

LATE



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January 27, 2014

TESTIMONY OF STANLEY CHANG
CONCILMEMBER FOR THE CITY AND COUNTY OF HONOLULU

On

S.B. No. 2540, RELATING TO HOUSING

Committee on Public Safety, Intergovernmental and Military Affairs/Committee on Human
Services

Tuesday, January 28, 2013

2:45 p.m.

Conference Room 224

Dear Chairs Espero and Chun Oakland and Committee Members:

Thank you for allowing me the opportunity to submit testimony in support of S.B. 2540 Relating to Housing in my capacity as Councilmember of the City and County of Honolulu.

S.B. 2540 establishes a rental deposit loan program within the Hawaii housing finance and development corporation to assist low income and homeless individuals and families in obtaining affordable rental housing. A rental deposit loan would help individuals and families living in temporary housing move on to permanent housing by eliminating the hurdle that is created by the high initial cost, security deposit plus first months rent.

Hawaii faces an ever increasing homeless population. This program would help those on the less vulnerable end of the spectrum move out of the homeless or transitional populations and into stable permanent housing.

For these reasons, I respectfully ask for your favorable passage of S.B. 2540 Relating to Housing and thank the Committees for allowing me to provide testimony.

Sincerely,

A handwritten signature in black ink, appearing to read "Stanley Chang".

Stanley Chang
Councilmember, District IV

SB2540

Submitted on: 1/27/2014

Testimony for HMS/PSM on Jan 28, 2014 14:45PM in Conference Room CR 224

Submitted By	Organization	Testifier Position	Present at Hearing
Scott Wall	Consumer Alliance for Mental Health	Support	No

Comments: to: Senate Committees on Public Safety and Human Services Aloha Sen.'s Chun-Oakland, Espero, and the members of their committees, On behalf of the Community Alliance for Mental Health along with United Self Help we offer our support for SB2540. We feel that SB2540 is a necessary piece of our state's war on homelessness and the shortage of low income housing. Scott Wall VP/Legislative Advocate Community Alliance for Mental Health

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SB2540

Submitted on: 1/28/2014

Testimony for HMS/PSM on Jan 28, 2014 14:45PM in Conference Room CR 224

Submitted By	Organization	Testifier Position	Present at Hearing
Tambry Young	Citizens for Equal Rights	Support	No

Comments: Citizens for Equal Right(CFER)supports that you passage of SB2540. This bill assist many individuals secure housing arrangements that are safe from danger and hostel environments. It will serve as a stepping stone to individuals and families who are trying to make their lives better but unfortunately fall a little short. This bill help theses individuals build self confidence by relieving the stigma of being houseless. CFER ask that the senate pass HB2540 Tambry R. Young President Citizens for Equal Rights

George S. Massengale
1001 Bishop Street, Suite 2880
Honolulu, HI 96813

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January 27, 2013

Hawaii State Capitol

Committee on Human Services, Senator Chun Oakland, Chair

Committee on Public Safety, Intergovernmental & Military Affairs, Senator Will Espero, Chair

Hearing: SB2540

Date: Tuesday January 28, 2014

Time: 2:45 p.m.

Place: State Capitol, Rm. 224

Testimony in Support

Thank you for the opportunity to provide testimony in strong support of SB2540. This bill would create a rental deposit loan program within the Hawaii Housing Finance and Development Corporation. The program will assist many of our low income families, individuals including seniors, and even the homeless in accessing long term housing.

To begin, I am here today as a former board member of Housing Hawaii a nonprofit 501c3 that was created in 2005, to advocate for affordable rental and for sale housing in Hawaii. One of the organization's goals is to increase the number of affordable rental homes and renters in Hawaii. SB2540 is a bill that will do just that.

I'm sure that the members of both committees' are aware that Hawaii has a housing crisis. One of the factors contributing to this crisis is the federal poverty level, which for Hawaii is too low when compared our state's high cost of living. Another factor and a barrier preventing families and individual from moving from less that adequate housing is the requirement by rental property managers and landlords that a prospective tenant pay in advance their first months rent as well a security deposit equal to the first months rent. For many or our low income residents this is a barrier which is very hard to overcome.

In reviewing this bill in detail I wish to comment on two provisions of the bill. Page 3, line 17, item (f) refers to a three party contract. This could prove to be very cumbersome. I believe that there should only be two parties, the tenant and the rental agent or landlord. The facilitator of the loan program need not be a party to any rental contract. Their relationship is only with the tenant for the loan amount.

The second provision I take issue with pertains to the loan repayment agreement on page 4, item (3), line 12, that the agreement not exceed 24 months. I believe that the repayment period for the loan should be extended 36 months. This would benefit the tenant by lowering the monthly payment amount.

In closing I would just add that this is a good bill, and if ever enacted will provide a realistic mechanism from removing the high out-of-pocket cost associated with relocating from inadequate housing to place that may be better suited to meet a families or individual's specific needs what-ever they may be, perhaps closer to a place of employment, a better school for their children, or a family member who my be providing child care services to the mother can work.

Once again thank you for allowing this testimony here today.

Warmly,
George S. Massengale

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SB2540

Submitted on: 1/27/2014

Testimony for HMS/PSM on Jan 28, 2014 14:45PM in Conference Room CR 224

Submitted By	Organization	Testifier Position	Present at Hearing
Kat Brady	Individual	Support	No

Comments: