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April 2, 2018

Committee on Finance
Wednesday, April 4, 2018, 2:30pm
Conference Room 308

SB2424, SD2 – Relating to Housing for Native Hawaiians

Aloha Chair Luke, Vice-Chair Cullen, and Committee Members:

I am submitting testimony on behalf of Hawaiian Community Assets (HCA), the State's largest HUD-approved housing counseling agency, to **STRONGLY SUPPORT SB2424, SD2.**

SB2424, SD2 would establish a public-private partnership to leverage \$5 million in State funding to create a \$20 million loan fund for the development of affordable tiny homes on Hawaiian Home Lands. The tiny home loan fund would support the building of up to 10,000 tiny homes on Hawaiian Home Lands' lots with existing infrastructure by 2026. In addition, the legislation would build the capacity of nonprofit developers to increase the affordable housing stock on Hawaiian Home Lands.

Need for Affordable Housing

According to the Department of Housing and Urban Development, 22,000 native Hawaiians are on a waitlist for a home on Hawaiian Home Lands. Since the Hawaiian Home Lands Trust was established in 1920, approximately 8,000 residential leases have been awarded while thousands of families wait for their turn residing on the beach, in overcrowding housing, and in high-priced rentals. At a time when Hawaii reports the highest homeless rate per capita of any state in the nation and 42% of all homeless persons identifying as Native Hawaiian or Pacific Islander, SB2424, SD2 gives us the unique opportunity to address both our homeless and affordable housing crises by supporting the development of affordable, tiny homes priced below \$125,000.

Power to Leverage the State's Investment

The bill would provide State funds to a native community development financial institution (CDFI) that would administer the revolving tiny home loan fund. CDFIs are nonprofit intermediaries that are helping communities build affordable housing across the United States by pooling together public and private capital for deployment to underserved populations through loans and grants. The Carsey Institute cites that CDFIs are leveraging Federal investments at a rate of up to 8:1¹. This bill would take advantage of the power of CDFIs and their ability to leverage investments from foundations, banks, and government entities to increase affordable housing for native Hawaiian and their non-native Hawaiian family members on Hawaiian Home Lands.

¹ CDFI Industry Analysis: Summary Report. Carsey Institute, Spring 2012.
<https://www.cdfifund.gov/Documents/Carsey%20Report%20PR%20042512.pdf>

Nonprofit Developers are a National Best Practice for Addressing Affordable Housing

In October 2017, Vice President of the Local Initiative Support Corporation's rural initiative, Suzanne Anarde, announced at the Annual Native Hawaiian Convention that "nonprofit developers are a national best practice for addressing affordable housing in our communities". Nonprofit developers have dual social and financial missions and are experts at utilizing both public and private funds to build affordable housing units for low- and moderate-income households, defined by the Department of Housing and Urban Development as those earning at or below 100% the area median income. SB2424, SD2 would assist Hawaii in building the capacity of native Hawaiian nonprofit developers to increase the affordable housing stock on Hawaiian Home Lands. Most importantly, this will allow native Hawaiian families who are currently unable to qualify for turnkey single family homes being developed on Hawaiian Home Lands and priced at \$250,000 and above.

At a time when we are facing dual homeless and affordable housing crises, we cannot wait any longer for affordable housing in Hawaii. The Hawaiian Home Lands Trust was established to provide these opportunities to its beneficiaries that support economic self-sufficiency and for the well-being of all of Hawaii. We need to invest in affordable housing for native Hawaiians and non-native Hawaiians residing on Hawaiian Home Lands NOW. **PASS SB2424, SD2.**

Sincerely



Jeff Gilbreath
Executive Director

SB-2424-SD-2

Submitted on: 4/2/2018 8:57:21 PM

Testimony for FIN on 4/4/2018 2:30:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|-------------------------|--|---------------------------|---------------------------|
| De MONT R. D. CONNER | Ho'omanapono Political Action Committee (HPAC) | Support | Yes |

Comments:

We continue to STRONGLY SUPPORT this bill. Mahalo.



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting SB 2424 SD2 -- Relating to Housing for Native Hawaiians
House Committee on Finance
Scheduled for hearing on Wednesday, April 4, 2018, 2:30 PM, conference room 308

Dear Chair Luke, Vice Chair Cullen, and members of the Committees:

Thank you for the opportunity to testify in SUPPORT of **SB 2424 SD2**. This bill presents a unique opportunity to utilize the Hawaiian Trust Lands for affordable housing.

Hawai'i Appleseed has been involved in the authorization and construction of accessory dwelling units on O'ahu for the past several years, as a way to increase the supply of affordable housing on the island. Through our research and outreach work, we have come to see Hawaiian Home Lands as an especially promising area for the development of such units.

This bill would establish a public-private partnership to leverage \$5 million in state funding to create a \$20 million revolving loan fund for the development of affordable micro housing units on Hawaiian Home Lands. The micro housing unit loan fund would support the building of 10,000 micro housing units on Hawaiian Home Lands by 2026. These homes would be required to be priced at or below \$125,000. In addition, the legislation would build the capacity of nonprofit developers to increase the affordable housing stock on Hawaiian Home Lands.

There are far too many native Hawaiians and their non-native Hawaiian family members residing on the beach, in cars, and over-crowded housing. This bill would help address this issue as part of the state's comprehensive approach toward solving our homelessness and affordable housing crises.

We appreciate your consideration of this testimony.

Hawai'i Appleseed Center for Law and Economic Justice Hawaii Appleseed is committed to a more socially just Hawai'i, where everyone has genuine opportunities to achieve economic security and fulfill their potential. We change systems that perpetuate inequality and injustice through policy development, advocacy, and coalition building.

Center for Hawaiian Sovereignty Studies
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Kenneth R. Conklin, Ph.D. Executive Director
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Unity, Equality, Aloha for all



To: HOUSE COMMITTEE ON FINANCE

For hearing Wednesday April 4, 2018

Re: SB 2424 SD2 RELATING TO HOUSING FOR NATIVE HAWAIIANS.
Authorizes the construction and use of micro housing units on Hawaiian home lands approved by the Department of Hawaiian Home Lands, and leased to native Hawaiian beneficiaries who meet the minimum Hawaiian blood quantum requirement, notwithstanding county zoning laws. Authorizes the use of the Hawaiian home loan fund and Hawaiian home general loan fund for assistance in purchasing or renting micro housing units for use on approved Hawaiian home lands and leased to beneficiaries who meet the minimum Hawaiian blood quantum requirement. Makes appropriations to the Department of Hawaiian Home Lands for construction of micro housing units, subject to certain conditions, and to build general organizational capacity of native Hawaiian-controlled nonprofit housing developers. Effective 7/1/2050.

TESTIMONY IN OPPOSITION

Here are six points which need to be made.

1. Some clever politicians are trying to send millions of extra dollars to enrich DHHL by giving the public and the legislature the false impression that the purpose is to provide truly tiny houses to help poor and downtrodden people. Shame!

It is a form of bait-and-switch to use a currently popular term as the name for a proposal which is actually very different. This bill proposes to allow up to 800 sq ft. of floor space for a house or apartment to be branded as a "micro housing unit." That would be two or three times the size of the genuine "tiny homes" and "microunit apartments" that are the current fad in Honolulu for solving the twin problems of homelessness and housing shortage. My own 2-bedroom condo apartment is 723 sq ft and is definitely not "micro." Units of the same size in my building have families of 4 or 5 people living in them comfortably. Renters in my building pay around \$2,000 per month for apartments identical to mine, and the assessed valuation is currently \$ 351,700. Micro schmikro!

2. Don't reach into the pockets of Hawaii taxpayers to grab our money to make up for the malfeasance of DHHL leadership. The first sentence in the original version of this bill was honest to say "The legislature finds that the department of Hawaiian home lands produced no new housing units during the fiscal year ending June 30, 2017, and closed out the year with \$30,000,000 in unspent federal housing funds." For that much money they could have bought 85 of my 2-bedroom apartments at current assessed valuation, to provide housing for 300-400 people. Or if we use the estimated construction cost of \$125,000 mentioned in this bill, that \$30 Million could have yielded 240 housing capable of sheltering 900-1200 people. DHHL leadership is clearly lazy or incompetent, and responsible for protracting the misery of hundreds of people whose well-being it is responsible for.

3. It appears that this bill would actually be discriminating against native Hawaiians. Census data indicate that "Native Hawaiians" have

significantly larger family size and household size than the general population of Hawaii. Yet this bill proposes to cram those larger families into smaller "micro housing units" anticipated to be in violation of zoning laws and building codes. That's pretty nasty, isn't it?

4. Section 2 of this bill proposes to override "any county zoning laws, permit provisions, or building code provisions to the contrary to allow micro housing units" on DHHL lands. But those zoning laws and building codes exist for good reasons (or don't they?). Some DHHL residential homelands lie immediately adjacent to normal residential neighborhoods; for example, the one in Waimanalo (which I canvassed for Census 2000). Does the legislature really want to be responsible for the development of overcrowded slum housing ("micro housing units" in violation of zoning laws and building codes) right across the street from middle class suburban homes?

5. I remind the legislature that a class-action lawsuit by 3,000 native Hawaiians on the waiting list for DHHL leases has resulted in a court decision resulting in negotiations for a settlement that could force taxpayers to fork over Billions of dollars not only to individual plaintiffs but also to DHHL. Now comes before you this bill to begin a brand new DHHL project and to pay for it with two startup grants of unspecified amounts (but specified in the original bill as one million and five million dollars), expected to result in permanent programs for huge megabucks in the future. It would be foolish to give DHHL new money on top of whatever will come out of those negotiations. If DHHL wants to develop a project for micro housing units, let DHHL fund that program, or include it in its demands for a negotiated settlement of the class action lawsuit.

6. OHA already has over \$600,000,000. And, according to its bill in both Senate and House, OHA wants to grab an additional \$119,000,000 in ceded lands "back rent" plus \$35,000,000 per year, in lieu of ceded lands revenue, going forward. Wow!

The legislature has the authority to raid OHA's treasury the same as the legislature raids any of the special funds such as hurricane relief or

highways. Make OHA pay for DHHL projects. In this case the "raid" would merely be forcing OHA to spend money it was supposed to be spending all along, and to spend it for the exact purpose for which OHA was created.

Section 5(f) of the statehood Admissions Act says one of the 5 purposes for the use of ceded land revenues: is "... for the betterment of the conditions of native Hawaiians, as defined in the Hawaiian Homes Commission Act, 1920." HHCA defines "native Hawaiians" as people who have at least 50% native blood quantum -- exactly the same requirement for someone to be granted a lease on DHHL land.

Act 273 (1980) says "twenty per cent of all funds derived from the public land trust ... shall be expended by the office of Hawaiian affairs... for the purposes of this chapter." Act 273 does not say the funds may be invested in an investment portfolio, it says the funds SHALL BE EXPENDED to provide services. Yet OHA seems to think it can grab tens of millions of dollars every year which it then invests or uses for political purposes such as lobbying for the Akaka bill or building a racial registry for "nationbuilding", but OHA fails to provide more than sporadic and inadequate funding for purposes which OHA should be supporting.

OHA currently has over \$600 Million in assets. No other agency of the state government is allowed to squirrel away huge amounts of wealth as a permanent cash stash.

Make OHA spend its vast wealth for the needs of DHHL -- i.e., for the betterment of native Hawaiians as defined in HHCA. If DHHL decides to use some of the money for "micro housing units" it can do so. DHHL can build slums for low-income native Hawaiians, to the consternation of middle-class suburban homeowners (including native Hawaiians) living right across the street.

SB-2424-SD-2

Submitted on: 4/2/2018 4:32:28 PM

Testimony for FIN on 4/4/2018 2:30:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Erin Rutherford | Individual | Support | No |

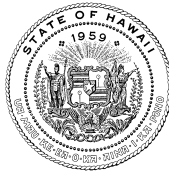
Comments:

I STRONGLY SUPPORT SB2424, SD2, which would establish a public-private partnership to leverage \$5 million in State funding to create a \$20 million loan fund for the development of affordable tiny homes on Hawaiian Home Lands. The tiny home loan fund would support the building of up to 10,000 tiny homes on Hawaiian Home Lands lots with existing infrastructure by 2026. In addition, the legislation would build the capacity of nonprofit developers to increase the affordable housing stock on Hawaiian Home Lands.

According to the Department of Housing and Urban Development, 22,000 native Hawaiians are on a waitlist for a home on Hawaiian Home Lands. Since the Hawaiian Home Lands Trust was established in 1920, approximately 8,000 residential leases have been awarded while thousands of families wait for their turn residing on the beach, in overcrowding housing, and in high-priced rentals. At a time when Hawaii reports the highest homeless rate per capita of any state in the nation and 42% of all homeless persons identifying as Native Hawaiian or Pacific Islander, SB2424 gives us the unique opportunity to address both our homeless and affordable housing crises by supporting the development of affordable, tiny homes priced below \$125,000.

We cannot wait any longer for affordable housing in Hawaii. The Hawaiian Home Lands Trust was established to provide these type of opportunities to its beneficiaries and for the well-being of all of Hawaii. We need to invest in affordable housing for native Hawaiians and non-native Hawaiians residing on Hawaiian Home Lands NOW. **PASS SB2424, SD2.**

DAVID Y. IGE
GOVERNOR



LAUREL A. JOHNSTON
DIRECTOR

KEN N. KITAMURA
ACTING DEPUTY DIRECTOR

EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

**STATE OF HAWAII
DEPARTMENT OF BUDGET AND FINANCE**

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HONOLULU, HAWAII 96810-0150

ADMINISTRATIVE AND RESEARCH OFFICE
BUDGET, PROGRAM PLANNING AND
MANAGEMENT DIVISION
FINANCIAL ADMINISTRATION DIVISION
OFFICE OF FEDERAL AWARDS MANAGEMENT (OFAM)

WRITTEN ONLY

TESTIMONY BY LAUREL A. JOHNSTON
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
TO THE HOUSE COMMITTEE ON FINANCE
ON
SENATE BILL NO. 2424, S.D. 2

LATE

**April 4, 2018
2:30 p.m.
Room 308**

RELATING TO HOUSING FOR NATIVE HAWAIIANS

Senate Bill No. 2424, S.D. 2, authorizes the following: the construction and use of micro housing units on Hawaiian home lands approved by the Department of Hawaiian Home Lands (DHHL), and leased to native Hawaiian beneficiaries who meet the minimum Hawaiian blood quantum requirement, notwithstanding county zoning laws; and the use of the Hawaiian Home Loan Fund and Hawaiian Home General Loan Fund for assistance in purchasing or renting micro housing units for use on approved Hawaiian home lands and leased to native Hawaiian beneficiaries who meet the minimum Hawaiian blood quantum requirement. The measure also appropriates an unspecified amount of general funds for FY 19 for DHHL to construct micro housing and an unspecified amount of general funds for FY 19 to build the general organizational capacity of native Hawaiian-controlled nonprofit housing developers.

The Department of Budget and Finance has a technical concern with the general fund appropriation in Section 5 of the measure to build the general organizational capacity of native Hawaiian-controlled nonprofit housing developers. This appropriation appears to be a grant and pursuant to Article VII, Section 4, of the Hawaii State Constitution, "No grant of public money or property shall be made except pursuant to standards provided by law." Consequently, a statement should be included to establish the standards by which this grant is being made.

Thank you for your consideration of our comments.



LATE

SB2424 SD2
RELATING TO HOUSING FOR NATIVE HAWAIIANS
House Committee on Finance

April 4, 2018

2:30 p.m.

Room 308

The Office of Hawaiian Affairs (OHA) appreciates the opportunity to provide **COMMENTS** on SB2424 SD2, which seeks to advance housing options and opportunities for Department of Hawaiian Home Lands (DHHL) beneficiaries and their families.

OHA is the constitutionally-established body responsible for protecting and promoting the rights of Native Hawaiians, and serves as the principle agency responsible for the performance, development, and coordination of programs and activities relating to Native Hawaiians; assessing the policies and practices of other agencies impacting Native Hawaiians; and conducting advocacy efforts for Native Hawaiians.¹ In furtherance of its constitutional mission, OHA has adopted a strategic priority of **Ho‘okahua Waiwai**, which focuses on improving Native Hawaiians’ economic self-sufficiency through improved home ownership and rental standards. **Between FY11 – FY16, OHA accordingly provided approximately \$28 million in support of housing and housing stability programs, including foregone rent for a homeless shelter, sponsorships, programs and services (including contracts and grants), and \$3 million annually for DHHL housing development program activities.**

OHA is therefore appreciative of the intent behind this measure, to provide its lessees with greater flexibility in the development of housing on DHHL lands. We offer these comments with respect to Section 4 and Section 5, which as currently drafted, would appropriate funds to DHHL for the purposes of the bill.

OHA respectfully suggests that the Hawai‘i Housing Finance and Development Corporation (HHFDC), rather than the DHHL, may be the more appropriate agency to dispense the appropriated funds under Section 4 and Section 5 of this bill. OHA appreciates the Attorney General’s (AG’s) concerns about the HHFDC’s inability to restrict its programs based on “race,” pursuant to the AG’s interpretation of the federal Fair Housing Act. However, OHA also notes that the Hawaiian Homes Commission Act of 1920, as amended (HHCA), is also based upon federal law, and has the express purpose of rehabilitating native Hawaiians as a political class, through a homestead program specifically designed to return them to the land. Although the State assumed most of the responsibility for the administration of the HHCA through the Admission Act, the federal

¹ HAW. CONST. ART. XII SEC. 5; Haw. Rev. Stat. § 10-3.

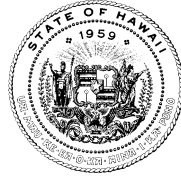
government continues to have trust responsibilities under the HHCA, and continues to require, subject to certain exceptions, that the HHCA be amended by the State only with the consent of the United States. Accordingly, the Committee and the Legislature may wish to consider whether these federal laws should be interpreted to give full effect to each, and whether the political status of the HHCA's native Hawaiian beneficiaries should allow the HHFDC to expend funds for their benefit, without conflicting with the Fair Housing Act. Notably, designating the HHFDC as the expending agency may obviate the concerns relating to the DHHL's limitations in awarding loans for second mortgages, which may frustrate the intent of this measure.

Finally, in light of these concerns, the Committee may also want to consider requiring awards to be used for projects on lands as described in the HHCA.

Mahalo nui for the opportunity to testify on this measure.

DAVID Y. IGE
GOVERNOR
STATE OF HAWAII

SHAN S. TSUTSUI
LT. GOVERNOR
STATE OF HAWAII



JOBIE M. K. MASAGATANI
CHAIRMAN
HAWAIIAN HOMES COMMISSION

WILLIAM J. AILA, JR.
DEPUTY TO THE CHAIRMAN

**STATE OF HAWAII
DEPARTMENT OF HAWAIIAN HOME LANDS**

P. O. BOX 1879
HONOLULU, HAWAII 96805

LATE

**TESTIMONY OF JOBIE M. K. MASAGATANI, CHAIRMAN
HAWAIIAN HOMES COMMISSION
BEFORE THE HOUSE COMMITTEE ON FINANCE**

SB 2424, SD2 RELATING TO HOUSING FOR NATIVE HAWAIIANS

April 4, 2018

Aloha Chair Luke and members of the Committee:

The Department of Hawaiian Home Lands (DHHL) submits comments on this bill that authorizes the construction and use of micro housing units on Hawaiian home lands approved by DHHL and authorizes the use of the Hawaiian home loan fund and Hawaiian home general loan fund for assistance in purchasing or renting micro housing units for use on Hawaiian home lands and leased to beneficiaries.

This measure is unnecessary because section 214 of the Hawaiian Homes Commission Act includes broad authority for the department to make loans from revolving funds to beneficiaries for the “repair or maintenance or purchase or erection of dwellings on any tract.” Although the HHCA doesn’t specifically reference a micro housing unit, dwellings can encompass a micro housing unit. A particular challenge lessees on Hawaiian home lands face is financing a micro housing unit if they already have an existing mortgage.

A mechanism to allow for financing of micro housing units through Hawaii Housing Finance and Development Corporation (HHFDC) for those homeowners on Hawaiian Home Lands that currently have a mortgage and require additional financing to build a micro unit could increase affordable housing options. However, this bill as currently titled would raise Fair Housing Act concerns for HHFDC.

The Department notes that this measure proposes funding from general revenues and appreciates any funding to support its initiatives as long as it doesn’t affect the priorities identified in the Governor’s Executive budget request.

Thank you for your consideration of our testimony.

LATE

SB-2424-SD-2

Submitted on: 4/3/2018 2:24:46 PM

Testimony for FIN on 4/4/2018 2:30:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------|--|--------------------|--------------------|
| Melodie Aduja | the Oahu County Committee on Legislative Priorities of the Democratic Party of Hawai'i | Support | No |

Comments:

To the Honorable Sylvia Luke, Chair; the Honorable Ty J.K. Cullen, Vice-Chair, and Members of the Committee on Finance:

Good morning, my name is Melodie Aduja. I serve as Chair of the Oahu County Committee ("OCC") Legislative Priorities Committee of the Democratic Party of Hawaii. Thank you for the opportunity to provide written testimony on **SB2424 SD2**, relating to DHHL; HHFDC; Micro Housing; Tiny Homes; and an appropriation.

The OCC Legislative Priorities Committee is in favor of **SB2424 SD2** and support its passage.

SB2424 SD2, is in accord with the Platform of the Democratic Party of Hawai'i ("DPH"), 2016, as it: authorizes the construction and use of micro housing units on Hawaiian home lands approved by the Department of Hawaiian Home Lands, and leased to native Hawaiian beneficiaries who meet the minimum Hawaiian blood quantum requirement, notwithstanding county zoning laws; authorizes the use of the Hawaiian home loan fund and Hawaiian home general loan fund for assistance in purchasing or renting micro housing units for use on approved Hawaiian home lands and leased to beneficiaries who meet the minimum Hawaiian blood quantum requirement; makes appropriations to the Department of Hawaiian Home Lands for construction of micro housing units, subject to certain conditions, and to build general organizational capacity of native Hawaiian-controlled nonprofit housing developers, effective 7/1/2050.

Specifically, the DPH Platform states, "Native Hawaiians are the indigenous people of Hawai'i and deserve a just relationship with the state and federal governments. (Platform of the DPH, P. 4. Lines 204-205 (2016)).

We support the continued engagement and empowerment of the Native Hawaiian community in decisions related to county and state affairs. We support the growth of Native Hawaiian farming, agricultural and healing practices. We value and wish to foster the preservation of our host culture. (Platform of the DPH, P. 4, Lines 210214 (2016)).

Housing is a basic human need and we believe that adequate, accessible, affordable, and safe housing should be available to all residents of Hawai'i. Affordable housing that is fair in proportion to individual income is the basis of prosperity for our citizens and stability in our economy. Recent and past real estate bubbles have fueled disproportionate rent increases, a key contributor to homelessness. Therefore, we support efforts to promote truly affordable housing for all citizens who rent.

We also need economically affordable home ownership. To this end we support policies which re-think the current formula to determine "affordability" as this formula puts both rentals and sales out of the reach of most working families in Hawai'i. (Platform of the DPH, P. 7, Lines 340-348 (2016)).

We believe in the concept of "Housing First" to develop affordable, stable housing and support services to break the cycle of homelessness for people with the fewest housing options.

We support dedicated social services and housing opportunities for Hawaii's homeless population, to get them off the streets and reintegrated into society, with specific devoted services for disenfranchised groups including but not limited to the Hawaiian community, aged-out foster kids, youth, returning veterans, the aged, and lesbian, gay, bisexual and transgender homeless. (Platform of the DPH, P. 7, Lines 352-358 (2016)).

Given that **SSB2424 SD2** authorizes the construction and use of micro housing units on Hawaiian home lands approved by the Department of Hawaiian Home Lands, and leased to native Hawaiian beneficiaries who meet the minimum Hawaiian blood quantum requirement, notwithstanding county zoning laws; authorizes the use of the Hawaiian home loan fund and Hawaiian home general loan fund for assistance in purchasing or renting micro housing units for use on approved Hawaiian home lands and leased to beneficiaries who meet the minimum Hawaiian blood quantum requirement; makes appropriations to the Department of Hawaiian Home Lands for construction of micro housing units, subject to certain conditions, and to build general organizational capacity of native Hawaiian-controlled nonprofit housing developers, effective 7/1/2050, it is the position of the OCC Legislative Committee to support this measure.

Thank you very much for your kind consideration.

Sincerely yours,

/s/ Melodie Aduja

Melodie Aduja, Chair, OCC Legislative Priorities Committee

Email: legislativepriorities@gmail.com, Text/Tel.: (808) 258-8889