roofs, siding, decks, and properly maintained defensible space work. These measures are repeatedly validated across wildfire events nationwide.

#### 2. Hawai'i's Experience Confirms the Urgency

Lahaina was an urban conflagration. Fire spread structure to structure through built-environment fuels. Hawai'i-based research confirms that ignition resistance at the parcel and subdivision scale is essential. At the same time, we now have Hawai'i-specific research identifying locally appropriate materials, corrosion-resistant products, defensible space strategies, and retrofit approaches suited to plantation-era homes and tropical conditions. The knowledge base exists. (Information and links are included below)

#### 3. We Already Have the Foundation—but Not the Scale

More than 50 Firewise USA® communities are active statewide. However, they are limited by what can be achieved through volunteer coordination and homeowner-funded improvements alone. Even the most organized communities cannot achieve structural hardening at scale without financial support and a structured retrofit pathway.

Home assessments and Firewise programming in Hawai'i are co-implemented by HWMO, county fire (and other) departments, and DLNR–DOFAW. This is robust, unified, all-agency programming operating across all counties. The coordination, partnerships, and technical frameworks are already in place. ***What is missing is a funding mechanism and statewide structure to move from education to implementation at scale.***

#### **4. Wildfire Safety Equals Insurability**

Risk reduction and insurance stability are inseparable. We are already in active discussions with multiple insurers and national-level programs about connecting science-based mitigation assessments and actions to underwriting recognition and insurance retention. There is ongoing collaborative effort to implement the home assessment and Firewise Communities programs in a next-level, integrated manner. This bill, and the state-level partners it would engage and empower, are an essential and welcomed contribution to getting Hawai'i neighborhoods wildfire ready and wildfire resilient.

Aligning mitigation actions with nationally recognized standards—such as IBHS FORTIFIED and NFPA guidance—creates a credible pathway for insurers to evaluate reduced risk. This bill establishes a verified, standards-based framework necessary to link safety investments to insurability outcomes. And, most importantly, it gives us the best chance for preventing conflagration. Programming and funding for this prevention and risk reduction effort could reduce the risk of loss of life, property, and/or billions of dollars in recovery.

#### **5. This Bill Is Well Designed and Doable**

As described in the bill language, meaningful risk reduction must occur at scale. The program structure includes:

- Certified assessors
- Clear eligibility standards
- Conflict-of-interest safeguards
- Standards alignment
- Reporting requirements
- A revolving fund to leverage diversified public-private funding

The bill meets safety science, reflects national best practice, aligns with insurability frameworks, and builds upon mature and effective programming already operating statewide.

Housing the program initially within DLNR makes sense. DLNR–DOFAW leads the State's Firewise coordination, operates established community risk reduction programs, and understands Hawai'i's wildfire ecology and built environment. Community risk reduction programs are inherently adaptive; refinement as new science emerges is normal and appropriate, and DLNR–DOFAW already operates within that model.

#### **6. There is high need—and there is a strong foundation from which to build.**

If we are serious about reducing insured losses, stabilizing the property insurance market, protecting vulnerable neighborhoods, and preventing the next urban conflagration, this is one of the hardest—but most necessary—pieces to implement.

HWMO strongly supports S.B. 3311 and stands ready to assist with standards alignment, implementation support, and technical guidance.

**Resources (live links below):**

- [Hawai'i Wildfire Resilient Building Materials & Methods](#)
- [Hawai'i Home Assessment Program](#)
- [Firewise USA® in Hawai'i](#)
- [ESRI Research on Structure Ignition](#)
- [IBHS FORTIFIED Standards](#)
- [NFPA Wildfire Research & Codes](#)

Mahalo for the opportunity to testify in strong support.

Elizabeth Pickett  
Co-Executive Director  
Hawai'i Wildfire Management Organization

**SB-3311**

Submitted on: 2/16/2026 7:40:52 PM

Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jessica Redford	Individual	Support	Written Testimony Only

Comments:

Strengthen the Hawaiian Homes program!

**SB-3311**

Submitted on: 2/17/2026 6:53:40 AM

Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Noelle Lindenmann	Individual	Support	Written Testimony Only

Comments:

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

I am writing today in support of SB3311. This bill helps state homeowners to secure and maintain affordable property insurance.

Mahalo for this opportunity to provide testimony,

Noelle Lindenmann, Kailua-Kona

**SB-3311**

Submitted on: 2/17/2026 12:04:30 PM

Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mariana Monasi	Individual	Support	Written Testimony Only

Comments:

Aloha,

I write today in strong support of SB3311 to develop the Strengthen Hawai‘i Homes Program under the Department of Land and Natural Resources. With climate change worse every year, we need our government to support residents that live in areas that are often and highly affected by things like fires. We saw the devastation in Lāhaina, and we need the government to step up and help mitigate the prevention of more frequent catastrophes.

Mahalo

**LATE**

**SB-3311**

Submitted on: 2/17/2026 1:13:33 PM

Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Linda Jenkins	Individual	Support	Written Testimony Only

Comments:

The biggest natural disaster threat to Hawaii is wildfire. Lessons learned from the Lahaina fire highlight the importance of home hardening. I am a Firewise Community Leader in Central Maui. I lived most of my life in Lahaina and was a Firewise Community Leader there. I saw firsthand the difference preparation makes in fire mitigation. Investing in home hardening keeps communities safer and may help stabilize the insurance market. Without a financial pathway to implementing recommended home improvements, this simply won't happen on a wide enough scale to make a difference. Passage of this bill is critical to preventing the next Lahaina. Please vote yes.

**LATE**

**SB-3311**

Submitted on: 2/17/2026 1:28:22 PM  
Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Terry DeJournett	Individual	Support	Written Testimony Only

Comments:

I am writing to express my sincere gratitude for the invaluable support HWMO Firewise has provided to the Kohala Ranch community. Living in a high-risk area, we are acutely aware of the threat of wildfire, and your organization’s proactive initiatives have significantly enhanced our collective safety and peace of mind.

Specifically, I would like to highlight the impact of the following programs:

- **Green Waste Management:** Providing dumpsters for green waste has been a game-changer, making it much easier for residents to dispose of hazardous vegetation properly.
- **Individual Home Assessments:** The personalized guidance on creating defensible space around our properties has empowered homeowners to take direct action in protecting their structures.
- **Community Fuel Breaks:** Your work in establishing fuel breaks around our high-risk perimeter provides a critical line of defense that protects the community as a whole.

Establishing Ignition free zones around the home.

**LATE**

**SB-3311**

Submitted on: 2/17/2026 2:49:32 PM

Testimony for WLA on 2/18/2026 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
ronnie hudson	Individual	Support	Written Testimony Only

Comments:

I am a member of the local FireWise Committee and I participate with HWMO. We have a good committee of volunteers, but it is not enough to prepare and protect the community given the extreme weather.

Wildfire risk is increasing across Hawai'i, and homeowners need support to make improvements such as Fire-ready pump hookups that tie into the community water line to allow water-ready fire mitigation and wash down.

Ponds and pools can have pumps and fire-hoses to stop an immediate fire or wash down dry areas.

We'd like to see grants available for home hardening and mitigation can significantly reduce structure loss and community-wide impacts.

Investing in mitigation strengthens our resilience and may help stabilize insurance availability and affordability.

Community-level risk reduction depends on accessible, funded home safety programs. Like Firewise.

Firewise and community mitigation efforts are strengthened when homeowners have financial pathways to implement recommended improvements.

Thank you kindly,

Ronnie

**LATE**

**SB-3311**

Submitted on: 2/17/2026 6:58:17 PM

Testimony for WLA on 2/18/2026 1:01:00 PM

Submitted By	Organization	Testifier Position	Testify
chessinenugent@gmail.com	Individual	Support	Written Testimony Only

Comments:

Wildfire risk is increasing across Hawai‘i, as seen in the 2021 Mana Road Fire, which burned over 42,000 acres and became one of the largest wildfires in our state’s history. I witnessed this destruction firsthand, alongside the Associated Press, and saw the deep impact on our land and communities. This devastating event underscores the urgent need for homeowner support to make science-based improvements and for grants that help harden homes and reduce risk.

Investing in mitigation now strengthens long-term resilience and may help stabilize insurance. Community-wide risk reduction depends on accessible, funded safety programs, while initiatives like Firewise are most effective when homeowners have financial pathways to act on recommendations.

We encourage thoughtful civic engagement and emphasize that each community must have the resources to take practical steps toward a safer, more resilient Hawai‘i. As a member of the Lua Lai HOA board of directors, I am actively working to establish an HWMO Committee to certify our 225 homes, demonstrating our commitment to wildfire safety and community resilience.

Chessine Nugent

Kamuella CERT Team Lead