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January 29, 2024

TO: The Honorable Jarrett Keohokalole, Chair, and
Members of the Senate Committee on Commerce and Consumer Protection

FROM: Alice L. Lee
Council Chair 

SUBJECT: **HEARING OF JANUARY 31, 2024; TESTIMONY IN SUPPORT OF SB2227,
RELATING TO EMERGENCY MANAGEMENT**

Thank you for the opportunity to testify in **support** of this important measure. The measure's purpose is to authorize the Governor to suspend the mortgage foreclosure provisions of Chapter 667, Hawai'i Revised Statutes, for properties having substantial damage resulting from a Governor-declared state of emergency.

The Maui County Council has not had the opportunity to take a formal position on this measure. Therefore, I am providing this testimony in my capacity as an individual member of the Maui County Council.

I **support** this measure for the following reasons:

1. This measure proposes to relieve hardships and inequities or obstructions to public health, safety, or welfare by suspending mortgage foreclosure provisions for properties sustaining substantial damage resulting from a disaster for up to 36 months.
2. Following the August wildfires on Maui, many Maui County residents are still, and will likely for many months continue to be, displaced from their homes and facing financial hardship.
3. This measure will help ease these burdens so impacted individuals and families may focus on their mental and physical health, returning to work or finding sustainable revenue sources, and planning to return to their properties to rebuild.
4. Without this support, many residents may be forced to sell their properties and move from Hawai'i, taking with them local families and skilled labor.

For the foregoing reasons, I **support** this measure.