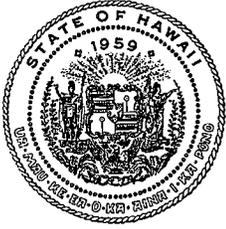


**HB 2643, HD2**



REVISED 3-11-10

**DEPARTMENT OF BUSINESS,  
ECONOMIC DEVELOPMENT & TOURISM**

LINDA LINGLE  
GOVERNOR  
THEODORE E. LIU  
DIRECTOR  
PEARL IMADA IBOSHI  
DEPUTY DIRECTOR

No. 1 Capitol District Building, 250 South Hotel Street, 5th Floor, Honolulu, Hawaii 96813  
Mailing Address: P.O. Box 2359, Honolulu, Hawaii 96804  
Web site: www.hawaii.gov/dbedt

Telephone: (808) 586-2355  
Fax: (808) 586-2377

Statement of  
**THEODORE E. LIU**  
Director  
Department of Business, Economic Development, and Tourism  
before the  
**SENATE COMMITTEE ON ENERGY AND ENVIRONMENT**  
Thursday, March 11, 2010  
3:00 PM  
State Capitol, Conference Room 225

in consideration of  
**HB 2643, HD 2**  
**RELATING TO CLEAN ENERGY BONDS.**

Chair Gabbard, Vice Chair English, and Members of the Committee.

The Department of Business, Economic Development, and Tourism (DBEDT) strongly supports the property assessed clean energy bond loan program proposed in HB 2643, HD2. This is similar to an Administration measure.

The bond program allows the proceeds of state-issued bonds to be loaned through professional energy services companies to commercial and residential property owners for the installation of renewable energy and energy-efficient systems on their property. These loans are repaid over a prescribed time period through an annual or semi-annual assessment on the property taxes of the improved property. The financial savings resulting from such clean energy improvements should wholly offset the additional cost of these assessments.

We would like to provide clarification on the priority lien status of property assessments:

- Lien priority in foreclosure is virtually immaterial, and is offset by the increase in property value in most cases, according to reports from PACE Now. The only way the assessment may affect re-financing is when it factors into the homeowner's debt to income ratio.
- Many banks aren't lending, even to those with decent credit, and this area of clean energy is not currently a market with a great deal of focus for the banking industry. Since the funds are used for property improvements and repayment is tied to the property, risk to the State is low.
- A dollar amount cap on loans to property owners may be provided in the corresponding administrative rules, in addition to other safeguards against default. We are aware that this program will not be suitable for every property.
- The program is voluntary, both for the counties and for property owners; the administration of the program structure and mechanics will involve input from the counties by necessity. We look forward to collaborating with the counties in the implementation of the program.

The proposed program will provide home or business owners with the necessary up-front capital to install energy efficiency improvements and renewable energy systems on their property.

Loan repayment will be attached to the property and not the individual and is therefore more secure than traditional loans. In its current form, the loan program authorized by HB 2643, HD2 will be financed through general obligation reimbursable bonds and therefore does not encumber existing state funds. The bonds will be serviced via property assessment revenue, thus the investment will pay for itself. In addition, property assessments are considered a super-priority lien which provides an extra level of security for loan repayment.

Moreover, as demand for energy efficiency and renewable energy installation increases, private contractors will need to hire new employees to meet the demand. DBEDT is confident that this program will create jobs at a time when they are sorely needed. This program may also encourage local entrepreneurs to create new businesses in the clean energy sector, thus creating more career opportunities for Hawai'i residents. The program is a win-win-win for property owners, private industry, and government.

DBEDT has been working closely with the U.S. Department of Energy, the National Renewable Energy Lab (NREL) and its consultants to formulate the Hawaii Clean Energy Investment (HCEI) bond program model specifically tailored for Hawai'i. NREL advised government officials that established and implement both the Berkeley and Boulder and have been instrumental in providing DBEDT staff with guidance and analysis relating to this measure. DBEDT staff recently met with NREL representatives and they have committed to continued support and guidance as we work to implement this program. DBEDT's intent is to make participation in this program simple and cost-effective to the consumer, and to the counties.

Several states are currently building the administrative infrastructure required to execute a program of this nature. Boulder is the most fully-developed program in the nation and the statistical and economic data they provide will assist DBEDT in steering a Hawai'i specific model. DBEDT worked closely with the State Attorney General's office as well as the Department of Budget & Finance to craft the Administration's legislation and we will continue to work in partnership to bring this program to fruition. We recommend modifying item (2), beginning on page 5, line 19, to read as follows:

“(2) Repay the general fund for debt service on the general obligation bonds, the proceeds of which are deposited into the revolving fund;”

As stated in the bill, county partnership is essential to the success of this program. Through intergovernmental agreement and co-sponsorship, this program has the potential to invigorate business and economic development across the state. As previously stated, this program will create jobs and business opportunities to Hawai'i which will help put people back to work in all participating counties.

There are several benefits of a State run program in Hawai'i. First, state general obligation reimbursable bonds typically have a higher grade than other types of bonds and are

almost always graded higher than municipal bonds. A higher grade means they are less risky to investors and therefore can be offered at a lower interest rate. This is important because the principle, interest and any fees will need to be paid by the consumer through the assessment; so the lower the interest payment the lower the cost to the consumer. Second, with the state taking responsibility for administering and financing the program, there is no cost to the counties. The counties will not have to take on any more debt or expend resources to implement this program. The counties will only need to assist and accommodate the program administrator with software changes and perhaps some information regarding demographics and records. Third, the state takes on all of the risk in the event of default and/or litigation. Furthermore, a state-run program creates an economy of scale. Through extensive research into this subject, it is clear that the populations of three of Hawaii's counties are too small to cost-effectively support this type of program. The administration costs would be too high for any one county to be able to offer loans at competitive interest rates. This is why smaller municipalities on the mainland have partnered or have chosen to opt-in to larger, neighboring county's programs rather than to go it alone. Finally, improvements made to property may also benefit the counties through increase in property values.

In order to get this program started as soon as possible, DBEDT requests that the administrative rules, drafted in anticipation of the passage of this bill be written into this measure and subsequently into statute. DBEDT will work on drafting permanent rules, pursuant to Chapter 91 Hawaii Revised Statutes which will then replace those in statute as permanent rules.

DBEDT urges the Committee and the Legislature to pass this bill for the above stated reasons. The program proposed by this bill will create jobs and contribute to the State's goal of realizing a clean energy future. DBEDT has already begun reaching out to the counties to inform them about the bill and its potential benefits and also to ask for their support and

participation moving forward. DBEDT will continue working with the counties on this initiative and will assist them as needed as this program takes shape. In order to establish this program as expediently as possible, DBEDT will begin drafting a request for proposals for a program administrator as soon as this bill is passed.

Thank you for the opportunity to offer these comments.

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# A BILL FOR AN ACT

RELATING TO CLEAN ENERGY BONDS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

SECTION 1. The legislature finds that the initial capital investment required by property owners to install renewable energy systems and energy efficiency improvements on residential and commercial properties is a significant barrier to reaching the State's clean energy targets. Increased activity in residential and commercial projects is essential for the State to reach energy efficiency and clean energy goals. Employing innovative financing to remove known barriers and stimulate enterprise in the clean energy sector is beneficial to the public.

A Hawaii clean energy bond is a federal taxable, state tax-exempt, ~~reimbursable~~ general obligation ~~reimbursable~~ bonds to fund property assessed clean energy which is in the public interest. The bond proceeds will be deposited into the clean energy bond loan revolving fund under the direction of the department of business, economic development, and tourism, which

will make loans to commercial and residential property owners for energy efficiency improvements and small renewable energy systems. The loans will be repaid through a special assessment of real property taxes on the borrower's property by the participating counties and remitted to the department under cooperative agreements. The liability to repay the bonds is attached to the borrower's property, rather than to the borrower.

Assisting renewable energy projects and investments in Hawaii can provide jobs, as well as long-term energy, environmental, and economic benefits. Moreover, this Act is compatible with the goals and objectives of the Hawaii clean energy initiative.

The legislature finds and declares that the Hawaii clean energy bond loan program:

- (1) Supports energy efficiency and renewable energy projects for residential and commercial structures;
- (2) Provides another source of financing energy projects;
- (3) Fosters energy savings;
- (4) Stimulates job growth; and
- (5) Is in the public interest and for the public health, safety, and general welfare of the state.

The purpose of this Act, therefore, is to establish a Hawaii clean energy bond loan program.

SECTION 2. The Hawaii Revised Statutes is amended by adding a new chapter to be appropriately designated and to read as follows:

**"CHAPTER**

**HAWAII CLEAN ENERGY BOND LOAN PROGRAM**

§ -1 **Definitions.** As used in this chapter:

"Department" means the department of business, economic development, and tourism.

"Director" means the director of business, economic development, and tourism.

*"Property owners" means the owner in fee or of any interest therein of the subject real property.*

"Energy efficiency improvements" means:

- (1) ~~Means~~ Installation or physical modifications to property designed to reduce energy consumption;
- (2) For the purposes of this chapter, do not include fixtures specific to a certain trade or appliances such as washing machines, dryers, dishwashers, *non-centralized air-conditioning units* and all similar appliances;
- (3) Shall include but not be limited to include the following:
  - (A) Air sealing and ventilation;
  - (B) Insulation;

- (C) Space heating and cooling;
- (D) *Solar hot water systems* ~~Water heating~~;
- (E) Hardwired lighting;
- (F) Daylighting;
- (G) Windows;
- (H) Doors and skylights;
- (I) Reflective roofs; and
- (J) Energy efficiency improvements to pool equipment and landscaping.

"Loan program" means the Hawaii clean energy bond loan program.

"Renewable energy system" means:

- (1) ~~Means~~ A system that produces thermal or electrical energy from renewable sources including units with an electrical back-up component, intended for use within the residential or commercial property on which it is located.
- (2) Shall include *but not be limited to* include the following:
  - (a) ~~Solar hot water systems~~ Solar photovoltaic systems;
  - (b) Small wind systems *with capacity to generate no more than 50 kilowatts of electricity*; and
  - (c) Biogas systems.

§ -2 **Hawaii clean energy bond loan program.** There is established the Hawaii clean energy bond loan program which shall be administered by the director of business, economic development, and tourism.

§ -3 **Hawaii clean energy bond loan revolving fund.**

(a) There is established in the state treasury the Hawaii clean energy bond loan revolving fund, into which shall be deposited:

- (1) Proceeds from the issuance of general obligation *reimbursable* bonds that are deposited into the revolving fund;
- (2) Repayments of moneys loaned from the revolving fund and interest earned on those moneys;
- (3) Moneys received from the operation of the loan program;
- (4) Appropriations made by the legislature to the revolving fund;
- (5) Interest earned from the investment of moneys in the revolving fund; and
- (6) *Moneys from qualified grants.*

(b) Moneys in the Hawaii clean energy bond loan revolving fund shall be used for the following purposes:

- (1) To make loans to residential and commercial property owners for energy efficiency improvements and renewable energy systems;

- (2) Repay the general fund for debt service on the general obligation reimbursable bonds *the proceeds of which are deposited* into the revolving fund; and
- (3) Administrative expenses relating to the operation of the fund and the Hawaii clean energy bond loan program.

§ -4 **Powers.** The director may:

- (1) Enter into contracts relating to the operation of the loan program including administering the loan program; and
- (2) Perform all functions necessary to effectuate the purposes of this chapter.

§ -5 **Rules.** The department shall adopt rules pursuant to chapter 91 to carry out the purposes of this chapter, including the following:

- (1) Prescribing the qualifications for eligibility of applicants for loans;
- (2) Establishing preferences and priorities in determining eligibility for loans;
- (3) Establishing the conditions, consistent with the purposes of this chapter, for the granting of or for the continuance of a grant of a loan;
- (4) Providing for inspection at reasonable hours of the facilities, equipment, books, and records of the

entity that has applied for or has been granted a loan, and requiring the submission of reports as may be requested by the department; and

- (5) Establishing rates and charges for the operation of the loan program.

§ -6 **Loans.** (a) The department may make loans to qualifying commercial and residential property owners for energy efficiency improvements and small renewable energy systems in a participating county. A participating county is a county within the State that has agreed to take part in the loan program by taking such legal action as is necessary under its real property tax system to levy upon a property benefited by the loan a special assessment of an amount necessary to repay each loan financed under the Hawaii clean energy bond loan program. The participating county shall remit the moneys to the Hawaii clean energy bond loan revolving fund and shall receive reasonable compensation for its services.

(b) The loan repayment charge may include the amount of the loan, interest on the loan, and the costs incurred by the department to implement and administer the loan program.

(c) The loans shall be subject to the terms and conditions specified in rules adopted by the department.

(d) The department shall record a lien on the property benefited by the loan. The lien shall attach to the property on which the aforementioned qualified improvements have been made.

(e) Notwithstanding any law to the contrary, if the director determines that the department is unable to issue a sufficient number of loans to offset the reasonable cost to the department of operating the loan program, the director may delay or suspend the loan program in one or more participating counties or may delay or suspend any feature of the loan program.

*§ -7 Liens. The lien shall relate to and take effect from the time of completion of all contracted improvements, installations and operations therein. The lien shall rank superior in priority over all other liens on the subject property and may not be made subordinate by ordinance, rule, or contract."*

SECTION 3. The director of finance is authorized to issue general obligation bonds in the sum of \$50,000,000 or so much thereof as may be necessary and the same sum or so much thereof as may be necessary is appropriated for fiscal year 2010-2011 for deposit into the Hawaii clean energy bond loan revolving fund.

The sum appropriated shall be expended by the department of business, economic development, and tourism for the purposes of this Act.

SECTION 4. This Act does not limit or prevent the counties from instituting similar financing programs for energy efficiency improvements and renewable energy systems.

*SECTION 5. Precedence over conflicting laws. The provisions of this section shall take precedence over Chapter 39-112 Hawaii Revised Statutes.*

*SECTION 6. Severability. If any subsection, paragraph, clause, or provision of this section, or its application to any person or transaction or other circumstances, is for any reason held to be unconstitutional or invalid, the invalidity or unenforceability of said subsection, paragraph, or clause shall not affect the validity or enforceability of any of the remaining subsections, paragraphs, clauses, or provisions of this section, and to this end this section shall be considered severable.*

SECTION 57. This Act shall take effect on July 1, 2010.

**Report Title:**

Bond Loan; Clean Energy

**Description:**

Establishes a clean energy bond loan program for renewable energy system and energy efficiency improvements on residential and commercial properties, and authorizes the issuance of general obligation bonds to finance the program. Effective July 1, 2020. (HB2643 HD2)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

INTERIM HAWAII ADMINISTRATIVE RULES

TITLE 39

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT, AND  
TOURISM

SUBTITLE \_\_\_ HAWAII CLEAN ENERGY INVESTMENT BONDS

CHAPTER \_\_\_

CLEAN ENERGY BONDS FUNDING PROCESS RULES

Subchapter 1 General Provisions

- §39-\_\_\_-01 Purpose
- §39-\_\_\_-02 Definitions
- §39-\_\_\_-03 Program administrator

Subchapter 2 Program Application Requirements  
for Counties

- §39-\_\_\_-04 Local ordinance requirement
- §39-\_\_\_-05 Draft plans; public hearing
- §39-\_\_\_-06 County report
- §39-\_\_\_-07 Property tax payments to State

Subchapter 3 Clean Energy Loan Application

- §39-\_\_\_-08 Prerequisites for application
- §39-\_\_\_-09 Loan application process
- §39-\_\_\_-10 Loan application review process
- §39-\_\_\_-11 Loan disbursement
- §39-\_\_\_-12 Loan repayment
- §39-\_\_\_-13 Loan re-application

Subchapter 4 Default

- §39-\_\_\_-14 Priority Lien Status
- §39-\_\_\_-15 Foreclosure

## SUBCHAPTER 1

### GENERAL PROVISIONS

§39-\_\_-01 Purpose. This chapter governs the Practice and procedure before the State, program administrator, Department of Business, Economic Development, and Tourism, and the Department of Budget and Finance and shall be construed to promote increased activity in residential and commercial renewable energy projects, stimulate the State's clean energy sector, reach energy efficiency and clean energy goals, increase energy security, encourage economic diversification, provide increased career opportunities for Hawaii residents, and attract funding and investment into the State. The rules under this chapter are promulgated pursuant to authority provided by chapter \_\_\_\_\_. The purpose of the rules of this chapter is to clarify the role of the program administrator and the program application processes for counties and applicants.

§39-\_\_-02 Definitions. In addition to the definitions contained in \_\_\_\_\_, the following definitions shall apply:

"Commercial properties" and "residential properties" mean those properties as defined by the county code for the particular county in which the property is located and do not fall under the category of facilities.

"Days" means business days.

"Facilities" are projects producing over five megawatts of power or take up more than fifteen acres of land fall into a different legal category than commercial or residential properties.

§39-\_\_-03 Program administrator. The powers and duties of the program administrator or "administrator" are contained in \_\_\_\_\_. The program administrator will be selected by the State through a competitive bidding process. The program

administrator will have the authority to hire private subcontractors for the purposes of energy auditing. The program administrator shall:

- (1) Establish criteria and procedures for the qualification of technologies and systems, and perform energy audits; including identifying the energy efficiency improvements and renewable energy systems that qualify for Hawaii clean energy investment loan financing and develop appropriate procedures for the qualification of these improvements and systems;
- (2) Calculate a property's current energy consumption and energy costs when an application is submitted by the property owner, and estimating the potential cost benefits that could be realized through energy efficiency improvements or installation of renewable energy systems on the subject property;
- (3) Provide education and training on energy efficiency improvements to applicants; including education and training on the selection and use of improvements to maximize energy efficiency;
- (4) Prescribe loan repayment periods and provide projected property tax assessment estimates when the applicant opts to take advantage of the financing made available under this section; including establishing deadlines for loan repayments and providing applicant property owners the projected property tax assessment estimates that will be due and collected along with the ad valorem property tax bill; provided that the length of time allowed for the property owner to repay the assessment shall not exceed the life expectancy of the systems or improvements; provided further that in instances where multiple systems and/or improvements have been installed, the length of time shall not

- exceed the average lifetime of all projects, weighted by cost;
- (5) Assist the counties with administrative duties related to the execution of this program, including:
    - (A) Initiation and authorship of any and all written agreements between participating property owners and the counties and/or funding institutions.
    - (B) Public outreach and program promotion within the counties, including community informational briefings and making available information related to the program.
    - (C) Revision to existing county documents needed to efficiently collect property tax payments from property owners.
  - (6) Distribute state bond proceeds appropriated for this program to participating property owners and/or funding institutions; including responsibility for ensuring loan repayment to the State from revenues generated by participating county property tax assessments under this section;
  - (7) Collect, compile, and report all data and information relating to the Hawaii clean energy investment bond program to the State, Department of Business, Economic Development, and Tourism and the Department of Budget and Finance; provided that the criteria, qualifications and procedures, and lifetimes of projects described in paragraphs (1) and (3) shall be determined with approval from the Department of Business, Economic Development, and Tourism.

## SUBCHAPTER 2

### PROGRAM APPLICATION REQUIREMENTS FOR COUNTIES

§39-\_\_-04 Local ordinance requirement. (a) For a county to access funding generated by the sale of

bonds issued by the State, the county shall voluntarily agree to participate in the State Property Assessed Clean Energy Bonds program by enacting an ordinance or other legally binding action.

(b) Local governments must first establish draft plans that will be subject to a public hearing.

(c) Subsequently, city/county officials will develop a report, which will be voted on by the local legislative body.

§39-\_\_-05 Draft plans; public hearing. (a) Draft plans will include... (b) As soon as reasonably practicable following acceptance of a permit plan application, the county program coordinator shall hold a public hearing on the island...

§39-\_\_-06 County report. County reports will include:

- (1) A map delineating the area where contractual assessments are proposed;
- (2) A draft contract agreement between property owners and the local government; taxes/mortgages.
- (3) Eligible facilities;
- (4) Eligible distributed renewable-energy systems;
- (5) Eligible energy-efficiency improvements;
- (6) A designated local official who is authorized to enter into contractual assessments on behalf of the local government;
- (7) A maximum aggregate dollar amount of contractual assessments;
- (8) A method for prioritizing applications/requests in the event that applications exceed the authorization amount;
- (9) A plan for raising a capital amount required to pay for work performed pursuant to contractual assessments; and
- (10) Costs incidental to financing, administration, and collection of the

contractual assessment program among the consenting property owners and the city.

§39-\_\_-07 Property tax payments to State. The applicable portion of property tax payments from the affected properties within the participating county or counties shall, upon agreement between the State and any such county or counties, be applied to service the State debt on the bonds.

### SUBCHAPTER 3

#### CLEAN ENERGY LOAN APPLICATION

§39-\_\_-08 Prerequisites for application. Properties with existing liens are not eligible for clean energy loans and all subsequent liens placed on the subject property after loan funds have been dispersed pursuant to Chapter \_\_\_\_ are thereby subordinate. The loan applicant shall possess title for the subject property as well as documentation to prove timely mortgage payments in the past five years, if applicable.

§39-\_\_-09 Loan application process. An onsite energy audit is required for both residential and commercial properties in order to participate in the program. The energy audits will be performed by private contractors subcontracted by the program administrator or by the program administrator itself.

§39-\_\_-10 Loan application review process. (a) Within fourteen days of acceptance of a loan application, the Program Administrator - or in the case of projects valued at \$30,000 and above, the Department of Business, Economic Development, and Tourism - shall accept the loan application so long as it is complete and complies with the loan application prerequisites and application process of this chapter. If the loan application is accepted, the loan application reviewer shall notify the applicant of

such acceptance in writing within said fourteen-day period.

(b) If the loan application does not meet the requirements of this chapter, the loan application reviewer shall provide the applicant with a written report of all reasons why the permit plan application is incomplete and unacceptable as soon as possible but in any event not more than fourteen days from the submission of the loan application.

(c) If the loan application meets the requirements of this chapter, the loan application shall be approved not more than thirty days from the date of acceptance. The loan applicant shall be informed of the approval in writing as soon as possible but not more than seven days from the approval of the loan application.

§39-\_\_-11 Loan disbursement. (a) The Hawaii clean energy bond program shall begin on July 1, 2011 and expire on December 31, 2030. No loans will be issued after December 31, 2030.

(b) Once a loan is approved, the loan applicant will have fourteen days upon receipt to either agree or reject the terms of the loan. If the loan applicant agrees to the terms of the loan then the financial institution handling the clean energy bond funds will disburse the appropriate amount to the businesses hired to perform the renovation services.

§39-\_\_-12 Loan repayment. (a) Loans are repaid through a special annual assessment on property tax bills. The liability to repay the bond is attached to the property, rather than the individual, as an assessment on real property. Any liens placed on a property receiving loans will be subordinate to this loan. The participating county in which the assessed property is located is responsible for repayment to the state, but shall not be held liable in the event of default on an individual loan.

(b) Loans between \$2,500 and \$5,000 will be set for repayment in 5 or 10 years. Projects over \$5,000 may be repaid over 10 or 20 years, at the property

owner's discretion. Projects of \$10,000 up to \$30,000 will require approval by the Program Administrator. Projects valued at \$30,000 and above will require specific approval by the Department of Business, Economic Development, and Tourism. A loan for an individual property shall not exceed \$50,000.

§39-\_\_-13 Loan re-application. In the event a state or county agency denies a loan application, the applicant may re-apply for the denied loan only if the problems that were grounds for denial under the preceding loan application have been remedied.

#### SUBCHAPTER 4

#### LOAN DEFAULT

§39-\_\_-14 Priority lien status. Liens created pursuant to Chapter\_\_ shall have priority status over all other liens, encumbrances and private loans commercial or otherwise including mortgages.

§39-\_\_-15 Foreclosure. In the event of foreclosure, liens created pursuant to Chapter\_\_ shall be paid before any other financial obligation attached to the subject property. Subordinate liens and all other financial obligations shall be paid according to the respective contractual agreement and/or promissory note from which they originated.

DEPARTMENT OF BUDGET AND FISCAL SERVICES  
**CITY AND COUNTY OF HONOLULU**  
530 SOUTH KING STREET, ROOM 203 • HONOLULU, HAWAII 96813  
PHONE: (808) 768-3900 • FAX: (808) 768-3179 • INTERNET: www.honolulu.gov

MUFI HANNEMANN  
MAYOR



RIX MAURER III  
DIRECTOR

MARK K. OTO  
DEPUTY DIRECTOR

March 11, 2010

The Honorable Mike Gabbard, Chair  
and Members  
Senate Committee on Energy and Environment  
Twenty-Fifth State Legislature  
State Capitol  
Honolulu, Hawaii 96813

Dear Chair Gabbard and Members of the Committee:

Subject: HB 2643, HD 2 - Relating to Clean Energy Bonds

The City and County of Honolulu supports the intent of HB 2643, HD 2, but have concerns with the bill as drafted.

The City's support for renewable energy systems is evidenced by our real property tax exemption for alternative energy improvements. Moreover, Mayor Hannemann is committed to a sustainable future for our city, and this is delineated in his 21<sup>st</sup> Century Ahupua'a Plan, Honolulu's sustainability and climate production strategy.

That said, as we understand it, the clean energy bonds proposed in HB 2643, HD 2, are state general obligation bonds. The state would use the "clean energy" bond proceeds to provide loans to property owners in order to finance renewable energy systems on their property. The state anticipates that the loan payments would provide the cash flow to pay the debt service on the "clean energy" bonds.

The state would further securitize the loans as the "... liability to repay the bond is attached to the property as an assessment on real property, rather than on the individual." We believe that many mortgages prohibit homeowners entering into agreements subordinating the mortgage lien position. Transactions such as the one contemplated here may cause an event of technical default on the owner's mortgage.

Further we are aware of a few municipalities which have entered into similar financing arrangements, via Community Facilities Districts (CFD). The market for CFD bonds has all but disappeared post the credit crisis. Boulder for example is offering

The Honorable Mike Gabbard, Chair  
and Members  
March 11, 2010  
Page 2

financing at interest rates of 7 to 8%, not a particularly attractive rate. Should the state's program not be able to offer rates on par with commercially available rates, the participants in this program will be those who would not otherwise qualify for commercially available loans. (Remember that the state will need to price the loans to recover the actual interest cost on the bonds, the cost of the 3<sup>rd</sup> party administrator, and low earning reserves. This will increase the interest rate needed to be charged the borrower). Essentially the state will be lending to those with lower credit scores those who pose a higher repayment risk.

Concern arises in that the state will be providing loans to those with diminished capacity to repay, thus continuing the same mistakes that were major causes of the recent credit crisis. Have we learned nothing?

Should the loan recipient not be able to pay the loan, would the state foreclose on the property to get the cash needed to service the debt on the "clean energy" bonds, thereby driving the owner out of their house? Clearly a homeowner without renewable energy is preferable to the family that was driven out of their home by over extending their credit capacity.

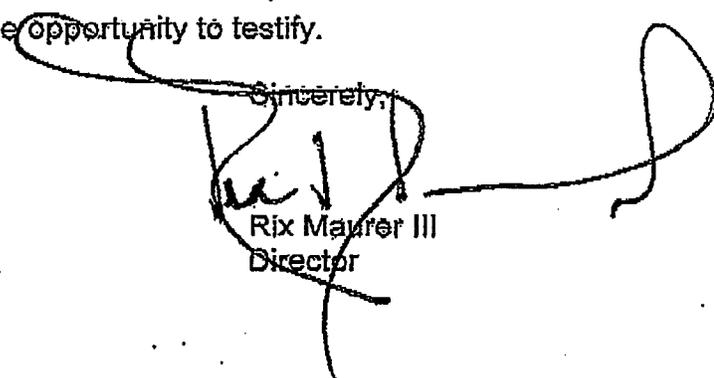
Additionally, thought should be given to the priority of issuing general obligation bonds for this purpose verses the many other priorities facing the state. Given that Fitch and Moody's recently gave the state a Negative rating on their Outlook, the state should carefully consider the purposes for which it borrows, especially in what looks to be a more demanding credit market for the state.

As I said at the opening, encouraging renewable energy is a worthwhile cause. However in these demanding economic times this method of financing does not outweigh the many other priorities and challenges facing the state today.

For all the reasons noted above, we oppose HB 2643, HD 2.

Thank you for the opportunity to testify.

Sincerely,



Rix Maurer III  
Director



**Bernard P. Carvalho, Jr.**  
Mayor

**George K. Costa**  
Director

**Office of Economic Development**

County of Kaua'i  
4444 Rice Street, Suite 200  
Lihu'e, HI 96766-1300  
TEL (808)241-4946  
FAX (808)241-6399

TESTIMONY FOR HB 2643.

by

**GEORGE K. COSTA**  
Director

Office of Economic Development, County of Kauai  
before the

**SENATE COMMITTEE ON ENERGY AND ENVIRONMENT**

Thursday, March 11, 2010

3:00 PM

State Capitol, Conference Room 225

for consideration of

**HB 2643 HD2**

**RELATING TO CLEAN ENERGY BONDS.**

Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept has been justifiably described as one of "10 Breakthrough Ideas for 2010" by the Harvard Business Review.

It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save money on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma County, California, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

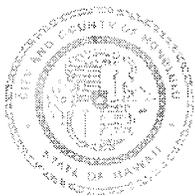
The County of Kaua'i supports HB 2643 in concept because successful implementation will result in energy efficiency and renewable energy support for Kaua'i residences and commercial facilities. The energy savings will help to reduce residential and commercial operational costs and overhead expenses. The County sees this as a stimulus for job growth for existing businesses that carry energy efficient products and provide services to install and maintain renewable energy systems and to stimulate the creation of new business ventures due to increased market demand for products and services.

The County's concerns relate to the program details, including the administration of the program, the program costs incurred on the county's side such as staffing costs and software modifications that may be required, and especially with potential litigation that might result from program defaults and the attached property liens. We are willing to be a program participant but the program details must be developed with county involvement and be spelled out in detail, to be passed on to future program participants.

There can be no gray areas of interpretation and all agreed upon county costs must be reimbursed fully.

The County of Kaua'i request the House Committee on Finance support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Mahalo in advance for your support of the PACE program.



# CITY COUNCIL

CITY AND COUNTY OF HONOLULU  
530 SOUTH KING STREET, ROOM 202  
HONOLULU, HAWAII 96813-3065  
TELEPHONE: (808) 768-5010 • FAX: (808) 768-5011

**DONOVAN M. DELA CRUZ**  
COUNCILMEMBER, DISTRICT 2  
CHAIR, COMMITTEE ON PUBLIC SAFETY  
AND SERVICES  
TELEPHONE: (808)768-5002  
FAX: (808) 768-5035  
EMAIL: [dmdelacruz@honolulu.gov](mailto:dmdelacruz@honolulu.gov)

March 11, 2010

Honorable Mike Gabbard, Chair  
and members of the committee  
Committee on Energy and Environment  
Hawaii State Capitol  
415 S. Beretania Street  
Honolulu, HI 96813

Dear Senator Gabbard:

RE: Testimony on HB 2643 HD2 Relating to Clean Energy Bonds

As the Councilmember from District II – Mililani Mauka to Heeia Kea, Oahu, I am writing in support of HB 2643 HD2 relating to clean energy bonds.

Before us we have a great opportunity to expand our efforts in preserving Hawaii's environment and decreasing our dependence on fossil fuels. The creation of a financing program for energy efficiency improvements would give those interested in utilizing a solar energy system a real opportunity at ownership.

The startup costs are generally the main deterrent for those wanting to explore opportunities in solar energy. Systems can start in the tens of thousands of dollars. Giving interested individuals the opportunity to finance the initial cost would help them leap that first hurdle.

Thank you for this opportunity to submit testimony and I humbly ask for your support in hearing and passing of HB 2643 HD2.

Sincerely,

A handwritten signature in black ink that reads "Donovan M. Dela Cruz".

Donovan M. Dela Cruz  
Council Chair  
District II

DMD:mys

# TAXBILLSERVICE

126 Queen Street, Suite 304

TAX FOUNDATION OF HAWAII

Honolulu, Hawaii 96813 Tel. 536-4587

SUBJECT: MISCELLANEOUS, Clean energy bond loan program

BILL NUMBER: HB 2643, HD-2

INTRODUCED BY: House Committee on Finance

**BRIEF SUMMARY:** Adds a new chapter to HRS to establish a Hawaii clean energy bond loan program to finance renewable energy systems and energy efficiency improvements on residential and commercial properties that shall be administered by the department of business, economic development, and tourism (DBEDT).

Establishes a clean energy bond loan revolving fund to make loans to residential and commercial property owners, repay the general fund for debt service on the G.O. bonds deposited into the revolving fund, and administrative expenses relating to the operation of the fund and the program.

DBEDT may make loans to qualifying commercial and residential property owners for energy efficiency improvements and small renewable energy systems in a participating county. A participating county is a county within the state that has agreed to take part in the loan program by taking such legal action under its real property tax system to levy a special assessment on the property benefitting from the loan, of an amount necessary to repay each loan financed under the loan program. The participating county shall remit the moneys to the Hawaii clean energy bond loan revolving fund, and shall receive reasonable compensation for its services. DBEDT shall record a lien on the property benefitted by the loan. The lien shall attach to the property.

Authorizes the director of finance to issue \$\_\_\_ million in G.O. bonds for fiscal year 2010-2011 for deposit into the Hawaii clean energy bond loan revolving fund.

EFFECTIVE DATE: July 1, 2020

**STAFF COMMENTS:** This measure acknowledges the high cost of the initial capital investment of renewable energy systems or energy efficiency improvements and proposes the establishment of the Hawaii clean energy bond program, wherein bonds are issued and the proceeds used to provide financial assistance to commercial or residential property owners for renewable energy purposes. The bonds are then repaid by an annual real property tax assessment until the loan is repaid.

While this program would provide an alternative to the renewable energy tax credit program to allow taxpayers to install renewable energy systems, if the taxpayer avails himself of the loan program, the renewable energy credit should not be granted for projects utilizing this loan program as the projects would be granted a double subsidy by the taxpayers of the state. The existing renewable energy conservation tax credits merely become a windfall for those who are able to come up with the up-front costs for such devices. This leaves the poor and lower-middle income families still dependent on fossil

fuel energy. This program is a start in the move away from the dependence on tax credits to encourage the use of such alternate energy systems. This Service has advised for years that such a loan program is preferable to the tax credit approach utilized for the last 35 years as the loan program provides access to alternate energy use to a wide spectrum of people rather than only a few who have the up-front capital to make the initial investment.

It should be noted that the repayment of the loan will be through a charge on the real property tax. Since the real property tax is controlled by the counties, this program will need the buy-in of the counties since the collection of the repayment will more than likely be made through the real property administration in each county. Given that the loan repayment will be billed as part of the real property tax bill, there are two issues that need to be addressed. First, if it is billed as part of the real property tax bill, is the amount represented by the loan repayment deductible as real property taxes, deductible as mortgage interest, or not deductible at all? Second, will the counties be willing to tack the cost of the loan repayment on to the individual's real property tax bill when county officials are already sensitive to the size of the real property tax bill? In other words, will this additional cost make it more difficult for county officials to raise real property taxes?

Digested 3/8/10



**HAWAII BUILDING AND CONSTRUCTION TRADES COUNCIL, AFL-CIO**

Gentry Pacific Design Center, Suite 215A \* 560 N. Nimitz Highway, #50 \* Honolulu, Hawaii 96817  
(808) 524-2249 - FAX (808) 524-6893

**NOLAN MORIWAKI**

President  
Bricklayers & Ceramic Tile Setters  
Local 1 & Plasterers/Cement Masons  
Local 630

**JOSEPH O'DONNELL**

Vice President  
Iron Workers Local 625

**DAMIEN T.K. KIM**

Financial Secretary  
International Brotherhood of  
Electrical Workers Local 1186

**ART TOLENTINO**

Treasurer  
Sheet Metal Workers I.A. Local 293

**MALCOLM K. AHLO**

Sergeant At Arms  
Carpet, Linoleum, & Soft Tile  
Local 1296

**REGINALD CASTANARES**

Trustee  
Plumbers & Fitters Local 675

**THADDEUS TOMEI**

Elevator Constructors Local 126

**JOSEPH BAZEMORE**

Drywall, Tapers, & Finishers  
Local 1944

**RICHARD TACGERE**

Glaziers, Architectural Metal &  
Glassworkers Local 1944

**GARY AYCOCK**

Boilermakers, Ironship Builders  
Local 627

**LYNN KINNEY**

District Council 50  
Painters & Allied Trades Local 1791

**EUGENE SOQUENA**

Operating Engineers Local 3

**DOUGLAS FULP**

International Assoc. of Heat & Frost  
Insulators & Allied Workers Local 132

**RONAN KOZUMA**

Hawaii Teamsters & Allied  
Workers Local 996

**PETER GANABAN**

Laborers' International Union of  
North America Local 388

**VAUGHN CHONG**

Roofers, Waterproofers & Allied  
Workers United Union of Roofer  
Local 221

March 9, 2010

Honorable Senator Mike Gabbard, Chair  
Honorable Senator J. Kalani English, Vice Chair  
Members of the Senate Committee on Energy and Environment  
Hawaii State Capitol  
415 South Beretania Street  
Honolulu, HI 96813

RE: **IN SUPPORT OF HB 2643**  
RELATING TO CLEAN ENERGY BONDS.  
Hearing: Thurs., March 11, 2010, 3:00 p.m., Room 225

Dear Chair Gabbard, Vice Chair English, and the Senate Committee on  
Energy and Environment:

For the Record my name is Buzz Hong the Executive Director for  
the Hawaii Building & Construction Trades Council, AFL-CIO. Our  
Council is comprised of 16-construction unions and a membership  
of 26,000 statewide.

The Council SUPPORTS the passage of HB 2643 that establishes a  
clean energy bond loan program for renewable energy system and  
energy efficiency improvements on residential and commercial  
properties, and authorizes the issuance of general obligation bonds  
to finance the program. Renewable energy generation is already  
increasing craft union employment in Hawaii, and HB 2643  
promises to create many more jobs for skilled organized workers  
while making Hawaii less dependent on petroleum and reducing  
carbon dioxide production.

Thank you for the opportunity to submit this testimony in support  
of HB 2643.

Sincerely,

William "Buzz" Hong  
Executive Director

WBH/hm



**Hawaii Solar Energy Association**  
*Serving Hawaii Since 1977*

**March 11, 2010**  
**3:00 P.M.**

**Senate**  
**COMITTEE ON ENERGY AND ENVIRONMENT**

**Mark Duda**  
**President**

**HB 2643 HD2**

**TESTIMONY IN STRONG SUPPORT**

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

HSEA and its member companies sell the majority of solar systems, both PV and hot water, in the state. As a result, HSEA is highly attuned to the solar marketplace, and well positioned to understand the challenges and limitations that exist in that marketplace. From this perspective, we strongly support the intent of this bill as well as a number of its specific provisions.

HSEA notes that the most apparent financing need in our market exists with respect to residential PV. Many customers that seek to purchase residential PV systems are either unable or unwilling to meet the up front cost of these systems, even if they are then reimbursed for a significant portion of this cost through state and federal tax credits. Meanwhile, the private market has not done a good job of filling his vacuum, either with standard home equity lines and loans, or with solar-specific lending products. There is a tremendous unmet need for financing among middle class homeowners that we expect to increase with time.

In the residential solar water heating market, this need is also significant. I personally was involved in an effort to give away ten solar hot water systems where Oahu families had only to advance about \$3,000 per system (the precise value of the tax credits they would later receive) for a few months in order to get the systems for free. A surprising number of the selected winners declined because they did not have the \$3,000 required. From this I learned that the unmet need for financing also exists on these relatively more affordable systems.

Thank you for the opportunity to testify on this measure.

Mark Duda  
President, Hawaii Solar Energy Association

**About Hawaii Solar Energy Association**

*Hawaii Solar Energy Association (HSEA) is comprised of installers, distributors, manufacturers and financiers of solar energy systems, both hot water and PV, most of which are Hawaii based, owned and operated. Our primary goals are: (1) to further solar energy and related arts, sciences and technologies with concern for the ecologic, social and economic fabric of the area; (2) to encourage the widespread utilization of solar equipment as a means of lowering the cost of energy to the American public, to help stabilize our economy, to develop independence from fossil fuel and thereby reduce carbon emissions that contribute to climate change; (3) to establish, foster and advance the usefulness of the members, and their various products and services related to the economic applications of the conversion of solar energy for various useful purposes; and (4) to cooperate in, and contribute toward, the enhancement of widespread understanding of the various applications of solar energy conversion in order to increase their usefulness to society.*



## MAUI TOMORROW

Protecting Maui's Future

March 10, 2010

To: Chair Morita and Members of the House Committee on Energy and Environmental Protection

Re: HB2643 HD2 Relating to Clean Energy Bonds

Maui Tomorrow Foundation, Inc. strongly supports HB2643 which establishes a clean energy bond loan program for renewable energy systems and energy efficiency improvements on residential and commercial properties financed through the issuance of general obligation bonds. We believe this financial vehicle to Hawaii residents is needed if our state truly wants to support its Clean Energy Initiative's goals for the 21<sup>st</sup> century.

The Property Assessed Clean Energy (PACE) concept has been described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. The PACE program allows average citizens to save money on their electric bill while moving Hawai'i towards its renewable energy goals. In Sonoma, California, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment. In Hawaii, over 600 jobs could be created in just 1% of Hawaii's homeowners participated in this program.

I thank you in advance for your support of the PACE program and hope that you will pass this bill and ensure that it is properly funded with a general obligation bond that residents can pay back over time.

Sincerely,

Irene Bowie  
Executive Director

**gabbard1 - Carlton**

---

**From:** Mr Green [mrgreenenergy@yahoo.com]  
**Sent:** Friday, March 05, 2010 11:50 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643 HD2

We build power plants that use hydrogen within water as fuel..

Anyway I can help.

Mahalo,  
Dan Green

Mr Green Energy LLC  
Green power generation systems.  
o 817.576.1074  
c 808.639.2193  
[www.MrGreenEnergy.com](http://www.MrGreenEnergy.com)

If you are interested in supporting our hydrogen based initiative, please make a tax deductible donation at [http://www.incfworld.org/project mr green energy.htm](http://www.incfworld.org/project_mr_green_energy.htm)

## **gabbard1 - Carlton**

---

**From:** Gibeau, Shestin [SGibeau@ymcahonolulu.org]  
**Sent:** Tuesday, March 09, 2010 9:11 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Shestin Gibeau  
Assistant Camp Superintendent

YMCA of Honolulu  
Camp H.R. Erdman  
(808) 637-4615 ext. 31  
(808) 637-8874 fax  
[SGibeau@ymcahonolulu.org](mailto:SGibeau@ymcahonolulu.org) <<mailto:SGibeau@ymcahonolulu.org>>

**DOWLING  
COMPANY, INC**

March 9, 2010

Hearing on HB2643, Relating to Clean Energy Bonds  
Before the House Committee on Finance  
on Thursday, March 11, 2010 at 3:00 p.m. in Conference Room 225

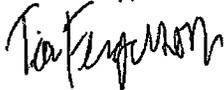
Dear Chair Gabbard and members of the Committee:

I am writing on behalf of Dowling Company in support of House Bill No. 2643. Dowling Company is a Maui-based real estate development company that is committed to green building practices and sustainable development.

As Project Coordinator and LEED Accredited Professional, I support the general provisions of this bill. Establishing a clean energy bond program in Hawaii will have two significantly beneficial effects. First, a clean energy bond program will pave the way for a robust clean energy economy in our state, creating jobs retrofitting homes and commercial buildings with energy efficient improvements and solar, wind, and other renewable energy system installations. Second, a clean energy bond program will increase the amount of renewable energy serving the Hawaii's grid systems and thus reduce our state's reliance on imported fossil fuel. I applaud you for taking the initiative on this measure and ask that you vote in favor of its adoption.

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

Sincerely,



Tia Ferguson

**gabbard1 - Carlton**

---

**From:** Pam Princenthal [pam@airiaq.com]  
**Sent:** Tuesday, March 09, 2010 3:14 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Aloha and to whom it may concern,

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

**Mahalo, and Breathe Easy!**

**Pam Princenthal**

AirCare Environmental Services, Inc.  
1020 Auahi St. #4120  
Honolulu, HI 96814  
808-593-9600 Office  
808-589-1664 Fax  
[pam@airiaq.com](mailto:pam@airiaq.com)



COUNTRY CLUB VILLAGE, Phase 2  
ASSOCIATION OF APARTMENT OWNERS  
1060 Ala Napunani Street  
Honolulu, HI 96818

THE SENATE – REGULAR SESSION 2010  
COMMITTEE ON ENERGY AND ENVIRONMENT

Thursday, March 11, 2010  
3:00 Pm, Conference Rm. 225

HB 2643, HD2 – RELATING TO CLEAN ENERGY BONDS

Chair Sen. Mike Gabbard, V. C. Sen. J. Kalani English and Committee Members:

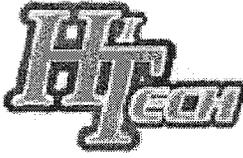
Good Afternoon. My name is Dante K. Carpenter, President of Country Club Village, Phase 2, Association of Apartment Owners (CCV, Phase 2, AOA). Our Association continues to explore the means by which solar and/or wind energy systems may be incorporated in Two (2) 21-story Hi-Rise structures with 469 units to reduce the cost of energy to its owners in the Salt Lake area. I speak in strong support of HB 2643, HD2 Relating to Clean Energy Bonds, which seeks to create a financing program for renewable energy systems and energy improvements on residential and commercial properties. Further, the bill authorizes the issuance of general obligation bonds to finance the program.

Please assure the applicability of this measure includes condominium Homeowner Associations, such CCV, Phase 2, AOA, and if not, we strongly suggest an appropriate amendment be incorporated in clear language.

We wish to commend the authors of this forward thinking measure and support its intent to reduce the homeowner's and commercial user's cost of electricity as well as reducing Hawaii's dependency on fossil fuels for energy purposes in the future.

We strongly recommend passage of HB 2643, HD2.

Mahalo a nui loa.



**HI-TECH PLUMBING CORP.**

Resident & Commercial Rates  
Solar System Association

94-150 Leoleo St. Unit 10B - Waipahu, HI 96797  
Phone 808-676-2557 Fax 808-676-2906

Licenses #C-20489

March 10, 2010

Committee on Energy and Environment

Re: TESTIMONY IN SUPPORT HB 2643 HD 2 RELATING TO CLEAN ENERGY BONDDDS

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawaii towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

A handwritten signature in dark ink, appearing to read 'Gary Kuanoni', written in a cursive style.

Gary Kuanoni  
Sales Manager

Hi-Tech Plumbing Corp.

[www.HiTechPlumbingCorp.com](http://www.HiTechPlumbingCorp.com)



March 10, 2010

Committee on Energy and Environment  
Thursday, March 11, 2010  
3:00 p.m.

RE: TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDS

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

Sincerely,

A handwritten signature in black ink, appearing to read "Cyd", written over a light gray background.

Cyd Shizuru  
Energy Specialist  
Energy Industries

**Honeywell Utility Solutions**  
220 S. King Street - Suite #1460  
Honolulu, HI 96813  
Office (808) 537-5552  
Fax (808) 537-5592

Committee on Energy and Environment  
Thursday, March 11, 2010  
3:00 p.m.

TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDS

Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save on their electric bill while moving Hawai'i towards its clean energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents or businesses can pay back over time.

Should you have any questions on this matter, please feel free to call me at (808) 237-6853. Thank you for the opportunity to testify on this measure.

Sincerely,



Yvette Maskrey  
District Manager

## **gabbard1 - Carlton**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, March 10, 2010 9:59 AM  
**To:** ENETestimony  
**Cc:** kauaibrad@hotmail.com  
**Subject:** Testimony for HB2643 on 3/11/2010 3:00:00 PM

Testimony for ENE 3/11/2010 3:00:00 PM HB2643

Conference room: 225  
Testifier position: support  
Testifier will be present: No  
Submitted by: Brad Parsons  
Organization: Aloha Analytics  
Address:  
Phone:  
E-mail: [kauaibrad@hotmail.com](mailto:kauaibrad@hotmail.com)  
Submitted on: 3/10/2010

**Comments:**  
Aloha Senators:

We support this bill and believe it should be funded with a substantial bond and that this program should not affect the State's currently high bond rating under proper rule making and program management by DBEDT.

Senators, have you noticed where the price of oil is right now? The clock is ticking. There is no better time than now to start a well managed PACE program in Hawaii.

Mahalo,  
Brad Parsons,  
Aloha Analytics



PO Box 240471 Honolulu, HI 96824 Ph.808.373.2257 Fax.808.373.3258

Committee on Energy and Environment  
Thursday, March 11, 2010 3:00 p.m.

TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDS

To whom it may concern:

The Property Assessed Clean Energy (PACE) could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save on their electric bill while moving Hawai'i towards its renewable energy goals.

We have been involved in the local solar industry for over thirty years. Financing has always been a key element and a major catalyst for a prospective client when considering the installation of a solar system.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs and rectify the very economic problem that we all face; the committee should consider this very program as part of the economic solution.

The implementation of a solar economy will stop the constant exportation of dollars from our economy in exchange for imported oil; imported oil which ultimately could be replaced entirely with a solar based economy.

No oil in; no money out of the economy. Billions of dollars are funneled out of our economy for oil. To bolster and repair the economy this should be stopped as soon as possible. This bill will help accomplish this.

In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

Sincerely,

Scott Sparkman for Mercury Solar



TO: Senate Committee on Energy and Environment  
Honorable Senator Mike Gabbard, Chair

RE: Testimony in Support of HB2643 HD2 Relating To Clean Energy Bonds

HEARING: Thursday, March 11, 2009, 3:00 pm

Chairman Gabbard and members of the Committee:

I appreciate your committee's consideration of HB2643 HD2, and welcome this opportunity to submit testimony in strong support of it.

My name is Larry Gilbert, and I am the Managing Director and Chief Executive of Sennet Capital LLC. Sennet Capital is a Hawai'i merchant bank that focuses entirely on providing and arranging funding for Hawai'i companies and renewable energy projects. We have become one of the leading experts in Hawai'i in renewable energy project financing, and recently completed one of the largest solar project financings done in Hawai'i when we arranged the financing for Hoku Solar to put solar panels on all of the Neighbor Island airports for the State of Hawai'i Department of Transportation.

As a provider of financing for renewable energy projects in Hawai'i, we see firsthand how much Hawai'i could benefit by creating additional infrastructure, services and funding to support renewable energy projects here. These programs create long-term, good-paying jobs for our citizens as well as helping to get Hawai'i away from fossil fuel dependency and protecting our citizens against the risk of ever-escalating prices for energy.

The bond program set out in HB2643 HD2 provides one of the most powerful mechanisms available in finance to help thrust Hawai'i to the forefront of adoption of energy efficiency programs and renewable energy. Among its many benefits are

- It creates long term good-paying jobs in the installation, maintenance and support of the systems
- It has no net cost to the State or the counties because it is a self-funding revolving loan program
- For property owners, it is largely funded by using savings from existing energy payments to pay for the costs of the systems and upgrades

As the Committees consider the bill, there are two points I wish to emphasize:

1. The use of a general obligation bond for funding of the loan program is critical, because it allows the most efficient and cost-effective access to capital.

March 10, 2010

Page 2

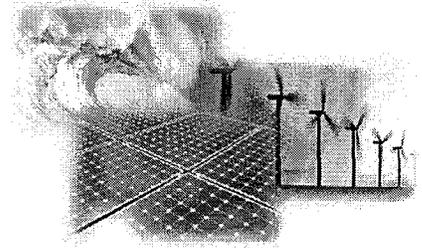
2. Half measures will not do. It is important to pass a bill that contains the whole program, including funding via a general obligation bond, appropriation for the bond program, and enabling the creation of the infrastructure and systems necessary to implement the program. Considerable time and effort are needed to put the necessary infrastructure into place with the various counties and create systems for efficient administration of the program to the public, so the actual issuance of the general obligation bond indebtedness will not necessarily need to occur for some time, and Section 6(e) of the proposed new chapter affords the director the latitude to tailor the size and timing of the issuance to the readiness of the program to accept it. But without a clear signal from the Legislature that this program has been created and will be enabled, the willingness of the counties and the private sector to undertake the substantial expense and effort necessary to pave the way will not be forthcoming.

Without steps like the one contained in HB2643 HD2, our State has little hope of achieving the renewable portfolio standards contained in Act 155. Hawai'i has been looked to by the nation as a leader in renewable energy adoption, and it would be an embarrassment and a shame for us not to adopt a program such as this, which has been well proven in other jurisdictions, heralded by the Harvard Business Review as one of the top 10 breakthrough ideas for 2010, has no net cost to the State, and creates jobs and energy security for our citizens.

For all of these reasons, Sennet Capital strongly supports HB2643 HD2, and urges this Committee to recommend its passage to the Senate and the Legislature.

Thank you for the opportunity to submit this testimony, and please feel free to contact me if I can be of further assistance.

Larry Gilbert  
Managing Director  
Sennet Capital LLC  
55 Merchant Street, Suite 1560  
Honolulu, HI 96813  
Tel 808 457-1300  
Email: [LGilbert@sennetcapital.com](mailto:LGilbert@sennetcapital.com)



**SENATE COMMITTEE ON ENERGY AND ENVIRONMENT**

March 11, 2010, 3:00 P.M.

Room 225

**(Testimony is 2 pages long)**

**TESTIMONY IN STRONG SUPPORT OF HB 2643 HD2, SUGGESTED AMENDMENT**

Chair Gabbard and members of the Committee:

The Blue Planet Foundation strongly supports House Bill 2643 HD2, a measure that makes available bond funding for energy efficiency and clean energy investments on residential and commercial properties and allows for the bond to be repaid over time through a property tax assessments on the subscribed properties.

**Blue Planet respectfully asks that this Committee amend HB 2643 with a minimum of \$20 million in bonds to seed the statewide program (county revolving fund) and an effective date of July 1, 2010.**

The establishment of such a financing program, frequently called “property assessed clean energy”—or PACE, overcomes the biggest barrier to energy efficiency and clean energy investment: the up-front cost. The concept behind PACE is to make bond funding available for residential efficiency improvements and clean energy installations. The bond financing is then repaid over time through the investing residents’ property tax bills. Residents benefit by having a lower total cost of home ownership immediately; the state benefits with an increase in efficiency and clean energy; and the economy benefits from having steady growth in high-tech clean energy and efficiency jobs.

Consumers have proven to be terribly short-sighted in their purchasing decisions when it comes to energy saving technologies. Despite the environmental and long-term economic advantages of converting to solar water heating, for example, only one in four Hawai’i homes take advantage of this technology. By eliminating the up-front cost and enabling residents to pay for the investment through the energy savings over time, adoption of efficiency and clean energy will accelerate. The PACE model makes such financing even easier by enabling the investment payback to be integrated in the residential property tax—keeping the default rate low.

**Jeff Mikulina, executive director • [jeff@blueplaneffoundation.org](mailto:jeff@blueplaneffoundation.org)**

55 Merchant Street 17<sup>th</sup> Floor • Honolulu, Hawai’i 96813 • 808-954-6142 • [blueplaneffoundation.org](http://blueplaneffoundation.org)

The program works like this: proceeds from the PACE bond are lent to residential property owners to finance efficiency improvements and small renewable energy systems. Owners then repay their loans over a prescribed time period via an annual assessment on their property tax bill. The liability to

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*"PACE bonds are also very attractive to political leaders. As opt-in solutions, they raise taxes only for the property owners who choose to take loans. Other constituents' pocketbooks are unaffected...What politician would not want to lay claim to a program that increased property values, lowered monthly utility costs, and created jobs?"*  
- Harvard Business Review, Jan 2010

---

repay the bond is attached to the property, rather than to the individual, as an assessment on real property.

PACE bonds were ranked one of the Top 10 "Breakthrough Ideas for 2010" by Harvard Business Review. Sixteen other states have already established property assessed clean energy bond financing or loan programs and two other states have pending legislation.

This bond financing with property tax repayment for clean energy projects and efficiency investments in Hawai'i will provide jobs as well as long-term energy, environmental, and economic benefits. The PACE program will increase energy security, encourage economic diversification, provide increased career opportunities for Hawai'i residents, and attract funding and investment into the State.

Please forward a Senate Draft 1 of HB 2643 to continue the discussion of this important policy.

Thank you for the opportunity to testify.

Committee on Energy and Environment  
Thursday, March 11, 2010  
3:00 p.m.

TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDDS

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

John Grandinetti

President  
Grand Solar, Inc.

**gabbard1 - Carlton**

---

**From:** jlmalek3@juno.com  
**Sent:** Thursday, March 11, 2010 6:29 AM  
**To:** ENETestimony  
**Subject:** HB 2643 HD2

Committee on Energy and Environment  
Thursday, March 11, 2010  
3:00 p.m.

TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDDS

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

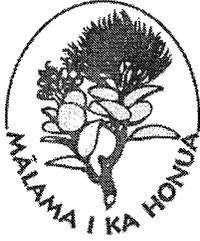
The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

John Malek  
Solar Consultant  
Haleakala Solar



# Sierra Club

## Hawai'i Chapter

PO Box 2577, Honolulu, HI 96803  
808.538.6616 [hawaii.chapter@sierraclub.org](mailto:hawaii.chapter@sierraclub.org)

### SENATE COMMITTEE ON ENERGY AND ENVIRONMENT

March 11, 2010, 3:00 P.M.  
(Testimony is 2 pages long)

### TESTIMONY IN STRONG SUPPORT FOR HB 2643, HD2

Aloha Chair Gabbard and Members of the Committee:

The Hawai'i Chapter of the Sierra Club strongly supports HB 2643, which would create a Property Assessed Clean Energy financing system in an effort to remove one of the primary obstacles to the adoption of clean energy: upfront costs. We like to think of this idea as "Clean Energy for All," but it just as easily could be called "jobs, Jobs, JOBS!"

#### *Background:*

Hawai'i is precariously reliant on dirty fossil fuels to power our economy. Some 50 million barrels of oil are imported annually, nearly 80% of which originate from foreign sources. In addition, over 805,000 tons of coal are imported into our state. These sources provide power for over 92% of Hawaii's electricity generation (contributing over 23 million tons of climate changing greenhouse gas into our atmosphere annually).

#### *The Challenge:*

We've taken steps to encourage clean, renewable energy. But let's be clear. Hawai'i -- with its bright sun and strong trade winds -- lags on residential adoption of clean energy and energy efficiency programs. And we cannot meet our energy goals without broad residential participation.

Why don't more homeowners install clean energy systems or pursue energy efficiency projects? The primary obstacle is upfront cost. We've tried a wide-range of policies -- like expedited permitting, tax incentives, and educational programs -- and yet the installation rate of residential clean energy systems is fairly small. Most homeowners simply do not have \$50,000 or more lying around to install something like a PV system. Even if the homeowner was willing and knew that the system would decrease his or her expenses over time, he or she simply couldn't afford to take this step.

*The PACE System (the "Berkeley Model")*

Energy Financing Districts (a.k.a Property-Assessed Clean Energy (PACE) were first proposed by the City of Berkeley, California in 2007 and has received increasing attention as a mechanism for financing residential clean energy projects, including energy efficiency, PV systems, or solar hot water heaters. This model could foster a radical stimulus to Hawai'i's clean energy economy.

What is a PACE? The basic concept requires a governmental body to raise money through the issuance of bonds to fund small clean energy projects (though bonds are not the only possible source of funds). The financing is repaid over a set number of years through an assessment on the property tax bill of only those property owners who choose to participate in the program. The financing is secured with a lien on the property, and, like other taxes, is paid before other claims against the property in the case of foreclosure. There is little or no up-front cost to the property owner, and if the property is sold before the end of the repayment period, the new owner inherits both the repayment obligation and the financed improvements.

*Hawai'i Could Lead the Way*

We have an opportunity to establish a comprehensive statewide system that would easily make Hawai'i the capitol of renewable energy. HB 2643 issues general obligation bonds (capitol creation) and authorizes the retention of a third-party consultant to assist in creating a county by county system. This model would offer the counties tremendous flexibility -- allowing each county to pursue a traditional PACE model or use state funding -- as well as make it a state priority to encourage and promote the PACE system.

This measure simply is a smart policy. It should lead to the development of a stronger renewable energy market, wean Hawai'i off of fossil fuels, and put more money into the pocket of Hawai'i residents.

Thank you for this opportunity to provide testimony.



**SENATE COMMITTEE ON ENERGY AND ENVIRONMENT**

**March 11, 2010, 3:00 P.M.**

**Room 225**

**TESTIMONY IN SUPPORT OF HB 2643 HD2**

Chair Gabbard and members of the committee:

I support HB 2643. As a solar energy consultant in Hawaii, I can attest that financing is the most challenging aspect of helping homeowners purchase a solar hot water or solar electric system.

These PACE loans will allow homeowners to almost eliminate their electric bill from day one of installing their solar system and help make Hawaii more sustainable. This will create more jobs for Hawaii and generate significantly more tax revenue than it costs the state for the tax credits and bond financing.

The residential market is integral to shifting public awareness of the necessity of renewable energy for Hawaii. We must reduce our dependence on foreign oil. We must tip the scales toward renewable energy; 80% petroleum based electricity resulting in the 2nd worst polluting state in the country per megawatt of power is inexcusable.

Home ownership is an important step in making Hawaii communities sustainable. If you own your home, why rent your power?

Thank you for considering HB 2643 and its importance in making Hawaii a leader in the nation for renewable energy.

**Peter Fletter**  
**Sunetric**

peter@sunetric.com  
(808)397-0584

1407 Aalapapa Dr.  
Kailua, Hawaii 96734



March 10, 2010

## TESTIMONY IN SUPPORT FOR HB 2643

### BILL FOR AN ACT RELATING TO CLEAN ENERGY BONDS

Aloha Chair Morita and Members of the Committees:

Hannon Armstrong Capital strongly supports HB 2643 which promises to facilitate energy efficiency in the residential and commercial building sectors by addressing one of the fundamental barriers to wide-scale adoption: the upfront investment.

#### ***The Challenge***

Hannon Armstrong focuses principally on the commercial building sector, principally office buildings, hotels and large retail space. By and large, owners of large commercial properties are not able to secure financing for energy efficiency retrofits. Why? Most commercial properties are owned by limited liability companies ("LLCs") and are fully – mortgaged and secured by existing creditors. This means that lenders seeking to provide a retrofit loan have a) a LLC counter-party that is non-investment grade, and b) have not collateral rights since the improvements are immediately characterized as real property and are swept up in the general pledge under the first mortgage. The effect is a completely unsecured loan. Simply put, no lender is interested in lending under these terms.

Most commercial property is also occupied by tenants, not the owner, which creates a "*split incentive*" regarding investment in the space. Otherwise said, owners are typically unwilling to bear the cost of a retrofit, only to see the savings passed-through to the tenants under triple net leases.

Many owners of commercial property have an assumed holding period horizon, e.g. 5 to 7 years, and are resistant to investing in anything that has a payback that extends beyond this assumed period. This creates a "*holding period bias*" where that only very short term energy efficiency measures are considered.

#### ***The Solution***

Property-Assessed Clean Energy ("PACE") financing provides a solution to each of these barriers. By offering security in the form of 1) a "must-pay" property assessment expense, which is paid prior to debt service and other property expenses, and 2) a first



## **CONFIDENTIAL**

priority lien on the property which is senior to all existing private liens, HB 2643 will be able to secure financing for property owner, thereby overcoming the upfront investment barrier. Since property taxes and assessments are generally pass-through expense items in commercial properties, owners will be willing to invest in building retrofits that are financed with a PACE loan, since the assessment payments over time will be passed-through to the tenants along with the energy savings. The building owner will still benefit greatly by virtue of having a retrofitted building with lower operating expenses which is better able to attract and retain tenants.

Further, because the property assessment conveys with the building upon sale, existing owners can look past their holding period horizon in terms of evaluating retrofit proposals. A property may change hands several times over the course of a PACE loan, which each owner benefiting from the more efficient space.

### ***Implementation***

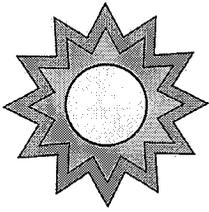
The principal fund raising mechanism under HB 2643, a reimbursable general obligation bond, will ensure that Hawaii property owners are offered readily available and reasonably priced capital for their retrofit projects. Having the State raise the capital initially will ensure highly-competitive rates, which should maximize participation by property owners. And having the funds available in a State-sponsored pool and available for lending will avoid having to issue multiple "micro-bonds" as owners sign-up for the program, which we see in other states. The State-sponsored pooled approach will reduce transaction costs and streamline the deployment of capital to owners as applications are approved.

We are enthusiastic supporters of HB 2643 and applaud the Committee and its Chair for their leadership on this important issue.

Thank you for the opportunity to submit this testimony.

John J. Christmas  
Senior Vice President  
Hannon Armstrong Capital

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Tel: (808)329-7890 Fax: (808)329-5753  
Tel: (808)871-1030 Fax: (808)873-7825

March 9, 2010

COMMITTEE ON ENERGY & THE ENVIRONMENT  
March 11, 2010 3PM, Conference Room 225

In SUPPORT of HB2643 HD2, Re: Clean Energy Bonds

Chair Gabbard, Vice Chair English and Members of the Committee,

My name is Meleana Judd and my family has owned and operated Inter-Island Solar Supply since 1975. We are a renewable energy wholesale distribution company with three state-wide locations and 45 employees who are contributing to the growing green collar industry in Hawaii.

We understand that reducing the upfront cost barrier will dramatically increase adoption of renewable energy and other sustainability measures. I learned a lot by attending last week's Property Assessed Clean Energy presentation hosted by Sierra Club and Blue Planet Foundation and hope you have had access to all that was discussed that day. I especially found of interest the variety of technologies/systems that qualified in different programs around the country and would encourage you folks to look at this as a model to facilitate not only photovoltaics and solar hot water on rooftops, but water conservation and efficiency measures etc. as well.

By passing this measure you are saying yes to jobs, yes to a healthier economy, and yes to our State meeting our said goal of reducing our need for fossil fuel.

Mahalo for your consideration,

Meleana McCully Judd

Committee on Energy and Environment  
Thursday, March 11, 2010  
3:00 p.m.

TESTIMONY IN SUPPORT  
HB 2643 HD 2  
RELATING TO CLEAN ENERGY BONDS

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

Linda Tocho  
Accountant  
JDH Construction, Ltd.

## **gabbard1 - Carlton**

---

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, March 07, 2010 8:21 AM  
**To:** ENETestimony  
**Cc:** cstepath@yahoo.com  
**Subject:** Testimony for HB2643 on 3/11/2010 3:00:00 PM  
**Attachments:** HB2643\_support.doc

Testimony for ENE 3/11/2010 3:00:00 PM HB2643

Conference room: 225  
Testifier position: support  
Testifier will be present: Yes  
Submitted by: Carl Stepath  
Organization: Individual  
Address: 3929 Hunakai St Lihue, HI  
Phone: 808-384-6114  
E-mail: [cstepath@yahoo.com](mailto:cstepath@yahoo.com)  
Submitted on: 3/7/2010

Comments:  
March 7, 2010

Dear legislators,

I would ask that you strongly support the bill, PACE HB2643. We need renewable energy more accessible in Hawai'i.

The Property Assessed Clean Energy (PACE) concept could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save money on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. On the mainland, construction jobs increased after the implementation of PACE programs when neighboring counties experienced sharp drops in employment.

Please support this bill and ensure that it is properly funded with a general obligation bond.

Sincerely,  
Carl M. Stepath, Lihue, Kauai

**gabbard1 - Carlton**

---

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, March 07, 2010 1:09 PM  
**To:** ENETestimony  
**Cc:** good.designworks@hawaiiantel.net  
**Subject:** Testimony for HB2643 on 3/11/2010 3:00:00 PM

Testimony for ENE 3/11/2010 3:00:00 PM HB2643

Conference room: 225  
Testifier position: support  
Testifier will be present: No  
Submitted by: pamela burrell  
Organization: apollo Kaua'i  
Address: kahilihoho rd kilauea, Hi. 96754  
Phone: 808-639-8161  
E-mail: [good.designworks@hawaiiantel.net](mailto:good.designworks@hawaiiantel.net) Submitted on: 3/7/2010

Comments:  
Now this is a bill to support.

It is a win-win for the Hawaii resident and for our environment by easily improving our State wide goals to a clean energy sustainable future.

Mahalo.

## **gabbard1 - Carlton**

---

**From:** bernard schwind [drop\_out04@yahoo.com]  
**Sent:** Monday, March 08, 2010 11:48 AM  
**To:** ENETestimony  
**Subject:** SB 2643 hearing date march 11, 2010 ; 3:00 p.m. ; Rm. 225

Honorable Senators : I support the passage of this bill. Please look to the long term energy needs of the state versus the negative short term effect, bond debt. The debt would be repaid over time for this very positive program that benefits the state as a whole as well as individuals and businesses by promoting renewable energy. I would support an ammendment that would negate the usual tax credit provided for renewable energy systems if utilizing the program. That makes sense if it does not delay passage of the bill. However I would not support modifying the bill to somehow have private enterprise do the program as that immediately makes the program much less " real ". this needs to be done now, not a year from now or sometime in the future if our renewable energy program is to have real meaning.

My wife and I live on a fixed income on the island of Molokai and cannot afford the upfront costs to put in a solar system on our house. However we could and would take advantage of putting in a system and paying for it through our propery taxes over time.

Thank You and Aloha,     Bernard and Fe Schwind     Molokai

There is no reason not to implement a PACE program in Hawaii. The people, the state and the world all stand to benefit from a properly implemented Property Assessed Clean Energy bond program. Right now is the time for action! This is a way to increase jobs while reducing energy costs. Sur seems like a no brainer.

The largest barrier to distributed energy production is the upfront costs associated with the instillation of the system. By removing this barrier there will be a tremendous surge in distributed power production.

California has proven that a PACE bond program can successfully create jobs and lower energy cost. Hawaii stand to gain a lot more then California by creating a PACE bond program. Our energy costs are higher and our natural energy resources are better. California's model will work in Hawaii but will be even more successful do to quicker returns.

On Kauai we want to be completely sustainable and energy independent by the year 2030. For this to happen we need forward thinking. PACE bonds will encourage the kind of infrastructure development that we need. Small scale distrusted production, increased efficiency, jobs, and a greener world will be the product of a properly run PACE bond program.

The Harvard business review says it best "What politician would not want to lay claim to a program that increased property value, lowered monthly utility costs, and created jobs?"

Thanks,

Joseph Hardeman

## **gabbard1 - Carlton**

---

**From:** Selina Heaton [selina@egofree.com]  
**Sent:** Monday, March 08, 2010 8:28 PM  
**To:** ENETestimony  
**Subject:** Please support the PACE bill HB2643!

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Selina Heaton  
P.O. Box 30867  
Anahola, HI 96703  
760.208.1820 home  
808.291.1790 cell

**gabbard1 - Carlton**

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**From:** Kalena Loo [oceandancer333@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 8:14 AM  
**To:** ENETestimony  
**Subject:** Property Assessed Clean Energy

*Dear Representative,*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Sincerely,*

*K. L. Loo*

*Hawaii Resident*

*808-226-9372*

**gabbard1 - Carlton**

---

**From:** Marjorie Erway [merway@hawaii.rr.com]  
**Sent:** Monday, March 08, 2010 10:11 PM  
**To:** ENETestimony  
**Subject:** Support of HB 2643 - PACE

*I understand it's hard to undertake new programs during an economic downturn, but the Property Assessed Clean Energy (PACE) program is needed to help create new jobs.*

*The concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*There are examples around the nation, such as Sonoma, CA, where construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*Please strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Mahalo,  
Marjorie Erway  
PO Box 2807  
Kailua Kona, HI 96745  
808-324-4624*

## **gabbard1 - Carlton**

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**From:** Aaron Feinberg [rippeddisc@gmail.com]  
**Sent:** Monday, March 08, 2010 7:54 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Aloha!

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Aaron Feinberg

[www.aFeinPhoto.com](http://www.aFeinPhoto.com)

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[Myspace](#)  
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[Myspace](#)  
[-Personal](#)

*"...this is the best part of the trip..."*

[rippeddisc@gmail.com](mailto:rippeddisc@gmail.com)  
516-298-2263

**gabbard1 - Carlton**

---

**From:** Rlaub4@aol.com  
**Sent:** Monday, March 08, 2010 8:11 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Attention Please,

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*ALoha,*

*Ronald L Laub*

---

**Ronald L Laub**  
59-168 Mala Place  
Kamuela, HI 96743-8531  
808-936-1237 (C)  
808-880-1282 (H)  
808-880-1281 (F)  
[rlaub4@aol.com]

---

**gabbard1 - Carlton**

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**From:** joe [joe@bighawaii.net]  
**Sent:** Monday, March 08, 2010 8:22 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*Dear Ladies and Gentlemen,*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Yours truly,  
Joseph Green  
Kapaau, HI 96755  
808-889-1222*

## **gabbard1 - Carlton**

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**From:** Barbara Dinoff [dinoff@hawaii.edu]  
**Sent:** Monday, March 08, 2010 8:41 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Barbara Dinoff  
222 Liliuokalani Ave 404  
Honolulu, HI 96815

808 922-5615

## **gabbard1 - Carlton**

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**From:** Vanessa Trautman [vtraut@gmail.com]  
**Sent:** Monday, March 08, 2010 8:43 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for your time.

**gabbard1 - Carlton**

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**From:** Anne Pierce [mauianne22@hawaii.rr.com]  
**Sent:** Monday, March 08, 2010 9:30 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time. It's a win/win for all!

Aloha,  
Anne Pierce  
333 Haumana Rd.  
Haiku, HI 96708

## **gabbard1 - Carlton**

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**From:** Harvey Arkin [alohaxtc@hawaii.rr.com]  
**Sent:** Monday, March 08, 2010 9:31 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Thank you,  
Harvey Arkin  
3349 A Anoaia PL  
96822

**gabbard1 - Carlton**

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**From:** Robert J. Conlan [robertj.conlan@gmail.com]  
**Sent:** Monday, March 08, 2010 9:39 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photo voltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

-----  
Robert J. Conlan  
520 Pine Street # 313  
Wahiawa, Hawaii 96786  
(808) 343-9289

**gabbard1 - Carlton**

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**From:** Dh1lighthouse@aol.com  
**Sent:** Monday, March 08, 2010 10:07 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*To Whom This Does Concern:*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Aloha  
Aimee Rice

## **gabbard1 - Carlton**

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**From:** Anna Kaohelaulii [msakaohelaulii@gmail.com]  
**Sent:** Monday, March 08, 2010 10:37 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

My name is Annette Kaohelaulii and I am speaking in support of HB2643, HD2. I attended the talk by Cisco DeVries last week which was sponsored by Sierra Club and Blue Planet Foundation. I think the idea of Property Assessment Clean Energy or PACE is brilliant and I would like to see it implemented in Hawaii.

In late July I was diagnosed with emphysema. As part of the treatment, I have an oxygen concentrator in my house to provide a steady flow of oxygen to my lungs. I have adjusted to having to drastically change my life style, but I was shocked when my Hawaiian Electric bill came in September and it had increased by \$100 in one month. I called the supplier of the oxygen concentrator to inquire about how much electricity the machine used. I was told my bill should only increase by \$40 a month with the concentrator. For a widow on a fixed income, the increase was a lot, but when I called Hawaiian Electric to see it there was some mistake in the billing or with my meter, they found nothing wrong.

In an effort to reduce my monthly utility bills, I have looked into the possibility of a small photo voltaic panel on my roof to provide electricity to run the oxygen concentrator. Even a small pv panel is prohibitive, but the possibility of having it paid for through my property taxes is very attractive. Since I am a strong supporter of sustainable living, I would really like to use clean energy for my whole house.

Please pass HB2643, HD 2 because it would provide the means for residents and businesses to utilize clean energy initiatives and would help to ensure that Hawaii reach the goal of 70 percent of our energy needs supplied by renewable sources by 2030.

Thank you for the opportunity to express my concerns and my hopes.

## **gabbard1 - Carlton**

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**From:** Michele Nihipali [nihipalim001@hawaii.rr.com]  
**Sent:** Tuesday, March 09, 2010 5:14 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Hawaii needs to lead in the production of clean energy. We cannot keep importing all of our energy needs.*

*Thank you,  
Michele Nihipali  
54-074 A Kam Hwy  
Hauula, HI 96717  
293-1522*

**gabbard1 - Carlton**

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**From:** Laura Christensen [lellenchristensen@gmail.com]  
**Sent:** Tuesday, March 09, 2010 6:58 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Please pass HB 2643. I am on a fixed income and would like the opportunity to reduce the fossil fuels and create a solid format for natural energy use. I would like to install a photovolteic system at my residence but it is too costly,in up front costs. This bill would make it possible for me to make this a sustainable part of my environment.

Mahalo Laura Christensen

**gabbard1 - Carlton**

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**From:** Laurie & Bob Kerr [lauriebob@gmail.com]  
**Sent:** Tuesday, March 09, 2010 6:58 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Laurie and Bob Kerr

**gabbard1 - Carlton**

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**From:** Daghild Rick [daghild.rick@gmail.com]  
**Sent:** Tuesday, March 09, 2010 7:13 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Daghild

Greetings, with warm ALOHA

**gabbard1 - Carlton**

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**From:** Mary Lu Kelley [mkelley323@gmail.com]  
**Sent:** Tuesday, March 09, 2010 7:34 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*Aloha Honorable Representatives,*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*As your constituent from Kauai, **I would ask that you strongly support bill HB 2643** and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Thank you,  
Mary Lu Kelley  
Box 289  
Lawai, Kauai 96765*

**gabbard1 - Carlton**

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**From:** vanessa massey [dailyadventures@gmail.com]  
**Sent:** Tuesday, March 09, 2010 8:06 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Aloha, vanessa*

## **gabbard1 - Carlton**

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**From:** SH Jarvis [sjarvis22@hotmail.com]  
**Sent:** Tuesday, March 09, 2010 9:42 AM  
**To:** ENETestimony  
**Subject:** Property Assessed Clean Energy

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

**gabbard1 - Carlton**

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**From:** John Maurer [john.from.stl@stanfordalumni.org]  
**Sent:** Tuesday, March 09, 2010 8:12 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*Aloha,*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals. We have no time to waste.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Mahalo,  
John Maurer*

**gabbard1 - Carlton**

---

**From:** Douglas Perrine [douglasperrine@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 8:14 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

RE: ENE public hearing on 03-11-10 3:00PM in conference room 225.

Please pass HB 2643 which will move Hawaii toward its goals of energy self-sufficiency and reduced greenhouse gas emissions, and will enable residents to lower their energy costs. Thank you.

Douglas Perrine  
76-223 Haoa Street  
Kailua-Kona HI 96740  
808-329-4523

**gabbard1 - Carlton**

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**From:** Alan Ewell [ewell@hawaii.rr.com]  
**Sent:** Tuesday, March 09, 2010 9:31 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

HB 2643 will fund clean energy projects -- like photovoltaics and solar water heaters -- for local residents and small businesses. This program will allow average citizens to save money on their electric bill while moving Hawai'i towards its renewable energy goals. In addition the PACE program will also help create good-paying and much-needed local jobs.

The Property Assessed Clean Energy (PACE) concept was recently described by the *Harvard Business Review* as one of "10 Breakthrough Ideas for 2010." In Sonoma County, California, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

Please support this bill and ensure that it is properly funded with general obligation bonds (not from the State coffers) that residents can pay back over time.

Mahalo and Aloha,

Alan Ewell  
4176 Round Top Drive  
Honolulu, Hawaii 96822

**gabbard1 - Carlton**

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**From:** Jeff Personal Email [kraaakas@hawaii.rr.com]  
**Sent:** Tuesday, March 09, 2010 8:23 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643 HD2

*To Whom It May Concern,*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day resident, of which I and most of my friends are one, and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Jeff Nagashima  
95-1015 Loea St.  
Mililani, HI 96789*

## **gabbard1 - Carlton**

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**From:** Jan Lubin [lubin@hawaii.edu]  
**Sent:** Tuesday, March 09, 2010 9:53 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While I understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Jan Lubin*

## **gabbard1 - Carlton**

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**From:** penny conner [plconner@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 9:22 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Penny L. Gregorio

**gabbard1 - Carlton**

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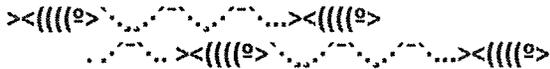
**From:** Richard Koob [richkoob@kalani.com]  
**Sent:** Tuesday, March 09, 2010 10:42 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*Richard*

**Richard Koob**

Founder/Director, KALANI Oceanside Retreat Village  
808-965-0468 X104 (Cell off campus: 808-443-4122)  
12-6860 Kalapana-Kapoho Beach Road, Pahoa, HI 96778  
KALANI Reservations 800-800-6886 [www.KALANI.com](http://www.KALANI.com)  
*Hawaii-Nature-Culture-Wellness education since 1975:*  
*Our mission, heritage, lives, and future*



*In your light I learn how to love. In your beauty, how to make poems.  
You dance inside my chest, where no one sees you.  
but sometimes I do, and that sight becomes this art. -- Rumi*

**gabbard1 - Carlton**

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**From:** LINDALEE650@aol.com  
**Sent:** Tuesday, March 09, 2010 10:42 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

I support HB 2643...we need to focus on ways to ensure healthy forests and clean energy...nothing is more important than ensuring the health of our earth, our home. Do not cut back on any such programs...increase them in these times. It will return to us tenfold.

Mahalo, Linda Lee Evans, Kalaheo, HI

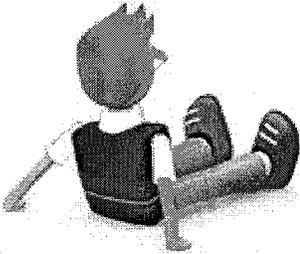
**From:** Joan [guavapie@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 10:02 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Joan Bowden  
73-4180 Kahi Pl.,  
Kailua-Kona, Hi. 96740



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**gabbard1 - Carlton**

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**From:** Laurel Shim [lolly@hawaii.rr.com]  
**Sent:** Tuesday, March 09, 2010 10:52 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

I am opposed to HB 2885 and support HB 2643.

Please do not cut our environmental staffing any further--we need to keep Hawai'i, Hawai'i. We need to keep looking at long term goals, rather than short term, short sighted solutions.

HB 2643 will promote protective, long sighted goals, to ensure that we protect our incredible 'aina.

Laurel Shim  
2007A Hunnewell Street  
Honolulu, Hawaii 96822  
988-1114 (home)  
526-0811 (work)

## **gabbard1 - Carlton**

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**From:** Gabriela Taylor [gabriela@keapana.net]  
**Sent:** Tuesday, March 09, 2010 12:29 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Please pass PACE, HB 2643, a sensible way to help people afford renewable energy.

Sincerely Gabriela Taylor  
5620 Keapana Rd.  
Kapaa, Hi. 96746

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**Read Gabriela's Book -**

**"Geckos & Other Guests: Tales of a Kaua'i Bed & Breakfast"**

**web site:** <http://www.napalipress.com/>

buy at Amazon: [http://www.amazon.com/Geckos-Other-GuestsTalesBreakfast/dp/1885129149/ref=sr\\_1\\_1/104-36695969207135ie=UTF8&s=books&qid=1182560125&sr=8-1](http://www.amazon.com/Geckos-Other-GuestsTalesBreakfast/dp/1885129149/ref=sr_1_1/104-36695969207135ie=UTF8&s=books&qid=1182560125&sr=8-1)

Gabriela Taylor  
[gabriela@keapana.net](mailto:gabriela@keapana.net)

***People Don't Stop Playing Because They Grow Old***

***They Grow Old Because They Stop Playing***

**gabbard1 - Carlton**

---

**From:** Kai Holland [kai\_holland@hotmail.com]  
**Sent:** Saturday, March 06, 2010 3:35 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643 HD2

Aloha,

I am writing in support of the Property Assessed Clean Energy (PACE) program.

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time. I have been waiting for a program like this for a long time. If implemented, I would be one of the many to take advantage of it. Let's Make it Easy for Homes and Businesses in Hawaii to Go Green!

Thank you for your time and consideration.

Mahalo,

Kai Holland  
Kaneohe, Hawaii  
[Kai\\_holland@hotmail.com](mailto:kai_holland@hotmail.com)  
808.277.4225

## **gabbard1 - Carlton**

---

**From:** Brian Bell [reachbrianbell@yahoo.com]  
**Sent:** Saturday, March 06, 2010 11:26 PM  
**To:** ENETestimony  
**Subject:** Testimony in support of PACE

Aloha,

Harvard Business Review named Property Assessed Clean Energy (PACE) one of the "10 Breakthrough Ideas for 2010." I hear these guys are pretty smart, so needless to say, I'm excited about what a program like this could do to propel us towards our goal of a clean energy future.

As you know, the main problem for homeowners wishing to implement renewable energy projects is the upfront cost. This program can help to alleviate some of that problem. Plus, commercial property owners with shorter investment horizons will be able to justify the added hassle of undertaking renewable energy and efficiency projects by financing the improvement with the property taxes, which stay with the property, not with the property owner. Being in the commercial real estate industry, I can tell that most owners do not consider it an option now because of the long paybacks.

I have heard some pretty amazing statistics being released from counties around the nation that have implemented this kind of program. Imagine being able to say we ADDED jobs with our innovative and bold policies instead of the other way around. We have a unique opportunity to do this NOW.

Without this bill, we may not reach our goals in time to stop catastrophic climate change.

Please pass this bill and enable us to reach our clean energy future!

Mahalo,

Brian Bell  
808-227-7087

**gabbard1 - Carlton**

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**From:** BAMHM [mmhope2000@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 3:52 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

It sounds like this bill is a win/win for everyone. Please pass HB 2643.  
Thank you.

Barb Manni

**gabbard1 - Carlton**

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**From:** Claudia & Christopher Nygard [cmonsters@earthlink.net]  
**Sent:** Tuesday, March 09, 2010 5:16 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643 HD2

Dear Senator Gabbard and Senator J. Kalani English,

I would like to ask for your and the ENE Committee's support for the Bill HB 2643 HD2 pertaining to Property Assessed Clean Energy (PACE).

From my review of the information I received by attending the PACE forum and break out session on Wednesday, March 3rd, 2010, I believe that this bill can not only help Hawaii to move towards the set goal of having 70% of its energy provided from renewable sources by 2030, but also will help the economy by employing workers locally in the renewable energy and energy efficiency sectors.

While I understand that it is a challenge to pass new programs such as HB 2643 in the present economic climate, I believe that if properly administered, this bond program would have little or no financial impact on the State's budget while having the potential for major positive impact on the State's employment and energy self-sufficiency.

I would like to ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond rather than our strained State budget.

Respectfully,

Claudia Nygard  
(808) 639-6411  
[cmonsters@earthlink.net](mailto:cmonsters@earthlink.net)

**gabbard1 - Carlton**

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**From:** C&C Nygard [cmonsters@hotmail.com]  
**Sent:** Tuesday, March 09, 2010 5:21 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643 HD2

Dear Senator Gabbard and Senator J. Kalani English,

I am writing to ask for your and the ENE Committee's support for the Bill HB 2643 HD2 pertaining to Property Assessed Clean Energy (PACE).

From what I learned by attending the PACE forum and break out session on Wednesday, March 3rd, 2010, I believe that this bill can not only help Hawaii to move towards the set goal of having 70% of its energy provided from renewable sources by 2030, but also will help the economy by employing workers locally in the renewable energy and energy efficiency sectors.

Although I understand that it is a challenge to pass new programs such as HB 2643 in the present economic climate, I believe that if properly administered, this bond program would have little or no financial impact on the State's budget while having the potential for major positive impact on the State's employment and energy self-sufficiency.

I would like to ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond rather than our strained State budget.

Respectfully,

Christopher Nygard  
(808) 639-6411  
[cmonsters@hotmail.com](mailto:cmonsters@hotmail.com)

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**gabbard1 - Carlton**

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**From:** Nina Hupp [ninahupp@gmail.com]  
**Sent:** Tuesday, March 09, 2010 10:20 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Aloha,

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Thank you,

Nina Hupp

Sent from my iPhone

**gabbard1 - Carlton**

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**From:** stephen walsh [swalsh808@yahoo.com]  
**Sent:** Tuesday, March 09, 2010 10:11 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*steve walsh*

**gabbard1 - Carlton**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 09, 2010 10:14 PM  
**To:** ENETestimony  
**Cc:** psgegen@hotmail.com  
**Subject:** Testimony for HB2643 on 3/11/2010 3:00:00 PM

Testimony for ENE 3/11/2010 3:00:00 PM HB2643

Conference room: 225  
Testifier position: support  
Testifier will be present: No  
Submitted by: Pat Gegen  
Organization: Individual  
Address: 4015 Waha Road Kalaheo, HI 96741  
Phone: 808-635-2081  
E-mail: [psgegen@hotmail.com](mailto:psgegen@hotmail.com)  
Submitted on: 3/9/2010

**Comments:**

The Property Assessed Clean Energy (PACE) concept is a great idea in my mind. It could fund clean energy projects -- like photovoltaic, solar water heaters and Wind Generators like I currently have. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals. If this program would have been in place 2 years ago it would have made my purchase of a wind turbine much easier financially. I would love to utilize this type of program to help finance a PV system to supplement my wind system, especially during these hard economic times!

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

**SENATE COMMITTEE ON ENERGY AND ENVIRONMENT**

**March 11, 2010, 3:00 P.M.**

**Room 225**

**TESTIMONY IN SUPPORT OF HB 2643 HD2**

Chair Gabbard and members of the committee:

I support HB 2643. The upfront cost of residential efficiency improvements including solar installations is the greatest roadblock to the average home owner installing solar.

Imagine being able to roll the cost of improving your home's energy efficiency into your property tax and pay the cost over a ten year period. Stop imagining, that is exactly what PACE can do.

Pace can create jobs, lower home owner costs and reduce our dependency on foreign oil. Don't kill this legislation based on a short term savings. PACE will benefit our economy both by creating jobs and reducing the 1.3 billion dollars we send overseas to pay for our energy, and it will benefit home owners by removing the biggest obstacle to retrofitting a home for energy efficiency.

**William Sager**

bsager42@gmail.com  
(808)375-1114

44-211 Mikiola Dr  
Kaneohe, HI 96744

**gabbard1 - Carlton**

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**From:** Bonnie McFetridge Smolenski [bonmcfet@aol.com]  
**Sent:** Wednesday, March 10, 2010 10:10 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*I would ask that you strongly support HB 2643 and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.*

*Sincerely yours,*

*Bonnie McFetridge Smolenski  
4101 Black Point Road  
Hon. HI. 96816*

**gabbard1 - Carlton**

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**From:** Noyita Saravia [noyitas@yahoo.com]  
**Sent:** Wednesday, March 10, 2010 10:36 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

I support HB 2643. Aloha, Noyita

**gabbard1 - Carlton**

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**From:** Mary Spadaro [mlspadaro@yahoo.com]  
**Sent:** Wednesday, March 10, 2010 6:24 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

*We cannot expect President Obama to do for us those things we are not willing to do for ourselves. This is not the time to terminate forward progress on a better future. It would be better to reevaluate programs which have demonstrated a lack of effectiveness.*

*The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

*Aloha,  
Mary Spadaro  
808-533-2172*

**gabbard1 - Carlton**

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**From:** Kiele Akana-Gooch [kiele.aloha@gmail.com]  
**Sent:** Wednesday, March 10, 2010 6:58 PM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

Aloha no,

*Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai`i towards its renewable energy goals.*

*While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.*

*I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.*

Mahalo for your time and consideration.

Na'u,  
Kiele Akana-Gooch

**gabbard1 - Carlton**

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**From:** Richard Powers [konaskye@yahoo.com]  
**Sent:** Thursday, March 11, 2010 11:16 AM  
**To:** ENETestimony  
**Subject:** Testimony in Support of HB 2643

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010." It could fund clean energy projects -- like photovoltaic and solar water heaters -- for every-day residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create new jobs. In Sonoma, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

**gabbard1 - Carlton**

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**From:** Karen Hanisch [kjhanisch@earthlink.net]  
**Sent:** Thursday, March 11, 2010 10:49 AM  
**To:** ENETestimony  
**Subject:** HB2643 HD2

Committee on Energy and Environment

Thursday, March 11, 2010

3:00 p.m.

TESTIMONY IN SUPPORT

HB 2643 HD 2

RELATING TO CLEAN ENERGY BONDDDS

Aloha Chair Gabbard, Vice Chair English, and Members of the Committee:

The Property Assessed Clean Energy (PACE) concept was justifiably described as one of "10 Breakthrough Ideas for 2010" by Harvard Business Review. It could fund clean energy projects - like photovoltaic and solar water heaters - for everyday residents and small businesses. This program allows average citizens to save a few bucks on their electric bill while moving Hawai'i towards its renewable energy goals.

While we understand it's hard to undertake new programs during an economic downturn, the PACE program is needed to help create jobs. In Sonoma, CA, construction jobs increased by 8.4% after the implementation of a \$100 million PACE program during a period when neighboring counties experienced sharp drops in construction employment.

I would ask that you strongly support this bill and ensure that it is properly funded with a general obligation bond (not from the State coffers) that residents can pay back over time.

Thank you for the opportunity to testify on this measure.

Karen J. Hanisch

Homeowner

Pukalani, HI