

ASSESSING THE FEDERAL GOVERNMENT'S RESPONSE TO THE 2023 MAUI WILDFIRES

HEARING

BEFORE THE
SUBCOMMITTEE ON GOVERNMENT OPERATIONS
AND THE FEDERAL WORKFORCE
OF THE
COMMITTEE ON OVERSIGHT
AND ACCOUNTABILITY

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Documents are available at: docs.house.gov.

ASSESSING THE FEDERAL GOVERNMENT'S RESPONSE TO THE 2023 MAUI WILDFIRES

Wednesday, September 4, 2024

U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON OVERSIGHT AND ACCOUNTABILITY
SUBCOMMITTEE ON GOVERNMENT OPERATIONS AND THE FEDERAL
WORKFORCE

Washington, D.C.

The Subcommittee met, pursuant to notice, at 10:01 a.m. Hawaii, Lahaina Civic Center, Social Hall, 1840 Honoapiilani Highway (HI-30), Lahaina, Hawaii, Hon. Pete Sessions [Chairman of the Subcommittee] presiding.

Present: Representatives Sessions and Porter.

Also present: Representatives Jill Naomi Tokuda and Ed Case.

Mr. SESSIONS. The room will come to order.

Good morning. This hearing this morning is part of the official business of the U.S. House of Representatives. This hearing is of the Subcommittee on Government Operations and the Federal Workforce, and we will come to order.

I would like to welcome each and every one of you who are here today for this important event.

Without objection, the Chair may declare a recess at any time.

I recognize myself for the purpose of making an opening statement.

My opening statement is, is that I am delighted that the community has come to this hearing today. We have very specifically received not only the gracious warm welcome of the Mayor, but also many of you, and my colleagues also who are from this island. This island is made up of beautiful people with a rich heritage. And we, all of us as Members of Congress, come here with great respect for you.

I want to say to you and each of you and my colleagues at the House of Representatives, U.S. Congress, but also to people of the United States of America, we watched with horror of the scenes, but you lived through it. It was you who had to suffer, not only the problems that happened so quickly, that enveloped and took lives, but also that night who had to take count of where you were. As Americans we watched this, and we were horrified.

And so, we today join with you, as my colleagues, to come here I think at an appropriate time to not only say what we want to hear about this but to let you know that we care about you. We care, each of my colleagues that care about what happens not only

here and the rebuilding, but they care about each of you not just as a people, but the lives that are lived here. So, I think it is important that the way that you greeted us we return that back to you and say thank you.

I am pleased to be joined today by the Ranking Member for this hearing, the gentlewoman from California, Congresswoman Porter. Both she and I are making this trip because we feel compelled to come and not only hear what we need to hear, but to make this trip to assess for our Subcommittee the things which we might learn which may help others in the future.

I am also grateful for the assistance of my dear friend, Ed Case. Congressman Case represents Hawaii's First congressional District, and he is here with me.

Ed, thank you for taking the time to be here.

And I want to give special mention to Congresswoman Tokuda, who the people of this beautiful Lahaina have had her in her prayers and dreams but in her hard work for a long, long time. Thank you for taking time and to greet us as we got together last night to learn more about her thoughts and her ideas.

She is equally a part of this success in what we are doing here today. She also knows that the 1-year anniversary of the fires that took 102 lives will not be forgotten and will be a part of the discussion and on our memory and minds today.

But this is the jewel of the islands. We call this, because I think you do, the jewel of Hawaiian history and of culture. And from the people that I have spoken with that also were here to help, they believe that.

On behalf of the House Oversight Committee, I want to extend our condolences to those of you who had those that were lost or injured, and express to you that I know that your loved ones, friends, and neighbors in the community you represent also today, and perhaps that is why we are here.

By traveling perhaps a long way, me from Texas, others who came here from California, but those who represent the Federal Government, FEMA and other agencies, they have been on the ground here for a year. They feel like their lives have been benefited because they gave a service back to people on this island, and I wish to thank them at this time on behalf of the U.S. Congress and the American people for their work, their diligence, their honesty, and the reasons why they came were to be of help. And I think that should not be forgotten.

So, a sincere thank you also goes to representatives of the Maui County government and the Mayor's office and the Mayor who is here with us today to make sure that what we are doing here today is not just what we hear, that we respect you and say thank you to you, but a working relationship that is being pushed a little bit more by the U.S. Congress being here.

My Ranking Member, Mr. Mfume, who is from Maryland, cannot be here today. As you may know, he represents the area where the bridge fell in Baltimore Harbor. He has his own issue. And so it is today that I say to you, Mr. Mfume, as the Ranking Member of this Subcommittee, simply cannot be here, but wishes that his—and he wants me to express his sincere wishes to each one of you,

as I have done and as each of my colleagues will do, and certainly the point of view for the community itself.

We expect to hear back things that may not be foreign to us but that will be very special to you, and we are open to hearing that. I have heard from our members of the Federal Government who are here working that they have tried to respect not only the culture but the feedback from people, and I am proud of this.

We also appreciate the need for housing, which existed before the fire and certainly now. To hear the, all too frequently, the sons and daughters of those who call Hawaii home cannot afford to call it home for themselves anymore and have had to seek other places. And we came to get a sense of the beautiful history that this island and islands represent, not just the culture, but the beauty that it represents.

Some elements are simply uniquely Hawaiian. Yesterday, my staff from the government reform and oversight subcommittee, both Republican and Democrat colleagues of ours, toured the area to include sacred places to many people that are here on these islands. And it was important that we got that knowledge of the sensitivity, not only that each of you represent, but that we need to acknowledge and respect, and we do. Some of these elements are common to all of us, but some are very special, and we respect that.

As I recollect the same case that I was aware of back on 9/11, we were dealing with very difficult issues, the sensitivity of people who lost thousands of lives. And while there is no way to look at a brother or a son or a daughter or grandparents or parents, there is the ability that we have to come and listen and uniquely understand their loss and to give them a sense of hope and confidence that us working together as Americans we can make it work. But I understand and respect what we may hear today.

I also want you to know that we have gathered together witnesses that we believe represent the best of not only the hard work that is being done here, but those who respect hearing back from the community, hearing back from elected officials. And while this may be a difficult part of the process to make decisions, I spoke to the Mayor this morning specifically and I said, "Mr. Mayor, please know that while there is much work to be done, there are also decisions that I encourage you and your colleagues to be together so that it is done properly." And the Mayor reminded me, "Congressman Sessions, if you get 10 people in a room, you may get 10 answers." And I respectfully said back to the Mayor, "That is why we respect the ability of local people to make local decisions and to come up with an answer."

This Subcommittee's work regarding disaster recovery really began last year. It began last year with me as Chairman of the Subcommittee, that is not only government operations, but it is the Federal workforce, as we held a field hearing in Fort Myers, Florida into the recovery of Hurricane Ian. And we were very successful in not only approaching the community, but listening. And I think that we are doing the right thing today.

Our intent in these hearings is now and was to specifically open our ears and receive feedback. Feedback that may result itself perhaps in FEMA or other organizations learning new things, but the

U.S. Congress seeing firsthand. The U.S. Congress seeing firsthand about on a bipartisan basis how we can work together on issues that are like this. Every disaster is different, and every disaster has its unique circumstances. Once again, that is part of the mission of this Subcommittee: to be here to listen, to learn what was working, what might need to be done, and the needs that we need to be aware of.

At the individual level, there are many that are seated here who bring tears of grief and perhaps uncertainty. While we cannot alleviate all the fears or take care of all the harm that has happened, we are here to say that you have come to the right place to hear a story. A story of a group of people who came to try and help and to make better this island so that it is better prepared for tomorrow, and that is why we are here. We know that no Federal agency, indeed no human institution, can address every concern. But we are here today under official business to do our duty as best we see it. And I will tell you it is being done, not just on a bipartisan basis, but it is being done with us together.

I would like to, if I can at this time, recognize—I have three colleagues from the Democratic Party. We refer to them as the Minority, but they are colleagues of mine. Well, we refer to each other in Majority and Minority. In this case today, I want to recognize the gentlewoman from California, and she will then offer the order in which she would choose to give the opening statements, but to let you know that Congresswoman Porter has taken time from the Subcommittee to represent what we believe is important, and that is Mr. Mfume and these ideas, to make sure you know that we see this together.

The gentlewoman is now recognized.

Ms. PORTER. Thank you very much, Chairman Sessions.

I want to start by thanking the city of Lahaina. The island of Maui, the civic center, and everyone—the Minority staff, the Majority staff. It is a lot of work to bring Congress to the American people, but field hearings, in my opinion, are one of the most important things that Congress does, and maybe one of the most underused things that we do. Our work is here with the American people. Our work is not just in Washington, D.C. So, it is a lot of work, and I want to appreciate the staff and everyone, both local and from Washington, who made this field hearing happen.

And thank Chairman Sessions for his leadership and his work going back many, many months to plan and to hold this hearing at the most appropriate time with the best possible set of witnesses we could have to learn and understand how to move forward.

As we all know too well in this room, 1 year ago our country suffered a horrible tragedy when wildfire flames engulfed Lahaina, destroying everything in their path. And the damage was devastating. Families lost their homes, their livelihoods, their communities and, for many, their loved ones.

We are here today in part to grieve with you and to acknowledge those painful losses. But we are mostly here looking forward, to reinforce the Federal Government's continued commitment to helping Hawaii recover. When disaster strikes, Americans show up for one another to rebuild what we have lost. It matters how we rebuild

and who we are rebuilding for. Survivors and families still struggle to find stable, affordable housing.

Many families were already experiencing an intense housing crisis well before the wildfire a year ago. Competition with tourists, mainlanders scooping up properties to rent as vacation homes, combined with a lack of new construction played a part in putting stable, affordable housing out of reach for many of the families who live and work here.

The wildfires supercharged Maui's housing crisis. For starters, the destruction of a chunk of Maui's already limited supply of homes further exacerbated the imbalance between supply and demand, hiking up rents across the island, even for families who were not displaced. When FEMA began providing disaster relief payments to assist survivors, some landlords reportedly took advantage of the crisis by ousting their existing tenants so they could lease to fire survivors for a higher monthly rent. State leaders have worked to crack down on this abuse, but in many cases the damage had already been done.

As Chairman Sessions has already emphasized, this hearing is not about finger-pointing or playing a blame game. We are here on a bipartisan basis to examine the response from all levels of government to last year's wildfires and to learn so that we can apply what we have experienced here to improve future disaster response.

One takeaway that I have gathered already is that the United States needs to center affordable housing in its disaster response. I think this was a lesson from Katrina as well. I think what happened here is showing we are still struggling to understand how to provide housing in the wake of disasters.

Lahaina, like any area, has its own challenges and barriers to overcome in building affordable housing. But there are common root problems present from Hawaii to my home state of California. I represent Orange County, California; expensive, coastal property, with geographic limitations, a lot of dependency on tourism. There is much in common, and we are struggling with many of the same root problems.

We need Congress to step up and invest in affordable housing in advance of disaster so that we are not already in a shortage when we are trying to climb out. So, I encourage Congress to think about passing the Affordable Housing Credit Improvement Act. It currently has 125 Democratic sponsors and 114 Republican cosponsors.

The tax credits in that bill would result in building 2 million new homes. We could help unleash private capital for home construction by guaranteeing and securitizing the construction of one to four-unit starter homes, just like the government already does for big apartment buildings which may not be suitable, for example, in areas like Lahaina. We could invest in technology to make 3D printed building materials and reduce building costs by over 30 percent. We could center housing construction here to build component parts for houses to be able to have high-quality housing built more quickly than is typical. And we could stop Wall Street hedge funds from scooping up all the affordable homes across our country and driving up prices for homeowners and renters alike. And we

could reward cities and counties that take the step of making their building and zoning requirements more flexible.

While we are going to rightly, today, focus on survivors who lost their homes in the wake of the fire, we are not doing enough to anticipate the underlying housing crisis that made the Lahaina wildfires such a profound shock to the housing market, so we must do more.

Today we are here to listen and to bear witness. So, thank you for your willingness to share your memories, your experiences, and your hopes, both painful and joyful, stories of both heroism and hardship.

I would now like to recognize my colleague——

Mr. SESSIONS. If I could, please. Excuse me, I am sorry.

Ms. PORTER. Yes, of course.

Mr. SESSIONS. So, without objection, I would like to have Congresswoman Tokuda and Congressman Ed Case of Hawaii will be waived on the Committee for the purpose of questioning today's witnesses at this Subcommittee hearing. Both of these Members of Congress have worked tirelessly, not only on behalf of the people of Hawaii from last year's wildfires but also with their colleagues. They have made sure that we heard more about the stories, the stories that some respects are thrilling because it is talked about human endeavor and the people of this island and their desire to continue to work. So, we waive them both on.

Without objection, that is done. Now I have to come back to the gentlewoman.

Ms. PORTER. This is a technical procedure so that they can be part of the committee. So, really good job being in charge. That is why he is in charge today.

I would now like to recognize my colleague, Representative Jill Tokuda.

Ms. TOKUDA. Thank you, Representative Porter.

And mahalo, Mr. Chairman, for holding this field hearing today. You and I know that you have absolutely approached this hearing with the utmost sincerity, and aloha. It could have been done many other ways, but for the way that you and your team have approached this truly with the best of intentions and hopes in your heart for our community and our people, I am very grateful.

And now, please, I hope you will both consider yourselves part of our extended ohana, which means you are always welcome back. But we all now have a shared responsibility in terms of how we move forward to support our community.

Thank you again, Representative Porter, Representative Case, for taking time out of what is a very busy August district work period to come here and to directly listen from our constituents today.

I am also thankful, as I mentioned, to the Committee staff and team that are in this room for their collaboration and work with our team and their hard work for organizing this field hearing and bringing it to Maui. Oftentimes we summon people to Washington, DC, as Representative Porter mentioned. It is about coming to you and meeting you where you are at. So, mahalo to the teams that made this possible.

You know, as you know, our community just commemorated the 1-year anniversary since the fires. And I have said many times

that this has felt like both the shortest and the longest year of my life. But I am truly grateful; grateful, honestly, that during these extremely difficult times that I have been blessed to be surrounded by the very best of us.

You know, people and organizations from across the state, from across the country and the world, they stepped forward and stepped up and truly cared for our community, and they have gone above and beyond to help us heal, recover, and now focus on rebuilding.

From shortly after the fires, as you know, we have had Members of Congress, from Chairman Westerman, to former Speaker McCarthy and Minority Whip Clark, all come to Maui to express their strong support for our people. President Biden and numerous Cabinet members have also been here, committed to marshalling a whole-of-government response to the disaster. And since then, the Federal Government has provided over \$3 billion in direct support to Maui and its recovery.

This field hearing is a valuable opportunity for us to reflect on the past year, and we focus our efforts for what will continue to be a long and challenging road ahead. One year later, the greatest challenges we face are the ones that we cannot see on the surface. Beneath the progress we have made are the wounds and the scars of a community still hurting and still grieving. Survivors are struggling to get back on their feet, to find and keep jobs in a local economy that will take years to recover, and to secure the finances necessary to rebuild their homes, their businesses, and their lives.

In a sobering study done by the Hawaii State Rural Health Association, 45 percent of fire-impacted residents are seriously considering leaving Maui for other islands or another state. And across Maui County, a majority of residents know someone who has already left the island.

Mr. Chairman, I ask unanimous consent to insert into the record the Hawaii State Rural Health Association's report entitled, "The Struggles of Maui County", and the Maui Wildfire Exposure Study's initial report entitled, "Community Health, Wellbeing, and Resilience," conducted by researchers at the University of Hawaii.

Mr. SESSIONS. Without objection, they will be entered into the record.

Ms. TOKUDA. Thank you, Mr. Chair.

These reports highlight the struggles and the pain points of recovery and rebuilding. They also identify key needs as well as opportunities.

Getting this recovery right over the next months, years and, quite frankly, as I have said, generations, will require us as a local, state, and Federal Government, and as a community as a whole, to stay focused on the future.

Central to the next phase of rebuilding Lahaina is the long-term recovery plan and development by Maui County. And while physical structures and streets may change, the strength and soul of Lahaina, we all know, are her people. And as the people of Lahaina determine what that future will be for this place, what it will look like, what it will feel like, what we will lift up, it will take a coherent vision and plan to make it a reality.

To sustain that recovery, we will also need continued Federal support. President Biden submitted his initial request for supplemental disaster funding last October, and updated that request again this past June. This is where Congress can and must deliver immediately. Since our fires, disasters, we know, have continued to strike across our country. We must replenish FEMA's Disaster Relief Fund and provide Community Development Block Grant Disaster Recovery, CDBG-DR—we love our acronyms—funds and more.

Mr. Chairman, I ask unanimous consent to insert into the hearing record a recent letter from the Hawaii congressional delegation outlining our request for additional funding for housing, education, healthcare, infrastructure and more.

Mr. SESSIONS. Without objection, that will be included in the record.

Ms. TOKUDA. Thank you, Mr. Chair.

As we continue our work to meet these urgent needs, we must never forget that Lahaina is not Lahaina without her people. They are the foundation of this community, and they must continue to be the focus of all of our efforts in this recovery.

Over the past year, we have witnessed not just their grief, but their courage and, above all, their hope. Through them, the world has seen what it means to truly be Maui strong.

To the members of the community gathered here today or watching online, this field hearing represents our commitment to Maui as Congress and the Federal Government remains unwavering. We will continue to be here however long it takes. And I am grateful to my colleagues and the agencies gathered here today for their support thus far and well into the future.

As many of you know, after the fires I said I would take to the Floor each time we are in session to make sure that Maui is never forgotten. Next week, I will speak all 102 names lost and the names of the two missing on the Floor of Congress. Their names and their lives forever enshrined in our history. This is a reminder that you will never, ever be forgotten and we will not go away.

Thank you, Mr. Chair, fellow colleagues. And I yield back.

Mr. SESSIONS. The gentlewoman yields back her time.

Ms. Porter?

Ms. PORTER. Thank you.

I would now like to recognize my colleague, Representative Ed Case.

Mr. CASE. Thank you so much.

Aloha to everybody. And I join my colleagues up here in saying a very special mahalo to each and all of you for coming here today and all of you that are watching across our country with the sole intention of focusing on the needs of Maui and of Lahaina in particular. We really appreciate your participation because this is taking all of our effort.

A special thank you to Chair Sessions and Ms. Porter for coming all this way to devote yourself here. Your comments in the opening statement indicate that you completely understand and that you completely get what the needs are and how we feel we need to approach those needs. So, I really appreciate that.

I also think it is important to say that among many, many great partnerships that it has taken to focus on Maui throughout this last year plus, your congressional delegation has been unified and working together throughout that period. Jill has obviously lead that from the U.S. House side. But I would be remiss if I did not also mention Senators Schatz and Hirono who have been a key part of this effort. And I know that they are here in spirit today.

And I also want to say mahalo to our Federal Government. We are focusing today on the Federal Government's response, and we are doing that because the Federal Government has carried the heavy load of the recovery. And, of course, many other people had a part in it. But today, our job is to provide for congressional responsibility in terms of oversight and to ask the questions—what have we done well? What could we do better? And it is not just for the sake of Maui, it is to make sure that we take the lessons of each one of these disasters and responses and to other disasters that will occur in the future.

But one thing I do want to say, and my colleagues have alluded to it and Jill talked about it directly, but, you know, the Federal Government and the Federal agencies are ultimately people, and people have motivations. And I will say without a question that the people that have been in charge of the Federal Government's response have been competent and caring and dedicated people who have embraced and cared about Maui. And, you know, this does not always happen in the Federal Government, but it certainly has happened here.

And so, as we ask the questions we are going to ask today, this is in the context of great partners, people that have cared, people that have tried to find the ways to address problems in our own way, and they deserve our recognition. So, each and all of you from the Federal Government who have helped so much, mahalo so much for that.

Obviously, at the 1-year anniversary, we have done a lot. The Federal Government's total expenditures are closing in on \$3 billion or in that range in totality, including about a half a billion dollars in direct assistance to survivors. And obviously we have much more that must be done. And so, this is not over by a long shot. And it is clearly imperative that we continue to provide Federal assistance as long as it takes, including our No. 1 priority right now which is supplemental disaster funding, which I have strongly supported through my work on the House Appropriations Committee which funds our Federal Government.

And this is a critical issue for us in Congress right now that we need to focus on, because on August 7, FEMA was forced—the Federal Emergency Management Agency, FEMA, Mr. Fenton here who has become synonymous with FEMA, was forced to implement what is referred to as Immediate Needs Funding because the Disaster Relief Fund, which is how we have funded most of this response—we put a bunch of money into it, it is utilized for disasters where they might occur. And in this case, that DRF is now exhausted and we are down to the last limits of it. And that is why FEMA has had to—because we have had a lot of disasters, not just Maui, across the country, they had a lot of draws on that and we are way overdue to replenish the Disaster Relief Fund.

And so, our No. 1 priority really is—the congressional delegation, I think it is fair to say, and the letter from Jill—that Jill referred to from the delegation makes this point. The first and foremost thing we have to do is to replenish the Disaster Relief Fund as soon as possible. And we have asked for that in the tune of \$20.9 billion. This is actually urgent right now. This is something that is happening in Congress right now that we hope to solve within the next 3 weeks, by the end of this fiscal year, September 30. So that is No. 1.

And then No. 2, we need, as reference was made, to fund the Community Development Block Grant Disaster Relief Fund. This is what we need and will access in order to actually rebuild Lahaina.

And so, these are the big-picture issues that we face as we analyze the specific response your delegation and our friends and allies in Congress, including the two up here, are focused on the larger picture of the necessary Federal assistance that we will need to finish this job.

And with that, I look forward to hearing from all of our witnesses about what we have done well, what we need to do better on for Maui, and what the lessons are to be learned, both for our own ohana and for our fellow citizens across the country as they face comparable situations.

Thank you.

Mr. SESSIONS. The gentleman yields back his time. Thank you very much.

I am very proud of my colleagues that have taken their time to not only be a part of this but to make sure that we were properly prepared.

Today's Subcommittee hearing will focus and feature two panels of witnesses. The first panel, which is already seated, will feature Federal witnesses—Federal witnesses from FEMA, U.S. Army Corps of Engineers, U.S. Small Business Administration's office, and also the EPA. We believe they represent the heart and the soul of the work that needed to be done here, and we are calling upon them to give testimony today.

I would like to introduce the panel, if I could, please. We have, first, the gentleman, Mr. Bob Fenton, who served as a Regional Administrator for FEMA Region 9, which includes Hawaii, since 2015. He brings together not only his knowledge and experience, but the background, the willingness, and desire to work with local people on serving answers that are best for them.

Colonel Eric Swenson serves as Commander of the U.S. Army Corps of Engineers, St. Paul District, and he has done this since 2022.

Colonel, we appreciate you taking time to not only be with us today but to know that you have led the critical work that was very important for the last year to this island, and thank you.

Mr. Francisco Sánchez, Jr. He serves as the Associate Administrator for the U.S. Small Business Administration, Office of Disaster Recovery & Resiliency. And I would put both of those words directly to him today as we will, both on the words “disaster recovery” and “resilience.”

Sir, we want to thank you for not only taking the time to be here but your hard work and the people of your agency who have contributed to this important effort.

And last, the gentlewoman, Cheree Peterson, who approached me earlier with a big smile, and I said to her “thank you very much.” Thank you from the EPA perspective of being the Deputy Regional Administrator for Region 9, but for the hard work. And she had several employees that were with her, and she knew that when I said thank you, it was really on behalf of each of us that are here today and the American people.

I am delighted that you are all here.

So, pursuant to Committee Rule 9(g), the witnesses will please stand and raise their right hand to be sworn.

And I will ask each of you, do you solemnly swear or affirm that the testimony you are about to give is the truth, the whole truth, and nothing but the truth, so help you God?

[Response].

Mr. SESSIONS. Please let the record—thank you very much—please let the record show that the witnesses all answered in the affirmative. You may now take your seat. We are delighted that you are here.

And I would ask that we allow Mr. Fenton to please take his time. Mr. Fenton, as you know, we typically have a 5-minute opportunity that is available to the witness. I would like for you to take the time that is necessary, that does not include all day, but take the time that is necessary. Because what we are trying to do today is not to rush through to 5 minutes, but to listen to you about the things that you have seen, that you understand, and things that you think these important Members of Congress—by the way, we represent about 1 percent of the U.S. Congress that is here today, listening to you and here for the right reasons.

The gentleman is recognized for 5 minutes.

**MR. BOB FENTON
REGIONAL ADMINISTRATOR (REGION 9)
FEDERAL EMERGENCY MANAGEMENT AGENCY**

Mr. FENTON. Well, thank you, Chairman Sessions, Ranking Member Porter, and Representatives Tokuda and Case. My name is Bob Fenton. I am the FEMA Region 9 Regional Administrator, and I also served as the Chief Federal Response Coordinator appointed by President Biden to oversee the Federal response to these historic wildfires that swept through Kula and Lahaina in August 2023.

Thank you for the opportunity to testify regarding FEMA’s continued efforts to help Maui recover from the deadliest wildfires to impact the United States in over a century. During this tragic event, 102 lives were lost and two remain unaccounted for. This pain of this kind of loss is deep and palatable across the island. Thousands of buildings and cultural heritage sites were also destroyed by the fires, including approximately 4,000 homes and the face of the sacred and the historic town that was loved by all.

In my 28 years with FEMA, I have seen numerous disasters destroy communities across the country. While some have been bigger in size, none have been as complex as Maui. My experience work-

ing in the Pacific has taught me a lot, mostly to listen more than I speak and to surround myself with cultural leaders that I can learn from. It has also underscored the importance of ensuring that every Federal employee who deploys here understands the uniqueness of the culture they are working amidst. Because of this, I requested a cultural adviser from Maui almost immediately after being tasked with overseeing this response.

The Department of Interior sent a senior adviser for Native Hawaiian Affairs to advise us on intergovernmental relationships and interagency coordination and to consult with the Native Hawaiian community in recognition of their special legal and political relationship with the Federal Government.

In coordination with our Federal partners, FEMA established a Cultural Protocol Task Force that focused on three things: First, enhancing our staff's understanding of the diverse culture background; second, raising awareness among affected communities about FEMA's assistance and procedures; and three, incorporate cultural practices and considerations into the planning, implementation, and delivering of FEMA-supported services, operations, and programs for Maui.

For example, the Cultural Protocol Task Force highlighted the need for debris removable permission forms to be translated into 11 languages. We knew that Lahaina was the capital of the historic Hawaii Kingdom and sites of cultural importance were hidden beneath the ashes of the fire in Lahaina and potentially Kula, so we incorporated cultural experts to monitor debris removal operations. Like our cultural adviser, the cultural monitor shedded [sic] light on actions we can take and honor the local community and rich history without compromising the speed of our response.

In addition to leveraging cultural experts, FEMA has utilized expertise across our partnering agencies. For example, the U.S. EPA, who is here today, removed household hazardous materials. And the U.S. Army Corps of Engineers is in the process of removing residential and commercial debris. Today, we spent over \$1 billion in those activities to remove that debris and are on pace to have it completed by February 2025.

As debris removal continues and we are encouraged by homes being built, we need to collectively work on accelerating the rebuilding. These hollow structures or fresh foundations are signs of hope. Housing on Maui is challenging, to say the least. Due to pre-existing housing shortages and infrastructure limitations, locating temporary housing for displaced survivors has been a critical component of our effort since August 2023.

Initially, following the fires, over 8,000 survivors were accommodated in hotels as part of emergency sheltering efforts that was led by the state, in coordination with FEMA and funded by us. Following the state's request for direct housing assistance from FEMA, a joint decision was made by FEMA, the state, and the county partners to temporarily house survivors in short-term vacation rentals through FEMA's Direct Lease program and other programs that the state sponsors.

Short-term vacation rentals were prioritized due to their abundance and high vacancy rate on Maui following the wildfires. By January 2024, the Agency secured approximately 1,300 units with

leases up to 2 years. FEMA is also temporarily in the process of procuring alternative transportable temporary housing units for survivors as they work toward their permanent housing solution. In collaboration with our partners, we are working to install these temporary housing units on a group site in Kilohana and on private properties of eligible residents who lost their homes during the wildfire.

Temporary housing solutions are not one size fits all, so we continue to explore innovative ways we can to support Mayor Bissen's priority of returning Lahaina people to their community in Lahaina as quickly and safely as possible.

President Biden set the tone for the Federal Government's role and priority on Maui when he visited after the fire. The President emphasized that the community would lead Lahaina's recovery; the Federal Government would listen, learn, and support, and we will do just that for as long as it takes.

FEMA has provided over \$3 billion in funding. We will continue to support Maui's recovery while being mindful of the funding required from the Disaster Relief Fund. However, there are times when the number of intensity of disasters naturally outpaces our appropriated funds. As a result of our dwindling Disaster Relief Fund, on August 7, FEMA implemented Immediate Needs Funding. Under Immediate Needs Funding, we are prioritizing life-saving and life-sustaining response—disaster responses and delaying obligations for longer work.

Although we will continue to accept and process applications for longer term work, FEMA will be unable to obligate funding until the Disaster Relief Fund is replenished. You have our commitment that FEMA will move quickly to resume obligations paused under the INF as soon as the Disaster Relief Fund is replenished.

In closing, I want to extend my deepest condolences to those individuals and families who have lost loved ones in the fires. I hope collectively we can hold space for their grief today and in the days and years to come. I am grateful to Governor Green, Mayor Bissen, the first responders, FEMA's teams, private nonprofits, and partner agencies for their adaptability, endurance, and genuine partnership through this response.

Thank you for the opportunity to testify. I look forward to answering your questions today.

Mr. SESSIONS. The gentleman yields back his time. And, Administrator Fenton, thank you so much for being here.

Colonel Swenson, you are now recognized for 5 minutes.

**COLONEL ERIC SWENSON
COMMANDER
ST. PAUL DISTRICT
U.S. ARMY CORPS OF ENGINEERS**

Col. SWENSON. Aloha. Chairman Sessions and distinguished Members of Congress, thank you for the opportunity to testify on the U.S. Army Corps of Engineers response to the devastating wildfires of August 8, 2023.

The fires razed historical Lahaina Town, as well as 25 homes in the central Maui highlands. There were 102 lives lost, more than 1,550 properties destroyed, and significant damage to public infra-

structure. Many of the affected residential properties were single family homes that also contained one or two additional ohana homes, or family homes, on the lot. These housed the workforce, guests, and extended families of the people of west Maui, resulting in a greater impact on the people of Maui than the numbers might otherwise suggest.

On August 9, 2023, FEMA issued the initial mission assignment to the Corps of Engineers to activate Emergency Support Function 3, public works and engineering. This unlocked our vast emergency response resources. The next day, we mobilized a temporary emergency power planning and response team to restore power to the critical infrastructure, including water wells, pump stations, and emergency centers. To date, FEMA has issued the Corps 10 mission assignments totaling just over \$1.15 billion.

Soon after we started our temporary power mission, we started debris removal, an extensive and complex mission, with an estimated cost exceeding \$1 billion. The Corps, under FEMA, is leading this effort in partnership with the state, county, EPA, industry partners and, most importantly, our cultural observers who are experts in their āina, or land, and the area's diverse heritage.

Initial debris removal began in central Maui highlands on November 7, 2023, and was complete by January 19, 2024. In Lahaina, debris removal started on January 17, 2024. This past week, the Corps cleared fire debris from the last residential property, which is a massive accomplishment completed months ahead of schedule.

The Corps has also cleared 60 percent or approximately 60 percent of commercial lots, removed more than 3,100 vehicles, and removed 141 vessels from in and around Lahaina Harbor.

Another significant effort was constructing a temporary elementary school to replace the destroyed King Kamehameha III Elementary School. We finished this temporary 30-classroom campus, complete with a dining facility, administrative building, and several support buildings in March 2024. This facility was built in just 95 days and now serves 320 students, providing a much-needed sense of normalcy for the community.

To address the acute housing shortage, FEMA tasked the Corps with preparing sites for temporary housing. On April 11, 2024, the Corps awarded a contract to a Dawson subsidiary, Aktarius LLC, a Native Hawaiian-owned small business for site preparation in Lahaina named Kilohana, a Hawaiian word that means "lookout." Kilohana will accommodate 169 homes and single families. We anticipate completing site work to include a sewer main extension to the county's sanitary lift station by October 28 of this year.

In August 2024, FEMA issued the Corps a mission assignment to facilitate the installation of temporary housing units on personal property. A challenging mission but one with the potential to deliver exactly what residents have asked for, a housing solution that gets them back on their āina.

The success of our mission is largely due to the close collaboration between all stakeholders, including Native Hawaiians and other residents of Maui. This partnership was crucial in ensuring the safety and well-being of Lahaina and Kula residents and supporting their ability to rebuild. Employing local contractors, includ-

ing Native Hawaiian-owned businesses, has been vital in fostering community trust and contributing to the local economy during the recovery.

Acknowledging Lahaina's deep historical and cultural significance, the Corps worked closely with cultural advisers and was sensitive to Native Hawaiian traditions, including pule, or prayer, before missions and significant events. These practices, led by cultural monitors, honored the land and the people, fostering trust and respect for the community. This approach was critical in ensuring that our efforts were not just about rebuilding infrastructure, but also about doing our part to heal a community deeply rooted in its heritage.

Building trust with the local community and finding a suitable location for debris storage were significant challenges. Without trust, residents would be hesitant to sign up to our debris removal program—that would have delayed the removal of hazardous debris and the recovery process. We built trust by using our public affairs teammates to reach across all media, by being present at weekly community meetings, and by reaching out to community elders. Our contractors also hired local labor and local cultural monitors. When a work crew comprised of locals arrived at a residential lot, residents felt a personal connection to the debris crew. In some instances, family members were clearing family parcels. This built credibility within the community and encouraged others to sign up for the debris removal program.

In late 2023, we gained access to a former cinder mine in west Maui for our use as a temporary disposal site. That real estate transaction gave us and our contractor the land needed to construct and operate a site capable of holding all of Lahaina's fire debris. The West Maui TDS, though controversial at first, has enabled the Corps to rapidly clear fire debris from Lahaina.

As the Commander of the Corps mission for Maui from February to August 2024, it was an honor, it is an honor, to serve this community and to serve alongside dedicated public servants at all levels of government.

In 6 months, we, the Army Corps of Engineers, finished the temporary school, completed all residential debris removal, and are poised to complete the remainder of our work by the end of February 2025. More than that, the Corps team worked together with the people of Maui, with every team member serving as an ambassador to this community. To date, we have had over 1,300 USACE Ambassadors support this recovery mission.

In conclusion, the Corps is fully committed to the recovery and rebuilding of Lahaina Town and all affected areas in Maui. We will continue to work tirelessly to restore hope and stability to the community.

Thank you for the opportunity to testify today. I look forward to answering your questions you may have. Mahalo.

Mr. SESSIONS. The gentleman yields back his time.

Colonel Swenson, let me say this to you and other members of the United States Armed Forces that today serve not only our great Nation but are also here and present and taking part in this, thank you. Thank you to the United States Armed Forces for your service to your families and to the time that you have devoted to this.

I would also like to add, because I failed to earlier, and to law enforcement. Men and women of law enforcement, men and women of Federal, state, and local law enforcement have devoted themselves to the others' lives and would put their own life at risk. And I want to say that the same about the military. It is part of what you do, it is part of what you have done proudly. So, I say thank you to United States Armed Forces as well as our law enforcement partners. Thank you very much, sir.

We now want to go to Administrator Sánchez. Sir, thank you so much for taking time to be with us. The gentleman is recognized for 5 minutes.

**STATEMENT OF MR. FRANCISCO SÁNCHEZ, JR.
ASSOCIATE ADMINISTRATOR
OFFICE OF DISASTER RECOVERY & RESILIENCE
SMALL BUSINESS ADMINISTRATION**

Mr. SÁNCHEZ. Aloha, Chairman Sessions and distinguished Committee Members. Thank you for the invitation to discuss the Small Business Administration's response to the Maui wildfires. And my deepest gratitude to Representative Tokuda and the Hawaii delegation entirely for the warm hospitality and gracious welcome, not just to beautiful homeland but for the past year, not just today, for welcoming our teams to work together to lift Maui and its people up.

I am Francisco Sánchez, the Associate Administrator for the Office of Disaster Recovery & Resilience. And on behalf SBA Administrator Isabel Casillas Guzman and the entire agency, please know that we deeply appreciate your support of our disaster mission.

Prior to joining SBA, I was the Deputy Homeland Security and Emergency Management Coordinator for Harris County, Texas, the third largest county in the Nation, which includes the city of Houston. And I have had the responsibility, coming from the Gulf Coast, to be on command staff for four of our Nation's 10 most costly natural disasters, as well as to provide oversight for security operations of many high-level events, including two Super Bowls, three World Series, and multiple national security events.

Over the course of that time, I also served as a firefighter for nearly 10 years. And I know firsthand the devastation and destruction that fire can cause. And what I saw in the immediate hours after the fire was put out in Lahaina was certainly one of the most tragic scenes that I have witnessed.

As I walked along Front Street, some of the ground and some of those parts of the street were still smoldering. Lives, homes, and livelihoods were entirely erased. And the task at hand was and remains to be monumental.

Today, Chairman, we come full circle. Just more than a year ago at a hearing much like this one in Florida for Hurricane Ian, we discussed SBA's commitment to fulfill its solemn obligation to help disaster survivors.

Today, the greatest transformation of SBA's disaster enterprise in the agency's nearly 71-year history is largely complete. We are better prepared today than we have ever been to help communities recover from disasters.

The hearing was on August 10, the same day President Biden signed the major disaster declaration for my Maui. And I would be on the flight the following morning to join Administrator Guzman and FEMA Administrator Criswell here on the island the next day.

SBA has provided more than \$405 million in loan offers, more than \$90 million has been disbursed already to disaster survivors. And under Administrator Guzman's leadership, SBA's sweeping reforms have been integral to our Maui response.

In July 2023, just days before the fires, SBA updated disaster loan limits for the first time since I was graduating high school, nearly 30 years. These increases have helped ensure that disaster survivors here and elsewhere have the sufficient funding they need to recover and to rebuild. Limits for a homeowner's primary residence were raised from \$200,000 to \$500,000. More than 26 percent of the initial loan approvals in Maui were above the previous administrative limit of \$200,000. Because of these changes, there is an additional \$101.9 million approved, on the ground, accessible to disaster survivors that otherwise would not have access to those funds to rebuild.

SBA also increased loan limits for personal property, such as clothing, furniture, automobiles, and appliances, from \$40,000 to \$100,000. SBA also increased initial payment deferral from 5 months to 12 months. This means a borrower does not need to make a payment and no interest accrues until 1 year after disbursement. This allows disaster survivors to focus on what matters most, their own personal and financial recovery.

We also proved that we can be swift, we can be agile. And with the authorities Congress has provided us we can pivot to deliver on the most critical local priorities. Specifically in Maui, SBA increased the disbursement period from 6 months to 24 months. This means that businesses and homeowners have more time to rebuild, that their loan will not lapse, even if they cannot start rebuilding today. What once was a lend-and-leave program is now a whole-of-SBA effort where we bring every resource to bear that we can to help communities rebuild.

Government contracting is just one of those. SBA's Office of the Government Contracting and Business Development identified 179 Hawaii-based small businesses owned by veterans, women, and Native Hawaiians. As of now, more than \$688 million in Federal contracts have been awarded to small businesses, including \$425 million in prime contracts to Hawaii-owned firms. That translates to 57.5 percent going to small business and 37.8 percent going to Hawaii-based firms. And I will commend Army Corps of Engineers that have been a critical partner in helping us reach those targets. And if we can do this on an island in the middle of the Pacific, we can translate this to other places in the continental United States.

We have done more than that in the past year, but we have more work to do. This week I will be hearing directly from the residents and people of Maui to see what the work in the coming years looks like, because communities recover stronger when we strengthen how we work together.

So, mahalo for your support of SBA. And I look forward to answering your questions.

Mr. SESSIONS. Administrator, thank you very much. The gentleman yields back his time, and thank you very much.

I think we all see why sometimes 5 minutes does not fit perfectly, and you took good advantage to make sure that we received information we needed to know.

Administrator Peterson, welcome. We are delighted that you are here. The gentlewoman is recognized for 5 minutes.

**STATEMENT OF MS. CHEREE PETERSON
DEPUTY REGIONAL ADMINISTRATOR (REGION 9)
ENVIRONMENTAL PROTECTION AGENCY**

Ms. PETERSON. Aloha, Chairman Sessions and Members of the Subcommittee. On behalf of the U.S. Environmental Protection Agency, thank you so much for inviting me here today.

EPA's mission is to protect human health and the environment. We strive to provide clean water, clean air, and clean land to all communities. Under this mission, ensuring that that includes recovery and response to disasters, such as the terrible one that occurred in Maui in 2023. This remains a top priority for EPA and myself.

On August 10, President Biden signed a major disaster declaration. Within 24 hours, EPA personnel were on the ground responding. Since this tragedy struck, I personally have been in Lahaina four times and have continued to bring staff here. Over 300 people have come from all across EPA.

I have seen firsthand the devastation in Lahaina, heard firsthand the stories of the communities and residents here, as well as the community leaders. It has affected me profoundly, as has it for every EPA personnel member who has come here. These personal experiences will remain with us and continue to motivate us here.

As part of the emergency response, FEMA has assigned the EPA three missions: hazardous material removal, water infrastructure technical assistance, and sustainability advice during the recovery process. Today, I am here to provide updates on what we have accomplished, as well as what we are continuing to work on today.

On August 17, 2023, only 7 days after the disaster declaration, EPA began removing hazardous material from the city of Lahaina. During this period, we removed 200 tons, by hand, of hazardous material from 1,374 properties, residential properties, and 74 commercial properties. We did so and completed this mission by December 22, which I want to highlight was done 30 days ahead of deadline and \$20 million under budget. During this time, we also set up five air monitoring stations so that the County of Maui would be able to understand any air quality issues affecting their communities. We placed these air monitors in the most vulnerable sections of the community, to include our schools.

Our next mission was to deploy our water emergencies technical assistance team. They provide guidance and technical assistance to the County of Maui for our storm water, drinking water and wastewater. Over the last 7 months, EPA has tested over 1,300 drinking water lateral lines that connect to main sewer lines. Of these, we identified 600 that contained contaminated water and contaminated substance, and we alerted Maui County so that they could be capped and protected from the rest of the water system. We also

cleared and inspected over 98,000 linear feet of the sewer system so that it would be operable as soon as people would be able to rebuild.

Through these efforts, the EPA has enabled water advisories to be lifted sooner, for water treatment plants to become online, and to protect segments of the water infrastructure to prevent ash and debris from flowing into saltwater and fresh groundwater.

On July 17, on time and on budget, EPA completed our drinking water and wastewater emergency response.

Currently, we are working to design, for the Wahikuli Terrace neighborhood, a connection to the sewer system. This will eliminate the need for cesspools that degrade the environment.

The last mission EPA received was for sustainability. This is a long-term advisor to assist rebuilding communities and restoring watersheds with the aim of helping the communities be more resilient in the face of this kind of disaster. The sustainability advisor continues to collaborate with local and state departments, as well as our Federal family at the table here, to understand local priorities and identify potential funding sources for long-term recovery.

The most important aspect of what EPA did here was to approach this mission so that it was deeply rooted in respect for Hawaii's unique cultural heritage. Through consultation with Maui's community and cultural leaders, we cooperatively developed a cultural strategy that set a new standard for EPA for Federal response. This included establishing cultural sensitivity training, as you heard, that continues today with the Federal family. We placed cultural monitors at each of our hazmat teams, and we also imbedded—over 50 percent of our on-island staff were locals, and we are very proud of this. We also set new code of conduct for all of our contractors and our personnel. My partner agencies continue this work so that we protect as much as possible the rich cultural heritage of Lahaina.

Throughout the response, EPA was dedicated to communicating with the communities as clearly and frequently as possible. We appeared every week in the public meetings, and we appeared at multiple venues, to include the formal disaster assistance session that were continually opened here in the Lahaina Center, as well as the more informal one, such as the one that took place in the Pele Park. We strive to keep the residents and the community informed on everything we do.

We worked very closely with our local, state, and Federal partners. I am so grateful to be at this table with this wonderful and cooperative team that allowed us to get in and do our mission.

EPA remains committed to long-term recovery. I have walked the streets of Lahaina and Kula and have spoken with community leaders and residents. Their stories of loss, resilience, and hope motivates both myself and the entire EPA to continue supporting Maui's recovery. The incredible strength and spirit of the Maui community inspires us, and their needs guide our work.

Mahalo nui loa. I look forward to your questions.

Mr. SESSIONS. Administrator, thank you very much. Following your words of, perhaps, the way you have operated, we will offer some bit of feedback now too. And I would move to the distin-

guished gentlewoman, Congresswoman Tokuda, on our attempt to try and be more forthright too.

The gentlewoman is recognized.

Ms. TOKUDA. Thank you, Mr. Chair.

You know, while this hearing may be slightly different from others that have attended hearings here in the state legislature and the city council, and there is no formal period for public comment, we want to be able to share what you have to say and make sure that you are heard.

And so, for those who would like to, there are comment cards that are available that will be handed around by staff that you can please fill out. Put your thoughts down, your contact information, and it will be put as part of the official record of this Committee.

So, Mr. Chair, Committee Members, I do appreciate this opportunity to allow our people to be able to participate and give comment today.

Mr. SESSIONS. We are delighted. We had decided we are going to do that at the end. We decided we are going to do it in the middle.

Administrator Peterson, thank you for your feedback.

We now would move to the distinguished gentlewoman from California, my colleague, Ms. Porter.

Ms. PORTER. Thank you very much.

I want to start with you, Mr. Sánchez, and talk about the SBA's role here. About how many applications have you received from those affected by this disaster?

Mr. SÁNCHEZ. Completed applications is roughly 6,000.

Ms. PORTER. Six thousand. Were there more that were started but not finished?

Mr. SÁNCHEZ. Yes. There were about 6,400 that were started.

Ms. PORTER. And what have you done to—sorry. What have you done to locate those people who started an application but maybe did not finish it, to try to understand why?

Mr. SÁNCHEZ. Sure. We have gone through our teams on the ground as we have researched the data base, who started an application, maybe did not finish it. We have done multiple attempts. For example, we reached out just earlier this year to about 309 of those; 308 of those we were able to identify. At the end of the day, we were able to make positive contact with about 240 of those, and we tried multiple times over 2 weeks, and we identified “why haven't you completed it?” Sometimes the answer was no interest at this time. Sometimes they needed additional paperwork or guidance, and then our teams were able to follow up with them directly to help get them over the finish line.

Ms. PORTER. I think that is really helpful because I think, in the wake of an event like this, there is sort of lots of different people coming to help, and people are not sure where they belong. And so, I think that follow up and that tracking is really one of the most important things government can do.

I think often we focus on what gets disbursed, what gets done. And I think one of the important things we asked ourselves—we actually have to study who does not apply, who does not know about the program, who does not complete it to kind of understand whether we are being effective.

I also wanted to ask you about, sort of, the role of the SBA writ large, because I think this is one of the agencies that maybe has a little bit of a public relations problem in that you also assist individuals. Can you talk about that? Because I think what is a business under the SBA is complex and I think often makes it challenging for people to know whether they can and should be asking you for assistance.

Mr. SÁNCHEZ. Sure. Many people do not know that SBA helps homeowners, renters, and businesses, and private nonprofits help to recover after disaster, and we are here to help with your uninsured losses or underinsured losses.

And for perspective, local and state governments typically do more business with SBA than almost any other Federal agency. Certainly, FEMA comes in for the Presidentially declared disasters. For perspective, we were on the ground for 472 disasters last year. Since 2000, there have only been 3 years where there have been more Presidential disasters than SBA-declared disasters.

And so, while we are on the ground more often, we do need the help of local communities and nonprofits and local leaders to explain to people that you can come to SBA and the value of a long-term—low-interest, long-term loan.

Ms. PORTER. So, I wanted to go back to those 6,000 applications that were received. How many has SBA accepted so far?

Mr. SÁNCHEZ. Of those—we received about 6,028 applications fully completed. We have approved 2,278 of those loans. The vast majority of those, about 1,434 are for homes, 356 for businesses, and 488 for economic injury disaster loans. That is, businesses that were not physically impacted but are seeing a downturn in revenue, and some of those businesses may have been both physically and economically injured.

Ms. PORTER. So, what about the other 3,740 and change? Are you still reviewing them? What is their status? What is the timeline? Have they been denied? What can you tell us about that?

Mr. SÁNCHEZ. Sure. One of the concerns is this is a protracted recovery. We will be here for a while, and so some of the—we continue to reach out. There are folks that I continue to reach out personally—I have been—this is my third time on the island—to help get through the process and see where they are. We will be here for the long haul.

People are recovering at their own pace. We are learning the different culture of the island, the pace at which people come. We have—and so that is—that we are leading from the ground up is critical to us.

In terms of how long we will be here, it has been—we have done a 2-year—people can draw down 2 years from being sent the loan. We recently signed a lease for 2 years with extension to extend. We know this is going to be a long recovery, so we are going to—we have 10 staff on the ground; 5 of those are local hires.

And so, we are committed to be here a long—however long it takes for us to get people across the finish line.

Ms. PORTER. Yes. I think this is a really important point that—the work that you have done in terms of increasing the disbursement period. I think sometimes we focus on, you know, every dollar has to go out right away, and I think what that misses is that

sometimes not everyone wants their dollars right away because once you take the money, then the time starts ticking for the repayment and the rebuilding.

And we are now, as we have heard from the EPA and from the engineers and from FEMA, we are now in a place 1 year later where water has been restored, power has been restored, debris has been removed, and we can start actually that rebuilding process.

So, I just want to emphasize to the public, I think sometimes there is a sense of every dollar has not gone out and it has been a year. I think your point about centering when people are ready for that help and being here in the long term is really important.

So, I just—I want to suggest to you that that lengthened disbursement process and that lengthened repayment period is something that I think, particularly for fire, we might need to adopt more agencywide. I do think there are unique things about Lahaina, but I think fire generally, a little bit different than flood, for example.

But even flood, I think we are just experiencing bigger disasters, and that means it takes a longer time to do the cleanup and repair. We are doing it in a more both culturally sensitive way but environmentally safe way, and what that means is we cannot always disburse the money as quickly. And so, I would encourage you to think about that.

I actually have more questions, but I am going to—my time has expired, and I hope we have a chance to come back around, Mr. Chair, if we can.

Mr. SESSIONS. Thank you very much. The gentlewoman yields back her time.

The answer to that is, yes, we will do that. You had previously directed that comment to me, and I wanted to be as realistic as I could. We do not have 40 members here. We have Members who are here—

Ms. PORTER. You should be thankful we do not have 40 Members.

Mr. SESSIONS. Well, I agree with that also.

We now move to the distinguished gentlewoman, Ms. Tokuda, for her 5 minutes.

Ms. TOKUDA. Thank you, Mr. Chair.

And, you know, I just want to follow up on Representative Porter's comments. But first, Mr. Sánchez, I remember, in just the days after the fire, Administrator Guzman coming to the War Memorial with us to see a congregate shelter, helping us to actually translate in Spanish because we did not have a translator right there at the time, and allowing my team to then help this person, you know, get their papers that had burned in the fire.

And so, just really appreciative that it was boots on the ground for anything that was required of us. So, please relay my thanks to the Administrator.

But I did want to follow up, and you and I kind of started the conversation earlier today. You know, as we know, small businesses, I almost call them micro businesses, mom and pop shops here, they are the core of Hawaii's economy and definitely the case in Lahaina, and that is particularly true of this area.

And so many of our small businesses, quite frankly, as we discussed, were still recovering from the pandemic. They were still trying to pay off their existing EIDL loans from the SBA. The fires hit, and all of a sudden, while you have got deferment, the thought of taking on another obligation is quite daunting for many, from a credit perspective, from a responsibility perspective. And as a result, they had significant challenges many times securing further assistance from the SBA, as Representative Porter alluded to.

Mr. Sánchez, in the most recent numbers that we have been looking at, more than half of our home and business applications were denied or withdrawn. Withdrawn oftentimes meaning they could not get documentation or answers required to actually complete it. And in the case of EIDL loans, about two-thirds of all applications were denied or withdrawn, and it is a timing thing.

But as we discussed earlier, how are we going to work to get those thousands of applications that came through, how do we get them to yes? Because many of these individuals need those resources to either rebuild, to be able to stay here in the place that they love. And so how are we getting to yes?

Mr. SÁNCHEZ. Yes. So, we are very deeply committed to try to get people across the finish line and to yes. It is something that we learned in Florida. We learned it in Kentucky. We learned it in Selma, Alabama. And so, we launched our reconsideration campaign. That means if you get a no from SBA, we are going to go back and figure out why the answer was no.

One of the things that we have done through our reconsideration campaign, typically our credit score is a certain number, minimum credit score. If you are within five points of that, there is a decent chance we can get you back to yes by working with you through SBA district offices and our resource partners. We expanded that here to 10, within 10 points.

And so let me tell you what that actually means. It means, because we go back and help get people to yes and devote the time, energy, and the resources that is required for that, in Selma, a decline went from no to \$400,000 in capital because we went back and tried to get folks to yes.

I worked personally with one survivor here who was having challenges with the paperwork and other issues, was frustrated. We got that disaster survivor from wanting to walk away to \$574,000 in approved capital for them to start rebuilding their home and their business.

And so that is the kind of approach that we are taking. And so, we are bringing in our resource partners, like Operation Hope, our small business development centers, and really that team effort and that going from just the lend-and-leave program that we used to be and that whole-of-SBA approach to bringing every resource we can to bear to help people through that application process. And not only that, try to get them other resources that they need.

Ms. TOKUDA. Thank you.

And as we discussed earlier, hopefully consideration can be made. Many of the things that disqualified people or forced them to withdraw, whether documentation, credit scores, financing, it was because of the fires. And so, they need extra help to get them

to that yes point where they will be eligible. So, I'm sure we will have more discussion on that.

But, Mr. Fenton, would love to chat with you. First of all, Chair, I will have you know, a few days when I first met him, I asked him, "Where did you have breakfast this morning?" And he said, Tasty Crust. I knew we are in good hands because he was eating with the locals from day one.

So, thank you, Mr. Fenton, for being here nonstop for the past year. And, you know, you kind of talked a little bit about, in your verbal and your written testimony, about the biggest challenge over the past year being housing, the thousands of displaced individuals and households living in an already tight market. The majority were renters, many living on top of each other in many particular situations, and how it was a joint decision between FEMA, the Governor, and the Mayor to kind of target the short-term vacation rentals so that we can quickly put survivors into these homes.

And in testimony, Mayor Bissen talks about how, you know, the unintended consequences were the negative impacts on the housing market island-wide and for many residents that have been displaced. And there have been multiple counts of predatory behavior. Some landlords have scrambled to secure the higher, you know, rents paid by FEMA's Direct Lease program and the state's equivalent program and displace current residents right now.

And so, Mr. Fenton, given what you know now, would this still have been the best approach for transitioning survivors out of non-congregate shelters into this Direct Lease program?

Mr. FENTON. Yes, I think at the speed that we had to do it, this was the only resource that had those many units available. We have had less—since we have primarily focused on the vacation rental market, we tried to limit the impact to individuals here that were significantly impacted by this event. Over 4,000 units lost in this significant event. So, we tried to limit that.

We have less than 10 that have been brought to us as potential issues where people have been displaced. We have turned those all over to the state's attorney general to take action against that.

But I do not know if there would have been any quicker solution just because of the limitation of infrastructure, water, and other issues to develop sites. It has taken us right now, I think the site that we are doing, somewhere around 9 months to do that. We assessed over 20 different properties and really had limited solutions to do that. Most of the people want to stay on the west side, and so there is just not a lot of good solutions.

I think the vacation rental, use of vacation rentals was the best solution and the most timely solution. I think in retrospect, we should go back and look at that and figure out how to really utilize that in combination with local authorities or regulations, and how can we more manage that better in the future if we had to do something similar.

We may also want to look at maybe a quicker housing solution. You know, right now, our housing solution is really what we use in the mainland that we are exporting out here, which takes a long time. So, can we use something that is more austere that uses maybe solar or other things that do not require as much infrastructure as we do right now?

So, there are things that we can do to look at how we are setting up our infrastructure here and not have as a robust, you know, a system that we have on the mainland and something that works better maybe with some of the conditions as we go into the Pacific, especially the far Western Pacific.

Ms. TOKUDA. Absolutely. Thank you.

And I know I have more questions, but thank you. I definitely think a hot wash after all of this is done to take a look at how we can come up with better alternative approaches, whether in Hawaii or anywhere in the continental United States, would be a good one.

And also, understanding the human capacity, you know, in terms of regulation that exists here and ability to be able to manage what ultimately became predatory behavior, whether reported or not. What we do know is there has been displacement. That is unacceptable across the board.

And so, thank you for that, and we look forward to more discussion throughout the hearing.

But, Mr. Chair, I will yield back.

Mr. SESSIONS. The gentlewoman yields back her time.

I now move to the distinguished gentleman, my dear friend, Congressman Case. You are recognized for 5 minutes.

Mr. CASE. Thank you, Mr. Chair.

Mr. Fenton, we have all made reference, not all of us but certainly two of us have made reference to Immediate Needs Funding restrictions now placed by FEMA on funding of disasters due to the shortfall in the Disaster Relief Fund. And you testified that that meant you would not be able to, essentially, obligate long-term funding recovery efforts and needed to move to immediate disaster-related stuff. And we obviously have a lot of disasters around the country.

So, what is the practical impact if they do not solve the DRF soon? What is going to be the practical impact to the Maui recovery from the restriction of Immediate Needs Funding?

Mr. FENTON. It delays long-term recovery. It delays building, rebuilding of infrastructure. We are unable to obligate the funding that is needed to rebuild permanent infrastructure. And so, while we currently right now have sufficient funds to continue to help individuals with housing or other immediate needs, that too is starting to be threatened.

So, the impact is really to—you know, and we are at a very good stage right now with debris being removed, water coming on, and power coming on to actually start rebuilding the infrastructure, and that will delay that process and elongate the recovery and impact Maui further.

Mr. CASE. OK. Thank you.

And then switching to the subject of housing, because I think we would agree that this has been probably the most problematic part of the recovery is taking kind of FEMA's more, you know, continent-based approach to transitional housing and long-term recovery housing and trying to transpose that into a much different housing environment. Ms. Porter made reference to this.

And we have had many discussions along these lines, and you with the congressional delegation, and this is an area that we have

on occasion disagreed on what the right path is. I think we are on a good path now, but I just want to make sure of some basic facts.

If I understand correctly, and this comes from my staff's conversation with you a few weeks ago, somewhere in the range of 4,300 households were eligible for transitional housing. The information that I think I got back from you through them was that somewhere in the range of 1,300 had actually requested assistance, and that 1,300 is distributed in various ways.

The Direct Lease program, you know, some of them found permanent solutions. The Kilohana group site was referenced, and some of your smaller transitional housing that you are actually constructing.

I guess, first of all, are the facts correct? And second, if those are correct, what did happen to the other 2,000-some-odd? It seems a large number to me looking at it today.

Mr. FENTON. Yes. So, over 4,000 qualified what we call direct housing. That means they are a renter or owner and their home was destroyed by the fire. And then what happens is we conduct a preplacement interview with each one of those 4,000 households. So, these are households, not individuals, households. We conduct interviews with each one of them to understand what their needs are.

A large number were able to secure housing. Some were insured and have LAE or LOU and used that insurance. Some were able to find other housing. And so those discussions and sometimes as many as 10 discussions with an individual household led us to 1,300 need some type of direct housing, meaning that we have no housing, we need help from the Federal Government to house us.

The average in my region, Pacific or mainland, is usually less than 10 percent. So right now, we are at about 32 percent, which is a higher than normal number but I think well within the norm of what we see on other disasters.

Mr. CASE. OK. So, do you have any expectation—is that number then pretty firm? Is that the universe we're dealing with? I guess the question I am asking is, is it possible that some of the people who did not go into the transitional housing program would, in fact, still go into it in some way, shape, or form if the option was there? Or are they pretty much out of—off your radar at this point from this perspective at least?

Mr. FENTON. There has been very few that have come back up that had a situation that has changed it. I would want to say in the single digits over the last couple of months. There are some right now whose LAE or LOU has been exhausted, and then what they are going into is our continued housing assistance where we provide them 175 percent of rental cost and help them continue to rent units there.

Mr. CASE. OK. Great.

I also have a few more questions, but I will defer, Mr. Chair.

Mr. SESSIONS. The gentleman yields back his time. Thank you very much, Ed.

I will now yield myself 5 minutes for the purpose of questioning.

Administrator Sánchez, I am going to aim the first question at you, and then I have a second question that I would encourage any of you to respond to.

You and I both know that these are four agencies that are represented here. That does not represent the entire U.S. Government. There are certainly issues related to the IRS and other reporting, perhaps those who have student loans and other things that would need that output.

Do you believe that they have been adequately addressed as you look across this entire process, that you had help from other agencies and answered those questions?

Mr. SÁNCHEZ. Yes, sir. I think one of the things that we have learned from disaster to disaster is that if you are one of the most impacted disaster survivors, you probably will not file in the first 30, 60, 90 days. You come in later and you are missing paperwork. You need questions.

One of the things that we have built a strong partnership, for example, with the Internal Revenue Service if we cannot find—if that disaster survivor cannot find tax records, we will go out and do that for them on behalf of the IRS. Just, you know, for example, we know that 59 of those IRS did not have records because we went and looked.

In addition, beyond that, we are also working with our resource partners beyond the Federal Government because it has to be a state, local, and Federal and nonprofit response. We are working with nonprofits to get that paperwork and other issues they need to get businesses across the finish line.

Mr. SESSIONS. Did you run across anyone that was seeking assistance for a business or something where there were no IRS records that were available from the IRS?

Mr. SÁNCHEZ. Fifty-nine of those, yes, sir.

Mr. SESSIONS. Fifty-nine.

Did you extend to them the advantages of the Federal Government, even though they had, perhaps, not taken the time to file paperwork about what they had been doing previously? How did you handle that?

Mr. SÁNCHEZ. We connect them to other resources because we are a lending program, not a grant program.

Mr. SESSIONS. Right.

Mr. SÁNCHEZ. There are certain requirements—

Mr. SESSIONS. Well, that might be the IRS. So, we will be asking the IRS about how they handled that. I think it is important for the Members of Congress to know that if someone chose not to legitimately register their business, to pay their taxes, and do those things, I, as one Member, would want to question what would that response be so that I would be aware.

Thank you very much.

The overwhelming thing that we—has struck me today is that the flexibility that you were given, each of you—and I applaud that and I think that is important—but it is, I think, important for people to understand what the rules of the game are, how long they have, how flexible you have become in that process.

Do you believe that you have adequately made sure that, perhaps our young Mayor, perhaps other people, perhaps organize—yes, Mayor, I did call you young. He smiled at his wife. He smiled at his wife, and she assured him back, yes, honey, you are a young mayor.

But have these become known across, what I would say, the needs of the island to where it may not get to everybody but to where everybody goes, yes, we knew the rules? As opposed to, you know, I did not really ever understand what we were trying to get at.

Do you think that you have adequately brought these rules, regulations, timeframes, responses, answers to a broad group of people?

Administrator Fenton, I will let you go first.

Mr. FENTON. Thank you, sir.

I think it is a continuing process. What I have found on Pacific islands, and I have had a number of discussions with young Mayor a number of times during this event, but it is a continuing education. It is not a straight line. It is a Venn diagram, and it can take continuous effort, and it's just not, you know, myself communicating it. It is others communicating it. It is the community communicating it.

I think the Mayor's advisory program is critical to bring senior leaders from the community in. You know, how do we educate them, so they carry the message? Maybe using faith-based leaders, maybe using other individuals. It is a continuing effort.

Mr. SESSIONS. Do you think you say the same thing every time of what the rules are to every single group?

Mr. FENTON. Yes. I think that sometimes, you know, when you have an organization as big as ours, not everyone is on the same message sometimes, and we have to continue to improve that. I think that sometimes, you know, Federal Government programs can be over bureaucratic and the more that we—

Mr. SESSIONS. Yes, sir, but we are talking about the rules. We are talking about the flexibility that Administrator Sánchez so adequately explained as the flexibility. Here are the rules. And that is where I think it is important to recognize how you had some people who may not have qualified, and we need to make sure those rules are there.

So, you would say it is an ongoing process, something that you need to remember is very important, and sharing that information.

Administrator Sánchez?

Thank you, Mr. Fenton.

Mr. SÁNCHEZ. So, certainly, a great question, Chairman, because our parameters for just doing disaster lending are pretty—those are set.

Mr. SESSIONS. Have they changed?

Mr. SÁNCHEZ. The rules not to qualify change. The rules in which you can access the loans.

Mr. SESSIONS. I do agree.

Mr. SÁNCHEZ. And so, one of the things, it is kind of a victim of sort of our innovation. We want to lead from the ground up and meet local priority. So, some of the parameters did change to be responsive to the local needs. Like we are doing this—

Mr. SESSIONS. And have they been well communicated?

Mr. SÁNCHEZ. We are doing that daily, but, again, on this visit, we have heard the need for more flexibility. And so, it is a challenge to be innovative but also go back, and we have tried to with 10,000 emails to homeowners, 4,000 emails to businesses, 6,400 ac-

tual physical contacts with disaster survivors to let them know what those changes are.

I think we can be nimble, but I think we can also do a better job of making sure that the person that got a loan on day 10 understands the flexibilities that are now there 3 months later when someone may have gotten their loan as well. So, it is a work in progress.

Mr. SESSIONS. I think the same things also, and we will completely defer to you, but to say to people “we are now halfway through this period, if you fit or believe you are going to be doing this”—things like that, reminding people.

If I were involved in something that was highly difficult in my life, I would want a little bit of a reminder. Not today, “you have got till tomorrow,” but, rather, today, “you have got 6 months” as a reminder.

Thank you very much. I think these are the two questions that I have.

I now would like to advise the panel that we are going to go through a second round in the same order.

The distinguished gentlewoman from California is recognized.

Ms. PORTER. Thank you.

Mr. Fenton, I wanted to talk with you a little bit about some of your housing recommendations, following up a little bit on what my colleague, Representative Case, said.

It is notable to me as I prepared for this hearing and heard over and over again that housing remains the biggest unsolved challenge—we have made great progress in many other areas—that HUD, Housing and Urban Development, is not here today. And I think this reflects nothing about the preparation but something more structural in our Federal Government about the role of HUD and how that agency works. HUD, again, Housing and Urban Development.

Can you talk about how we might better integrate HUD into disaster relief? What are the barriers structurally, funding-wise? How can we do better going forward on that piece?

Mr. FENTON. Yes. So, HUD has been here as part of our team, the interagency team that has been here since the beginning, but there is a number of limitations, both on my side and HUD’s side.

My side is primarily focused at temporary housing to be an interim solution that is usually set at 18 months. Now, I can extend that, and in this event, I will extend that temporary housing.

But when we start talking about permanent housing, there are some things I could do. On public—on the infrastructure, if HUD does not have the funding, I can step in and fund it, and I have done that here for some of the publicly damaged ones.

But probably the biggest tool that we have is HUD’s CDBG-R program, and it is not an annual appropriation but usually done through supplementals. And so, what is happening is you have this interim authority that comes in through FEMA to temporarily meet the immediate needs, the mass care needs, put people in non-congregate sheltering, temporarily house people without that authority working simultaneously to work on the long-term solutions.

And so, what is happening is—and that one takes the longest to actually implement. So, if you do not work it as we are working the

other ones, you get to a point where I have now got to my 18 months and there is nothing there, right, because this one takes the longest to develop permanent infrastructure.

We are actually doing a pretty good job of phasing everything in here by having the debris removed within a year for residential. The water system is back operational because of EPA's work and the Corps' work and all the sewer systems. So, we are ready for the infrastructure. We are ready for the community to build.

What is lacking is that Federal funding to help the rebuilding. SBA is there within the loan part, but HUD needs to be there, and it is really because it is a supplemental funding through the CDBG-R that that does not exist, and it is a tool that the Mayor does not have to use.

Ms. PORTER. Yes. And I think that really illustrates that there is a focus on kind of the day one, the money for the day one, but we have to start planning and funding for the long term on day one. And so instead, there is a focus on getting it out quickly and not on sort of the longer term. And by the time we go to do that, then it creates that gap, right, that gap where people fall into between what you can do and the HUD piece.

I also wanted to ask you, in your testimony, you mentioned the Permanent Housing Construction program. Is that correct?

Mr. FENTON. I do not remember—

Ms. PORTER. But is it true that you cannot do that outside the continental United States?

Mr. FENTON. No, I could do it outside the continental United States. So, it is based on—initially, maybe about 10, 20 years ago, it was only for ancillary areas, but that has changed now, and it is—we are able to do it anywhere where there is a need and it is cost-effective.

There are certain conditions that need to be met as far as there has to be no alternate housing resources available. There has to be also other forms of—no forms of other temporary housing, they are unavailable or infeasible or not cost-effective. So, this makes it very difficult.

Ms. PORTER. So, can I ask you? I mean, from a taxpayer perspective, realizing that, reportedly—and please correct me if this is wrong—in some instances, the government was paying upwards of \$1,000 per night for short-term housing, which is I think pretty eye popping for taxpayers around the country.

Why not deploy the Permanent Housing Construction program? In other words, given the housing shortage we have already in so many communities, when there is a disaster, does it make sense to have FEMA focus so much on a temporary instead of on a better balance between temporary and permanent?

Mr. FENTON. Well, there still needs to be a temporary solution because what do you do with individuals the length of time it takes you to rebuild? And we know in fires, it is probably going to take you a year before the infrastructure and the housing is ready to rebuild because of the debris removal and restoration of infrastructure, even longer than hurricanes, floods, or other events.

And so, what do you do to house people? So, you need to have that temporary solution but also need to be able to work the permanent solution.

Ms. PORTER. Yes. I guess I wonder about more austere temporary with a bigger commitment to permanent right at the get-go. Does that make sense? Rather than what we have kind of been doing, which is pretty long temporary, and then relying on that gap to close the permanent.

I want to turn quickly to Ms. Peterson. Can you talk about the role of the Bipartisan Infrastructure Law and the grants that have gone out with regard to electrical grid improvement and water infrastructure for Hawaii and Maui in particular?

Ms. PETERSON. Sure. So, the funds that we use to inspect both the drinking water and sewer water, those were all through FEMA. It was not through the IRA process.

We have not done anything in particular in the electrical grid. Certainly, when they are a little farther in rebuilding because the solar for all program goes through 2025 and 2026, this community would be eligible to apply as an underserved community for solar for different parts of their community.

But at the stage of the rebuilding, there is not—to my knowledge, we do not have any applications, but I can have our staff get back to you more further because I am not quite sure.

Ms. PORTER. Because my understanding is that Hawaii generally—and maybe Mr. Case knows more about this—but that Hawaii generally received like \$95 million for electrical grid, and I just do not know how much of that is then being allocated out. You know, this is always a challenge I think in any community. It is a bigger challenge in island communities that are noncontiguous.

But I think that there was \$95 million allocated for electrical grid improvements and \$50 million for water infrastructure improvements through the Bipartisan Infrastructure Law, and I think EPA—before your time, to be fair—gave out those grants.

So, I think one of the questions I have for the second panel, that I am going to stop talking so we can get to, is how much of that is coming to Maui and whether or not we are leveraging that effectively to prevent the next disaster.

So, with that, I will stop, and I can thank the Chairman for his indulgence.

Mr. SESSIONS. Thank you very much. The gentlewoman yields back her time.

Does the gentlewoman seek time?

Ms. TOKUDA. Yes, I do.

Mr. SESSIONS. The gentlewoman is recognized.

Ms. TOKUDA. Thank you, Mr. Chair.

I want to elaborate a little bit on the line of questioning there. Mr. Fenton, let us talk about the permanent housing construction authority. Correct me if I am wrong—and I am reading your testimony. So, at that point when you could have triggered the Permanent Housing Construction authority, was the collective decision of the Mayor and the Governor in talking with FEMA to instead pursue the route of the Direct Lease?

Or tell me what has to happen just so we can have a forward-looking view of how do you get us to that permanent housing construction versus the more temporary transitional kinds of housing that we are seeing right now.

Mr. FENTON. Yes. So, permanent housing for us is underneath—our authority is underneath the Stafford Act 408(c)(4), I believe is where it is at. And I think the limitations there are, one, it has to be a homeowner as we look at it. And we do—we have done it on some other Pacific islands. It has to be uninsured. So, you are talking now about a population that fits that that is probably underneath a hundred on this. Ninety percent of the people displaced were renters here. So, it is not, you know, a silver bullet, if you will, to meet a large need.

Next, it has to be—there has to be no other solutions for temporary housing, and it has to be cost-effective.

And so, there are a number of other solutions here. There is Direct Lease. We could put in a temporary unit. There is a lot of other solutions before you get to housing.

Just to give you an idea, to build on—last time we built was probably about 10 years ago, out here in the Pacific, maybe about 8, 10 years ago, and it was about \$400,000 per unit to build.

The cost out here to build is over \$900 a square feet right now. You are talking over a million-something dollars per house to rebuild out here, which would not make it feasible based on the authorities that I have right now to do that.

Our authority really focuses on, you know, temporary solutions. And I have used the ones that provide the most solutions the quickest, understanding that this will be a need that probably goes on 6 years here when we have—

Ms. TOKUDA. You are basically the houser of last resort—

Mr. FENTON. Yes.

Ms. TOKUDA [continuing]. If you will. And so probably, congressionally, we would have to take a look at whether or not those authorities could be brought in a bit to take into account these kind of different situations where we may not want to look at it just being for the uninsured or for, you know, a homeowner but particularly, I think in this case, where there is not many other options.

And I think when you look at our housing market, not many options is particularly the box that we check off quite well here. And so, just maybe if we could talk a little bit more about the permanent—more of the building units, the Kilohana project, 169.

As you know, for our congressional delegation, and we have said this multiple times, we would love to just actually see us get to a thousand temporary units built here, partly because we know that while the Direct Lease program is great, there is always, for example, the possibility that after 18 months in the program, a landlord might decide to opt out.

And so, we need a place where we know we will have to house individuals for upwards of 5 to 6 years, and something that we have built and have Kulina over is a lot easier than then trying to find another lease for these particular families.

So, you know, what is the plans and potential to—as you know, it takes a while to build—to continue to build beyond the 169 units that will be completed in October, I believe, or by October, so we can get a little bit higher in that number and provide some stability in terms of housing going forward in the future?

Mr. FENTON. Yes. And we are balancing the build versus the resiliency needed. We also do not want to build something that becomes the next risk as we build it.

We are building the 169 units. We are also working with the primary homeowner's property to put units on their property and working with them right now.

The next thing we really want to pursue is, rather than building group sites, we are actually reaching out to the secondary homeowners, which over 70 percent of the homes up there are secondary homes. People that own them are not from this island. Most of them are from the mainland. We want to see what they are going to do with those lots. Maybe we could rent those lots from them rather than giving them to the developer, and we could start putting units on those lots to re-bring back the community.

So that is a program we are talking to the Mayor about. We are about to start doing a massive pull out. There is already 1,100 households, properties that meet that, those conditions.

The other thing that we have done is we have actually, in the past—and I think we do need to come up with better solutions for the Pacific because it is so unique. We have done a program with MIT to look at a seed program where we put something temporary out that becomes then the permanent piece of the permanent house.

And so, we have worked with MIT and come up with a prototype where maybe it is the, you know, the kitchen, the bathroom, a room, and maybe the main room, and then from there, you could build on to that to make it the permanent solution.

Technology is now catching up with this, and, you know, whether it is 3D printing or different solutions that we can start looking at those now, what is agile and can be shipped, because everything out here, as you know, has to be shipped by sea, and could meet those kind of things.

So, I think we are in an area now where we need to start doing that research and unique capabilities for the Pacific as we have done to kind of speed up the mainland.

Ms. TOKUDA. Definitely. I think the more we can build in some permanence, understanding that this is a long haul for many of our residents, and we want to give them as much stability as possible, the better.

Chair, if I may just ask one quick question.

You can answer it, yes or no. You and I have talked about this, and it was brought up about HUD's interaction. Is there anything Congress can do, for example, where we can start to integrate FEMA and HUD's involvement in the sense that, for example, if FEMA could purchase real property to house temporarily victims and survivors, and at that point that they no longer need it, turn it over to HUD for more permanent housing solutions for the population that they particularly serve, it would be an investment of money from the Federal Government that would be much better than a one and done kind of Direct Lease program.

An increase inventory of affordable units in a community, we definitely need it here. And so, what needs to be done to—again, as Representative Porter talked about, we need them parallel. I would like to see them overlapped so that we can have the best use

of our dollars and, quite frankly, an increase in inventory in our communities that, ultimately, everywhere you look across the country, affordable housing is something that we all need to see in our backyards.

Mr. FENTON. I agree with you that we need to integrate those authorities better. There is no one solution that fits every unique jurisdiction's needs, and we need to have some flexibility in authority that allows us to connect those authorities better, including funding the CDBG-R right away.

Ms. TOKUDA. Very good. Thank you.

Thank you, Mr. Chair.

Mr. SESSIONS. The gentlewoman yields back her time.

I will go to my second round.

Colonel, you are now faced with a second year. What lies ahead for you and the Corps?

Col. SWENSON. So, thank you for the question.

We have 1 year under our belt. We have just completed all—removed all the debris from residential lots in Lahaina town and in Kula, and we have about 112 lots or so left that we have to just finish the paperwork on and get them turned back over to the counties so that those residents can rebuild.

We are about 60 percent complete with commercial debris removal. That has been a bit more—it started a little later, and it has been a complex mission, one that we do not do frequently in all these disasters. So, we are going to spend time working on that.

And as Mr. Fenton mentioned, we are continuing to support FEMA's initiatives to help with housing, whether that is through a lease that the FEMA lease is in, we put an APTHU. It is essentially a containerized housing unit on top of it. We are also going to finish building out our Kilohana site to get those 169 units ready for residents, for fire survivors to move into.

Mr. SESSIONS. Good.

Administrator Peterson, you, too, I would really ask the same question. Your valuable insight has been very useful. Do you need to be there for recovery? Tell me what your next year, the second year, looks like for the EPA.

Ms. PETERSON. Sure. Thank you for that question.

We are in the process of hiring two staff to be out here permanently so that we can continue to assist in the water and sustainability missions because those are really where we see EPA being able to help resources and link that to the needs that we see as they arise.

I met with the Mayor yesterday to look at are there other Wahikuli Terrace-type neighborhoods out there that might need additional assistance that we are just not aware of yet. So that is where we see our future.

Mr. SESSIONS. Great. Thank you very much.

I would yield now to the distinguished gentleman, my friend, Ed Case, for his follow-up. The gentleman is recognized.

Mr. CASE. Thank you again, Mr. Chair.

Mr. Fenton, this is more of a comment than a question, but I just want to make sure that everybody heard your general comments on the phasing of assistance as you go through on a long-term basis. Because I will tell you that in the many briefings that I have been

in with you and the collective Federal, state, and local team, what has been most impressive is where you line things up in just a chart, and you just go right across over a long-term lay where you know what is happening here, what has to happen, and when the next tranche of Federal funding needs to be ready.

And I am completely agreeing with you, again, on the Community Development Block Grant Disaster Relief, which is the next big tranche out there. So, I just want to commend you for that, and I think it is something that if you are—I assume you are doing this throughout the country every time you have a disaster, but I think that was done well.

I think that—a question for either Ms. Peterson or Colonel Swenson. You know, just going back to debris removal, your testimony was and I think—I think your testimony was that there's 98 percent removal now of the residential. Is that 98 percent residential lots that have authorized you for removal or is that the universe of all residential lots?

Col. SWENSON. Thank you for that question.

So, we cleared this week 1,300—our 1,390th residential lot. Now, a residential lot, it is not like zoning. So, it is not if it is zoned commercial, it is commercial debris. If it is zoned residential, it is residential. We categorize residential and commercial debris removal based on the type of debris.

So, a 180-unit apartment complex that had beds and linens and sheets and personal effects would be considered residential debris. So, when I say 1,390 units, that could be one single family home. It could be one single family home with an ohana home, or it can be 180 units.

Mr. CASE. OK. Here is the reason for my question. Because if you go back 6 to 8 months when the residential debris removal program was first instituted, we were getting a 10 percent or so response in terms of authorization at the very, very beginning from homeowners. And either they did not know that the program was there, or they did not trust it, or, as I recall, there was a liability release provision that scared some homeowners.

And so, what I am asking is, is the universe of people eligible for the program, is that everybody so that you actually surmounted that obstacle with the very, you know, commendable, tailored local approach? Or do we still have a lot of homeowners out there that just have not opted into debris removal at all? And if so, why?

Col. SWENSON. Sir, I think you can count everyone who has opted out on one hand or less. We have gotten almost every single commercial and residential property owner to opt in to our program, and we did it because we demonstrated success because we worked with the elders in the community who have the—who are the respected members who share their knowledge with the rest of the community. We did it because we hired local labor who went out and showed residents that we are not here—this is not the Federal Government here to somehow take your land. This is people that are from the community doing this clearance for you and then we give it back. You know, we relinquish that—

Mr. CASE. OK. Well, that is double commendations, because it was not looking so good 6 to 8 months ago. And so, you found—

and I think that is probably a positive lesson learned from this experience that can be applied somewhere else in the country.

A final comment, Chair, and this is an area that the Subcommittee may want to follow up on, but we have talked about administrative flexibility with all four of our testifiers here, and adjusting through administrative flexibility to the actual needs of the local community I think has been really positive in all of your situations. But there is a limit to administrative flexibility. Essentially, sooner or later you run out of flexibility, and the law itself prevents you from going any further.

And my question would be, not for here but for later on in a more deliberate way is, OK, how do we change the law? Like, what were the limitations that really you just wish, if you were having a full disaster response here, that you had the obstacles presented by the law where we can actually amend them?

I think one example, which we have not talked about, was the ineligibility of compact-free association residents for key Federal programs, which we solved, but that was a limitation in the law. We could not do anything about it. The Red Cross came in and picked up that burden. That was a great cost share—I mean, not cost share but responsibility sharing. So, commending you for that.

But I think this is an important thing to ask is, you know, where can the laws be changed to accommodate some of the challenges that we saw?

With that, I yield back.

Mr. SESSIONS. The gentleman yields back his time. Thank you very much.

I want to thank our first panel. I believe you have provided substance that not only enumerated your value add from you and your organizations, but you, to the highest of ability, presented yourself to where the people of this beautiful island felt like that you came, did the right thing, and offered an opportunity that really we, as Americans, would like and provided it. And I want to thank each of you for that.

Before I offer an adjournment to you, for the people who were earlier advised that we would take their comments, I would like to ask that any sheets of paper, if anybody has a comment, would be placed up on that table at the end of the table, and we will gather those. And I really express my thanks to each of you.

Pursuant to the previous order, the Chair declares the Committee in recess for 10 minutes, subject to the call of the Chair, where we will make the changes necessary to not only excuse the first panel that is now excused but to call up the second panel.

And the Committee now stands in recess for 10 minutes.

[Recess.]

Mr. SESSIONS. The Committee will come to order.

I want to thank each of our witnesses who are here and prepared to give testimony. I would also like to thank those of you who are gathered together to hear this as the audience. And I want to commend you and let each of you know, in case you are just now walking in, that there are sheets of paper that are provided for you to provide us feedback also, and that we would appreciate and respect your feedback on those sheets of paper.

We will have—J.D., where are you? I do not—where is he? OK. Sheets of paper—J.D. is not here. He was there a minute ago. The sheets of paper are where?

STAFF. On this blue table.

Mr. SESSIONS. On this blue table. If anyone would wish for us to receive your feedback, that is what we are here to do also.

I am now pleased to introduce our second panel, including the young Mayor. They represent state and local witnesses who have been an equal part of not only serving the people of this island, but really the people of the United States of America.

My comments earlier, I would wish to make now, and that is, Mr. Mayor, you lived through this. We watched it but you lived through it, and the people of this island suffered, and it was personal, and it was a different experience for them.

But the people of the United States also watched how the people of this island handled this and the devastation that took place, and we offered our—not only our prayers but also those of resiliency and braveness that were met by each of you.

And so, if you have just walked into this, please know that we have tried to respectfully approach this issue with my colleagues who are—one who is from California and two are from the islands here, and that we believe what we want to do is express to you that we have come to hear from the witnesses that we have had. First, the Federal witnesses and now the state witnesses. And we believe these witnesses represent the resiliency of this island, not just the hopes and dreams, not just the culture, but the future.

And so, I would like to express, on behalf of my colleagues of the U.S. Congress, as well as those colleagues that I have that serve on government reform and oversight. My name is Pete Sessions, and I serve as Chairman of the Government Operations and Federal Workforce, which is a Subcommittee that is authorized, literally, within and by the Constitution of the United States.

We do not come and tell people how to do—government agencies how to run their business. We expect that the law and those parameters do that, but we do follow up, and we receive oversight instructions, and we follow up because we care about things that the government becomes engaged in.

Last, we made a decision some 6 or 8 months ago that we would delay coming to the island with the knowledge that 6 months ago much of the work was still underway, that the work would not be put on the side for us to come and do this but, rather, it would continue.

So, Mr. Mayor, as I told you and I think that you agreed, we are not late. We think we are on time, and I think you agreed with that. But today is that day, and today is that day where community leaders will be able to express their feedback of what lies ahead and what needs to be done.

So, I would open up—do you wish to make an opening statement? The gentlewoman is recognized—or Ed, if you do. Katie is not here, so we will come to you.

Ms. TOKUDA. No, Mr. Chair, but just to thank. You have here leaders of our community that represent literally thousands of other individuals throughout Lahaina, Maui, and our state that ab-

solutely stepped up, many of them survivors themselves, but have done so much to support our community.

And so, I am very humbled and honored and grateful to be a part of this community as the Representative but really very blessed that we have these leaders here today. So, thank you again for being here and bringing this hearing to Lahaina where it really should always be, the discussion right here, coming to the people. So, mahalo.

Mr. SESSIONS. Thank you.

My colleague from the Committee, the distinguished gentlewoman from California, do you choose to make an opening statement?

Ms. PORTER. I do not.

Mr. SESSIONS. Do not.

Mr. Case, do you choose to say anything?

Mr. CASE. Ms. Tokuda spoke for me, so there you go.

Mr. SESSIONS. Great. Thank you very much.

Well, we are delighted. We are going to proceed then. I am pleased to introduce our witnesses: Major General Kenneth Hara. His duties as adjutant general for the state of Hawaii began on December 6, 2019.

General, thank you for being here. We appreciate this.

Our young Mayor, Richard Bissen, the Mayor of the city of Maui since January 2023. Mr. Mayor, thank you for not just your friendship but for your resiliency to be able to accept us coming here to ask questions and to hear from you and for what lies ahead. Thank you, sir.

We next have Ms. Lauren Nahme—and when I say it wrong, you are entitled to correct me because I speak Texan—Senior Vice President of the Hawaii Community Foundation, Maui Recovery Office. Thank you for being here.

And I apologize for accusing you of being the Mayor's wife. His wife made sure, she said to the Mayor "get that—tell that Texan to get it right." So, Lauren, thank you very much.

Next, we have Sne Patel, Board President of Lahaina Town Action Committee. And we appreciate you being here, sir. Thank you very much, Mr. Patel.

And last, we have Mr. Kéeaumoku Kapu. I will let you now pronounce your name properly, sir.

Mr. KAPU. Kéeaumoku Kapu.

Mr. SESSIONS. Thank you very much. Serves as president and CEO of the local organization and is focused on the importance of not just heritage, but the culture that comes with it and I want to thank our panel very much.

We are now going to have you rise. And each you would raise your hand, your right hand and wish this is for you to be sworn.

Pursuant to Committee Rule 9(g), we are now going to ask you do you solemnly swear or affirm that the testimony that you are about to give is the truth, the whole truth and nothing but the truth so help you God?

[Response].

Mr. SESSIONS. Thank you very much. Please let the record reflect that all witnesses answered in the affirmative.

You may now take your seat. Those of you who got here early recognize what we are going to do here, we are going to move through what might be a 5-minute opportunity for you to provide this Committee with your feedback, your testimony, that while we have read, it is important for you to give. I will also tell you, Mr. Patel, perhaps most important to you, you do not have to stick within the 5 minutes, but I would ask that you make your points and then conclude your remarks with the knowledge that we will come back and ask those questions.

We will now move directly to our first witness. General, you are recognized for 5 minutes.

**STATEMENT OF MAJOR GENERAL KENNETH HARA
ADJUTANT GENERAL OF HAWAII**

General HARA. Chair Sessions, Ranking Member Porter, members of the Hawaii delegation, good afternoon and aloha. I am Major General Kenneth Hara, the Adjutant General for the state of Hawaii Department of Defense and also the overall State Incident Commander for the Maui wildfires response.

In the aftermath of the August 8 Maui wildfires, Federal, state, county and private and local organizations rapidly mobilized and responded to providing lifesaving, life sustaining and remains recovery operations. These entities worked together to quickly provide sheltering solutions to the survivors of the Maui wildfires. The Federal response, in particular, was very organized and grew rapidly over the course of the recovery operations.

For example, once private property and commercial zones were cleared, the Environmental Protection Agency commenced household hazardous material removal, which allowed the residents and loved ones to reenter their properties and safely retrieve valuables, including items of sentimental value.

This immense Federal response enabled the county and state to rapidly transition to long-term recovery operations. Throughout the recovery and response period, state, Federal resources also worked hard to support the county of Maui and adhere to the guidance and vision of Maui community leaders. Culture considerations, historic preservation and environmental planning have all been important priorities during the Maui wildfire response process and our Federal partners have been responsive to that emphasis throughout. In short, coordinated response to the Maui wildfires has been remarkable at all levels.

My testimony will focus on the cooperation and accomplishments with respect to interagency coordination, interim and long-term housing, debris removal and cost share Federal reimbursement.

In support of the recovery efforts, the Federal Government has provided a wide range of resources, primarily via FEMA, the U.S. Army Corps of Engineers, Department of Housing and Urban Development, Small Business Administration, Department of the Interior, Economic Development Administration, and the Department of Health and Human Services.

For example, in the immediate aftermath of the wildfires state of Hawaii and FEMA Region 9 established a joint recovery coordination group led by Luke Meyers, the Hawaii State Federal Disaster Recovery Coordinator and Alana Kuhn, the Federal Disaster

Coordinator. The scope, scale and complexity of the fire's aftermath required a whole of community recovery approach organized into six recovery support functions, community planning and capacity building, economic infrastructure systems, health and social services, natural and culture resources, and housing.

The joint team effectively coordinated operational resource and policy issues. Longer term recovery efforts have led the Hawaii office of Recovery and Resiliency, what would be called ORR, which leads the state coordinated efforts for Federal, state, county, private partners. Last fall, the ORR worked closely with Federal disaster recovery coordinators and the interagency recovery coordination group, which have coordinated Federal recovery efforts.

Interagency coordination has also been key to developing sheltering and housing solutions. Immediately following the wildfires, the County of Maui provided congregate shelters for displaced individuals. Meanwhile Governor Green directed to get these individuals out of the congregate shelters and the survivors into non-congregate shelters as soon as possible. In support of that goal, Hawaii contracted the American Red Cross to manage the state's Non-Congregate Sheltering program.

For the complex debris removal, the state of Hawaii contracted the U.S. Army Corps of Engineers, or USACE, as a prime contractor for the Maui's complex debris removal project. USACE'S planning and communication with all stakeholders has been extremely inclusive and effective. In addition to subcontracting local companies, the USACE team contracted trusted culture advisors and culture monitors for the project. They maintained a clear communication by holding weekly community recovery meetings that ensured transparency and responsiveness to local concerns.

In conclusion, the overall response for the Maui wildfires has been nothing short of extraordinary and we are immensely grateful to the Federal partners who have come alongside us in this effort. We look forward to continuing to work together as we recover and rebuild Maui.

Once again, the state of Hawaii thanks the Subcommittee for your attention in that matter. And we look forward to further discussion and collaboration. Thank you.

Mr. SESSIONS. The gentleman yields back his time. Thank you very much.

Mr. Mayor, please know that my colleagues that are here and gathered today, as well as the wishes from the U.S. Congress, in particular the Committee that I represent, Government Reform and Oversight, wishes to tell you that we have come out here for the right reasons and that is to not only tell you that we care about you, but also to listen. And we are delighted with your professional nature and your viewpoint of this meeting.

So, the gentleman is now recognized for 5 minutes.

**STATEMENT OF RICHARD BISSEN
MAYOR
MAUI COUNTY**

Mayor BISSEN. Aloha mai kākou, Chairman Sessions and Members of the Subcommittee. Thank you for the opportunity to speak with you today. While this hearing focuses on response efforts in

Lahaina, we were also faced with multiple fires in Kula, Olinda, and Pūlehu on August 8, 2023. We continue to mourn the tragic loss of 102 of our loved ones and the two that are still unaccounted for.

In one night, 12,000 of our people were displaced, 2,200 homes and commercial buildings were destroyed and numerous historical sites were lost, leaving debris scattered over more than 5 square miles. Despite this devastating loss, we moved forward acutely focused on restoring homes, schools, communities, centers, businesses, and natural habitat.

Families remain in temporary housing and face mounting costs from mortgage payments that will be owed once forbearance expires. Survivors struggle with financial instability, childcare and healthcare needs, and increasing mental health concerns.

Our businesses and industries have endured severe economic loss. We are sincerely appreciative of the work of our Federal partners. It is my hope that our testimony today will encourage continued support for Maui and ensure that survivors of the next investable disaster will benefit from our experience.

I am grateful for the response and leadership of FEMA Region 9 for their consistent and continued presence throughout this disaster. Most notable is how FEMA has adapted to our unique cultural and island community needs, including the effective use of cultural monitors and the flexibility to respond to emerging concerns.

Due to our isolated location, the unique nature of our housing market, and our high percentage of renters, finding adequate housing near work schools and community posed a distinct challenge. Consequently, survivors dealt with the uncertainty and challenge of moving multiple times while in non non-congregate housing, endured a burdensome process of complicated applications and experienced confusion navigating FEMA eligibility requirements, all while suffering through post-disaster trauma.

Although FEMA designed to offer temporary housing solutions for survivors, many of these options were impractical for an island community already grappling with a severe housing crisis. Additionally, FEMA's rental assistance program posed unintended consequences negatively impacting our rental housing market island-wide, causing further distress for other Maui residents who were displaced unintentionally.

Permanent housing options earlier in the response would have been ideal. Expanding FEMA's permanent housing construction program to states outside the Continental U.S. could provide a viable approach to addressing long-term housing solutions. Also integrating HUD early into the recovery process would also expedite permanent housing options.

I also want to recognize the SBA for the approval of \$405 million in low-interest disaster loans which provided financial assistance to help Maui begin to rebuild. However, the perception that SBA funds were intended solely for businesses rather than individuals suggests that clearer messaging could help reduce misconceptions and delays in accessing critical funds.

Next, I want to acknowledge the support of the EPA which led our unique hazardous household waste disposal operations, includ-

ing the collection and disposal of lithium-ion batteries from electric vehicles and solar panels. Also, EPA's water emergency team worked with county departments to expedite the restoration of our water systems and offered free inspections to help residents adhere to cesspool compliance issues.

Last, I would like to thank USACE for their crucial and expedited role in debris removal for residential and commercial properties and restoring infrastructure so our residents can begin to rebuild. I also applaud the remarkable achievement in constructing King Kamehameha III Elementary School's temporary campus in just 95 days, creating a learning environment for 350 students.

Continued financial and programmatic support from our state and Federal partners is crucial to the preservation and livelihood of our people and the success of this recovery. A special mahalo to our Hawaii congressional delegation, Governor Green, Lieutenant Governor Luke, and our state partners, our county workforce, including the 76 who lost their own homes. And our local community partners for their unwavering support through this most difficult time.

Most importantly, I want to recognize the incredible strength of our people, many who have endured inconceivable suffering but continue to push forward with incredible grit, sacrifice, and immeasurable courage. And while we can rebuild structures, if we do not return Lahaina to the very people who represent the spirit and the soul of our community, if we do not recognize the faces of our friends and our family as we repopulate then we will have lost this battle for our people. And even one more family lost is one too many. Mahalo.

Mr. SESSIONS. Mr. Mayor, we acknowledge and respect not only the effort that you and others who will speak today, but with great respect I will recognize and do, as well as my colleagues, that each of you have a task today and that is to represent people.

Your words are sincere, your accomplishments can and should be noted, but we are here also to look to the future about how we will continue to work with you based upon the past that we think is important.

So, for each of you who now follow the Mayor, please know this that we do recognize the heartfelt emotion that comes with this. And you will be given that time to express that and we respect it. Sir, thank you very much.

We now move to our next witness, Lauren Nahme. The gentlewoman is recognized for 5 minutes.

**STATEMENT OF LAUREN NAHME
SENIOR VICE PRESIDENT, MAUI RECOVERY EFFORT
HAWAII COMMUNITY FOUNDATION**

Ms. NAHME. Aloha, Chairman Sessions and your distinguished Members of your Subcommittee. On behalf of the Hawaii Community Foundation, I would like to acknowledge and mahalo the leadership of our country, the state of Hawaii, Maui County, the not for-profit business and global donor community for their support and collaboration through this very intense, tragic, complex disaster.

I would like to especially acknowledge the leadership of Governor Josh Green and Mayor Richard Bissen and all of their staff for working nonstop to lead emergency and recovery effort since the very beginning the while keeping the rest of the county and state operating.

I would also like to mahalo our Senators Hirono and Schatz, and U.S. Representatives Tokuda and Case for their continuous advocacy for Hawaii and keeping Maui's recovery top of mind for Congress. My original testimony submitted has a lot of background and supporting information and I will just highlight a few points.

Our work and disaster support includes not only strategic grant-making through the Maui Strong Fund, but also sharing information, convening, coordinating, and collaborating with a range of partners to optimize responsiveness to needs while leveraging philanthropic dollars to fill gaps and minimize overlaps with government resources. So, what you do matters to us.

To date, we have received \$200 million in contributions, including \$5.8 million in interest earnings that we have contributed back into the fund. We have not charged an administrative fee on the contribution, so the entire sum will go to Maui's recovery.

So far, we have awarded over 250 grants for \$112 million, with \$12 million more sitting in the pipeline for approval. We have raised funds independent of the Maui Strong Fund to support the operations and administration of these funds.

Because this recovery will be long and with a multibillion-dollar price tag, a core part of our strategic focus is to do our very best to understand prioritized needs, compliment and leverage public resources rather than duplicate, keep our eye out for the vulnerable, and be as data informed as possible.

Accordingly, we made an early commitment to partner with a few organizations and several strategic grants that would focus in on those who may fall through the cracks of public disaster resources and post-process which as outlined in my testimony original testimony. What has been clear and consistent throughout our formal and informal data gathering via our partners, grantees and survivors is that uncertainty surrounding current and future resources and timetables is a significant factor impacting the ongoing and mental health, wellbeing, and recovery of our community.

Uncertainty related to housing, which we have heard so much about, employment, and reconnection with neighbors and friends hinges largely on federally provided public resources and planning and execution efforts of the state and county. To start, while non-congregate shelters were a necessary and standard part of response to disasters of this kind that displace people from homes, the lack of certainty of placement, length of stay, and possibility of movement was repeatedly expressed as unsettling and we also know very costly.

In response, HCF collaborated with FEMA, the state, colony and other philanthropic organizations to develop time-bound plan and committed very significant resources for housing for at least 18 months for 3,000 households providing the certainty that families desperately sought.

While the interim housing plan was a great demonstration for all of us working together but still not perfect, challenges that still

exist and need immediate attention include the unaffordable rents that have increased in ranges of 50 to 200 percent or pre-disaster levels creating a sub-crisis of its own as local residents are displaced when leases are either not renewed or renewed with exorbitant increases. This is another group of disaster effected residents who represent our friends, families, and critical contributors to our community and workforce, and many have either left or contemplated leaving.

Additionally, there are very significant concerns regarding the impending resource cliffs when FEMA and other significant resources sunset as early as February 2025 without clear alternative paths and options for families.

Improved forecasting and delivery of needs and affordable housing, living wage jobs, healthcare and other family resources are required and must be solidified with a sense of urgency to reduce and eliminate longstanding uncertainty for families.

A clear win to celebrate as we have heard about, the United States Army Corps of Engineers has made significant progress ahead of schedule with debris cleared from residential properties and potable water restored to all of Lahaina, thanks to the EPA. It is even more crucial right now for homeowners to know what resources are available to rebuild and when. Additionally, certainty and urgent authorization of CDBG-DR funding is crucial to continue this very positive momentum, to accelerate recovery, and reduce financial and mental health hardships for survivors. It is not clear what is holding this up.

In closing, while our commentary has been focused on the recovery, we hope and believe that Maui can be a model not just for how a people and a place will prepare and respond to a disaster, but to ultimately rethink the economic and wellbeing construct for our broader Hawaii and other island communities.

Mahalo for this opportunity to participate and share what we are doing, what we have learned, and what we look forward to. We also deeply appreciate your demonstration of care and commitment by being here in person to listen, inquire, understand, and pursue informed action. We are ready to continue our participation and coordination with all parties to fully support the successful recovery and ultimate resilience of our friends and families on Maui.

Thank you.

Mr. SESSIONS. Thank you very much.

Mr. Kapu, thank you for being here today. You have been most respectful, I think, in your presentation as I have watched you these past several hours. We are delighted that you are here and the gentleman is now recognized for 5 minutes.

**STATEMENT OF KÉEAUMOKU KAPU
PRESIDENT & CEO
NĀ AĪKĀNE O MAUI**

Mr. KAPU. Greetings to all Committee and Subcommittee Representatives in assessing the Federal Government's response to 2023 Maui wildfire. Aloha. My name is Kéeaumoku Kapu of Lahaina Kō Hawaii Pae Aina. And my family are recognized lineal descendants to two valleys, Kahoma as well as Kaua'ula. And we

live on land awarded to our families through the existing constitutional kingdom in the seat of government once situated here in Lahaina in 1848 until today.

I am the youngest of seven children of my father, Paul Kekai Kapu, who served in the United States Marine Corps from 1950 to 1960 and my mother, Pualoke Ha'o from Mo ko kai od day.

Our organization, Nā Aikāne o Maui, was formed and founded back in 2011 as a 501(c)(3) nonprofit organization to help our general community as a resource hub to our in-depth history of Lahaina and to assist in traditional protocols within the sensitivity of our customs, protocols, and beliefs.

I have sat on many boards and commissions such as the Maui County Cultural Resources and Commission in 2001 to 2004 and reappointed to the Commission as of 2023 to 2023. I also served on the Maui Lana' Burial Council through the State Historic Preservation Division from 2004 and the Chairman from 2008 to 2012. Served on the Native Hawaiian Historic Preservation Council in advisory to the Board of Trustees of the Office of Hawaiian Affairs from 2004 to 2014. I also served on the West Pacific Regional Fisheries Council—it is a Federal management agency in—2007 to 2014.

I stand before you as a testament to a place that was almost erased to total commercial and industrialization. King Kamehameha III school no longer here today. The royal compound be a reminder of how our paradise disappeared. Now that we are dealing directly with scattered remains throughout the entire campus grounds of the royal compound known to many as the capital of the Kingdom of Hawaii, where a lot of our monarchical foundations once stood.

Lahaina is known as the Venice of the Pacific, hence the name known by our elders, Malu'ulu o Lele, the breadfruit grottos of Lele.

The Federal Government's response had been great throughout the recovery process and beyond. Some hiccups when it comes to the protection of historic properties, especially when dealing with burials and understanding more of the roles of Hawaii burials laws through the Hawaii revised statues and administrative rules could need a lot of more clearing up and understanding on both the Federal and state levels of governance. When it comes to the rights of the general public's need to know, should be a directive from the State Historic Preservation Division and the Maui Lanai Island Burial Council.

We Na'Aikane o Maui extend our gratitude to the Federal Government for all assistance in an expeditious way by prioritizing the needs of our community's health, safety, livelihood for the benefit of our future generations and tomorrow.

In closing, I would just like to add, and as a Kūpono in the back reminded to me, that it is very complex that we live that we have also got to remember we are under the guides of Ke Akua up above that we also need to honor him, especially during these times of need.

So, in closing, I would just like to add Na keakua e ho'opomaika'i a'e malama is kakou, may the Lord continuously bless each and every one of us always. Mahalo. Thank you.

Mr. SESSIONS. Mr. Kapu, thank you very much.

I will tell you I think we pray to the same God, and we also have significant impact from Mother Nature. And whether you live in Waco, Texas as I do or whether you live on these islands, you could come into contact with both. Your faith and resiliency was expressed today. I appreciate you taking time to be with us. I would like to ask that you stick around for a few minutes more. But I think the power of your testimony is greatly appreciated. The gentleman now yields back his time.

Mr. Patel, we are delighted that you are here. The gentlemen is recognized for 5 minutes.

**STATEMENT OF SNE PATEL
LAHAINA TOWN ACTION COMMITTEE**

Mr. PATEL. Aloha esteemed Members. My name is Sne Patel, and I stand before you today as the President of the Lahaina Town Action Committee. Before I share my experiences from this unprecedented event, I wanted to first just thank you all for being here in this physical space and coming to us rather than all of us coming to D.C., so really want to thank you for that and commend you.

So, greater resilience is what we seek in a world that continues to provide challenges. And I believe that by working together we can share our collective wisdom, just as the ancestors of these lands once did. We can do better for ourselves and for generations to come. As I learned from Kéeaumoku Kapu here, the future is in the past. We have got ask ourselves, right, what kind of future are we leaving for our kids, for keiki? Lahaina is not just a place, it is a cherished sacred part of Hawaii's identity. And as we move forward, we are committed here to assuring that it shines brightly again, not just for today, tomorrow, but for future generations.

As I mentioned, I am the current President for Lahaina Town Action Committee. The organization was founded nearly 40 years ago by business leaders in Lahaina and the LAC has always strived to strike that balance between the economic vitality of Lahaina as well as well as the cultural and the historic.

So August 8, that was a big event. I do not come here just as an individual represent businesses but someone that has lived here 20 plus years in west Maui, married father of three, and someone who has lost property as well. I have experienced the profound impacts of a disaster on both a personal and professional. However, nothing compares to the heartbreak of the families who lost loved ones that day. So, take a moment to just honor them, those 102 lives.

In the immediate aftermath of the wildfire, the businesses that remained standing were among the first to step up. There was no division or distinctions, just a unified effort to shelter, feed, and support those who had lost everything. Witnessing this firsthand, even under the heavy weight of the fire's aftermath, was a testament to our strength, the strength of our community.

For weeks we operated on a mutual foundation of mutual aid, doing whatever we could to support each other in this time of need. However, as the days turned to weeks, it became evident that our efforts, though valiant, were not sustainable without more structured support.

And so, I thank all the Federal agencies that came, all the state agencies, everybody. Mahalo them because tremendous effort.

The destruction of the businesses on Front Street and other parts of Lahaina represent a monumental and economic loss. But this is not just about individual businesses, but the economic and cultural heart of west Maui. We know tourism, alone, drove 70 percent of the economy and many of the small businesses along Lahaina's historic Front Street were not only integral to the part of the local heritage, but also key to the daily livelihood of thousands.

Losing these businesses has meant losing a significant portion of our community's income, jobs, and security. For generations, Lahaina was not just a historic town, it was a hub of commerce, culture, education, and connection. There are restaurants, art galleries, museums, historic sites, and marine businesses. They all blended together to provide livelihoods for many and attracted visitors from all over the world. The destruction of the town is not just a financial blow, it represents a deep wound to the identity of west Maui.

You can still feel the shock waves that are already felt throughout this community. However, my greatest fear is that the tsunami yet to come if we do not act fast with the right level of support, it is going to be too late.

The wildfires, you know, the Mayor said destroyed 2,200 structures including around 800 businesses which collectively generated approximately \$2.7 million in daily revenue. Tourism declined from 7,000 daily to 2,000 that lead to an estimated loss of about \$11 million per day in visitor expenditures. Overall, economic losses, including property damage, in businesses to business interruptions are estimated between 4 to 6 billion, this is from UHERO and DEBT.

Business owners, many of whom were under insured, are facing an uncertain future. Workers who depend on those jobs are now out of work. And we are losing people each day to the mainland. Given the level of devastation and the need to update much of the infrastructure it may be years before businesses can even think about rebuilding and reopening. For many the question is not just how they will reopen, but whether they can afford to at all. Even those that are back in operation are struggling and those looking to restart are finding that lease rents have increased exponentially with the demand for commercial space making it harder for them to get back on their feet.

By the end of the first month following the fire, the Lahaina Town Action Committee began receiving calls from many of the businesses seeking answers, guidance, and a path. And in response, we facilitated a critical meeting on September 5, 2023, with the support from State Senator Lynn Decoite and both the Maui Chamber of Commerce, Hawaii Chamber of Commerce. The meeting was attended by 100 businesses and key government officials, including the Mayor, the Governor, members of the state, various state agencies, department heads, Congresswoman Jill Tokuda, thank you.

During the meeting, several immediate needs were identified, highlighting both the challenges faced and the opportunities for improvement and recovery efforts, specifically for small businesses.

I know we are short on time. I have a lot of here notes from that meeting I could share. So, I have a lot of SBA comments that I can share. And I know, out of respect for time, I will conclude. So, I thank you for your time. I look forward to working with all of you to find workable solutions that allow our businesses and the community to recover and thrive once again. It is going to take all of us. We all need to be in a boat navigating together, together.

Mr. SESSIONS. The gentleman yields back his time.

It does us good on this side of this dais to know that each of you have placed your hand on the pulse of emotion because you were a part of living through this. You are a part of day-to-day work that went on. You are a part of the creation of how you sustain people. There has been talk about God and the beauty of this island—these islands and the need to make sure that as we move forward we do this together.

I would hope that each of you understand that we respect you and we do understand the importance of the emotion that is related, not just to your historical background or the legacy that you respect so much, but also to that moving forward. So, I hope that what we do today on this side of the dais is respectful back for you.

And I have every reason to believe that it will be. But I want to personally thank you and the people who sit behind you. We did not think we would come out here and hold a normal hearing just where we would ask questions and then take the information and leave. We recognize this is a longer process. So, with great respect as the Chairman of this Subcommittee, I want to thank each of you.

With that, we will now move to the distinguished gentlewoman from California for her 5 minutes. The gentlewoman is recognized.

Ms. PORTER. Thank you, Mr. Chair.

Mayor Bissen, I wanted to ask about to return to housing, which is a big part of your testimony and something we talked about earlier. The truth is we do not have enough affordable housing anywhere in the Nation at this point. That is true in my home state of California. It is increasingly true even in states that have historically have lower housing, like Mr. Sessions' state of Texas. But for a long time, Hawaii has been the most expensive state in the Nation to buy a home. What is about the median typical home price here on the island?

Mayor BISSEN. One-point-two million dollars.

Ms. PORTER. OK. And what is about the typical median income, if you know?

Mayor BISSEN. Well, I know it would take for someone to afford a home today, you would have to earn \$200,000 a year to afford buying a house now. 5 years ago, 10 years ago, it would have been \$76,000 to afford a home here. So that is—

Ms. PORTER. A huge change.

Mayor BISSEN. Yes, yes.

Ms. PORTER. So, I think it is just not realistic to expect people to buy a \$1.2—or let us even say they get something smaller, a \$1 million dollar home, off a median wage, which right now in Maui, the island as a whole, so that is about \$88,000 a year. It was too expensive to live here before the fire. So, here is the point I want to make and I want to ask for panelists to respond. You cannot ex-

pect the market—Mr. Fenton, I am kind of talking to you here too—you cannot expect the market to fix something after a natural disaster when it was—the market was already deeply dysfunctional beforehand.

So, in other words, where you already had an affordable housing crisis before the fire and what the fire has done is deepen and worsen that problem, but it has also created a spotlight on it and drawn attention to it. And just to highlight this point, from 2018 to 2023, in that 5 years in which housing prices increased, do you know how many net housing units were added on Maui?

Mayor BISSEN. I do not have the exact number, but it was a very small number.

Ms. PORTER. According to our research, Maui actually lost 175 units. So, I think what I would like to ask each of you to think about is how do we improve this? We cannot just rely on the market, because the market was not getting it done before. It is not going to suddenly get it done now. And some of the Federal interventions, in some ways, made the market worse, more difficult.

Some of them I think will help and make it better, but we just have a broken market. Right now, what share of residential zoned—what share of the island that is zoned for residential property is zoned for multifamily housing, do you know?

Mayor BISSEN. I do not know the percentage, no.

Ms. PORTER. According to our research, a little over 18 percent. So, that is higher by the way than the rest of Hawaii, which is around 7.5 percent. So, I think we are going to need some flexibility about what types of homes we build, what kinds of materials we use to build homes, what those homes look like. And we have to do that in a way that respects the heritage, the preferences, the cultural significance.

So, there is no one-size-fits-all answer here, but I guess I would just say—the question I would like to hear you sort of talk about and I will start with you, Mayor, is what do we need to change to create a better market for affordable housing in Maui? I mean, because if we do not answer that, we are not going to figure out in Lahaina where we have a fire on top of that.

Mayor BISSEN. Yes. I think the first answer I would offer you is infrastructure, including water. Water is probably the greatest barrier, at least for the west side. And I know Mr. Kapu can speak to this having lived through this for the time he has lived out here. 76 percent of the water on the west side is privately owned, 24 percent is owned by government or county.

And that is, again, one of the barriers for us to work with. I mean, of course you can try to increase your capacity by—which is what we have been trying to do just to dig more wells to try to offer that. I mean, there are other things we can work with the private purveyors to try to acquire more of that water back.

But even if you acquire the water, it is allocated by the state agency that allocates how much water we are allowed to take out of our water systems. So, even if you, let us say take over some of that 76 percent, that water is already allocated to somebody else anyway.

So, those are some of the challenges that I have learned of since becoming mayor. And part of the infrastructure for us is, of course,

cesspools being converted so that can be put on the county's system. Wastewater system, so, increasing wastewater capacity—you must have that before you can add more homes. So, I would say that is probably the—the biggest issue is infrastructure.

Ms. PORTER. Yes. And I think that is an area where rebuilding can give us a fresh start, an opportunity to improve. As you mentioned, before I wrap up, Ms. Nahme, did you want to add anything?

Ms. NAHME. Yes, thank you. I wish our CEO Micah was here, because prior to the fire this was an area of huge focus called House Maui and informed now by the fire, for sure, that probably has to bump up on steroids. And so, we are really thankful that that is going to be a continued focus for the Hawaii Community Foundation.

And we also just recently hired Keanu Lau Hee as my replacement and she will cover both the Maui recovery as well as focusing on House Maui.

And because she has a lot of the relationships locally here and also with the county and a lot of experience there, the hope is that there will be this collective, because as mayor said, it will going to take state, county, community, cultural advisors, to all come up with again time-bound, measured kind of goal that everybody has to shoot for an issue that is going to require innovative strategies that we are learning from this disaster that we can implement to make sure that it truly is affordable based on what the median household income is.

Ms. PORTER. Yes, thank you very much. I think this is really a lesson for communities across the United States who are grappling with affordable housing problems that are affecting everything from rising homelessness problems which we are dealing with in California and many other places, to being able to attract businesses to their communities. You have to get ahead of this because it just makes the recovery that many times harder.

And so, I encourage, you know, everyone here to continue to be in conversation with each other, but also to be innovative because I think redoing what you were doing is not going to get you where you ultimately need to be because you were already in a whole struggle before you started. And we are facing the exact change challenge in California, that rebuilding would leave us behind because we were starting from that place in terms of housing affordability.

So, I will yield back. Thank you.

Mr. SESSIONS. The gentlewoman yields back her time.

The gentlewoman, Tokuda, is recognized for 5 minutes.

Ms. TOKUDA. Thank you. And, again, thank you to the panel. We have walked together many, many days, it feels like years, but truly grateful to have all of you out there on the frontlines doing what you are doing every single day.

To piggyback, you know, to Representative Porter's question, in many ways this fire ripped back the curtain for how we have struggled to just survived here in Hawaii from a housing perspective.

Permitted versus unpermitted, you just do what you have to do, many of us living on top of each other just to be able to make ends meet. And then you see the crisis when something like fire happens

and suddenly displacement is for not just a few but literally thousands and thousands of people who have been living together just to be able to get by.

We see it not just here in Lahaina and Maui, we see it on every single island and so it is about being creative. It is also about how we build housing people can afford. I never talk about affordable anymore because even that is out of reach for most of our people right now.

But looking at it, I know you talked a little bit about infrastructure, General Hara, please chime in as well, I know we have the recovery plan coming to fruition toward the end of the year, hoping that is on track.

But also, just wondering that as, you know, we have heard a lot of comments today about needing to move faster to rebuild and permits being issued right now for various rebuilding and houses here in Lahaina.

I just want to make sure that as we are issuing these permits and we are quickly looking to rebuild, are we making sure that we keep all of our options open to making sure we rebuild back better? Having visited Paradise, California, much of it was centered around keeping people safe and making them feel safe, so removing the fire risk.

So, when we talk about the need potentially to underground facilities, to widen streets that were not wide enough to be able to allow people quick exit and whatnot, are we making sure that the rebuilding, the recovery plan includes things that will make our community as a whole safe and reflect the vision of the community? That it is not at cross purposes with just issuing permits quickly. Do you know what I am saying?

Mayor BISSEN. Yes, it is a balance that has to be struck. So, there have been 156 permits that have already been submitted and the 48 of those have been approved. This is just in Lahaina and couple in Kula and there are 20 homes that are currently being rebuilt right now in Lahaina. I think your point about having the material be fire resistant, fire retardant is obviously part of the messaging that having people build safer is of course something that has been also promoted.

But I wanted to share is, for us, probably our main policy is to try to put the same people back in the same homes, on the same—because the risk that is threatened by is the people who are leaving. And, you know, building it back nice and safe, but having it be an entirely new group of people occupying would not be our goal. And so, there is the balance that I was just talking about.

There are very big differences between Paradise and Lahaina in terms of the makeup of the community. That was more of a retirement community. It did not have the type of industry and they struggled for rebuilding because lots of that community decided not to return. And, of course, here we want our people to return and so there have been some differences. But I would say, you are absolutely right, we have to balance speed with the safety.

Ms. TOKUDA. And not necessarily impede the speed, but we have to make sure the planning and the approval of permits reflects, perhaps, even everyone's desire, including those homeowners applying for those permits, desire to build back smarter. And if we

keep the exact footprints, are we precluding ourselves from building safer so undergrounding, widening, those types of things.

And so, I just hope that all of that is a parallel, but not just in parallel, they kind of overlap each other as I have been talking about. So, we are not approving quickly or too quickly a lot of these permits to rebuild. And at some point, negating the opportunity for us to actually build the improvements that the entire community wants, which could be those underground utilities and wider streets, perhaps even cultural corridors, those types of things.

So, I would just say we have to step back always and remember what is the big picture vision the community has presented and making sure we reflect that in the plans, as well as permitting and other types of decisions that go through. And I know that takes a lot of political and community will and courage as well at the end of the day, but I think that will be called upon us to be able to do that to make sure that what we build for the future is in fact the vision that our people have asked for. At the end of the day, keep them safe as well, in Lahaina, a place where people can live so thank you for that.

And I would just like to ask one question of Kéeaumoku. This could have worked out completely differently, in terms of a Federal response, to a disaster in one of our most sacred historical and cultural places. I think you and I both know that. There could have been time and place where we would not all be sitting in this same room together talking about how we have worked to get to this point. So, what made the difference to you? How is this different?

You know, you have that historical institutional knowledge—he is young, too, by the way, I am not saying he is old—but how was this different from any other Federal response that you have experienced or heard about or seen? And how was it better so when we look forward, these are things—we have to correct things definitely, we have to fix little tweaks as you said, hiccups, but how do we institutionalize this because it was in fact better?

Mr. KAPU. In my testimony I kind of mentioned, I said I sat on many boards and commissions. So, having that advantage, so looking at our town in a more different way. And I think that has a lot to do with one of the problems that we face when we talk about affordable homes and things like that, because we have got to realize that, you know, in Hawaii, it is really extremely different, especially when you talk about burial laws and you talk about, you know, any kind of infrastructure, especially during the first phase of the development they found bones when they started doing a lot of the transmission lines, so that is a big snag.

So, for us, as the kahani as many years that I have been involved in, not just the review, been planning as well as consulting with things such as the culture corridor and why that is important is to make sure that we have people on the ground to address the needs of our historic properties mainly.

And why that is important is because my County of Maui when we originally started in the beginning, we never thought we would take on a big responsibility such as being involved in these recovery efforts. I went from a 501(c)(3) nonprofit organization of only eight individuals in our organization to 62 cultural monitors and observers.

So, being provided the opportunity to step up and be a part of a solution and not the problem, I have been able to hire a lot of the family that lost homes, family that lost families. And it kind of changed the atmosphere pertaining to how we would dive into our community to make sure that our community, although being agitated, to know that we have not just Hawaiians, but also multigenerational families that we hired to be a part of the monitoring and observations that was going throughout the town. So, that was kind of great.

In the beginning, I thought, you know, first of all that OK somebody putting me under the bus, but it was greater than that. I think one of the greatest opportunities was sitting with a lot of the contract people that came from afar, all the different primes, working with Nima, Hi ema, different contractors and all that and really understanding what the importance of why we were there.

Our priority was to make sure that we focus on the residential side to get our families back home, because in the beginning my county in Maui was one of the hubs that was set up to provide provisions for our community, food, water, resources. And we did that periodically during a time when we were selected to be a part of the recovery efforts, my County of Maui's cultural monitoring program. Being involved with a lot of the architectural design, people that was hired, the contractors, the archeologists, stuff like that.

So, it gave us an opportunity to look at the layers of different governances and how we can expedite it to make sure that the priority was to get the residents home. That was the first priority for us to make sure that we provide whatever needs and necessities. We are kind of like the watchdogs out there to make sure that the communities were protected, the properties were protected.

Our whole responsibility to the kahani was we are the first and last defense to protect the integrity of our town. Although we were kind of a little bit on the incognito, but I think sometimes you have got to take that stance today because how we need to think expediting, how are we going to take care of our communities.

So, mahalo for the question. I hope I answered it.

Ms. TOKUDA. Mahalo.

Thank you, Mr. Chairman, I yield back.

Mr. SESSIONS. The gentlewoman yields back her time.

The distinguished gentleman, Mr. Case, is recognized for 5 minutes.

Mr. CASE. Thank you, Mr. Chair.

Mayor, I want to follow up on Rep. Tokuda's questioning on essentially what we are building back to. Because from the very beginning, one of the big questions has been what is our target at the end of the day, what is Lahaina that we envision and that we want to bring back to life? And it may not be the same exact Lahaina as before.

And actually, I am not sure it should be from a, you know, fire prevention, wildfire prevention and that is before you get to the community's concepts about how to bring back Lahaina as a vibrant residential and business and cultural community.

And if you look at Mr. Fenton's charts that are in my head, we have all been in the briefings, the sequence depends on a decision soon or later about what that plan is for Lahaina. And I say this

to you as a very practical matter, because from a Federal funding perspective, which is going to have to fund this, if we are, as your delegation and other, successful in opening up that next large tranche of Federal money in the Community Development Block Grant Disaster Relief, the CDBG-DR funding, and as you go to the private sector and others for partnerships along those lines, you have got have a plan.

Otherwise, the money is not going to be—it is going to be very hard for us to say to the Feds, hey, we have got the CDBG-DR funding and we are ready to fund it, but by the way, we did not know what we are funding for. And so, the real question here is, I recall Mr. Fenton's charts, I am not pinning it on him, because it was a question for everybody, but sometime around this period there would be that decision.

I mean, not exactly right now, but soon, not later. And so, I am just, you know, Lahaina was in many areas nonconforming use. And so obviously, we now have the problems of the nonconforming use and how to work through that. The conditions of much of Lahaina facilitated or probably facilitated wildfire exposure, density, spacing setbacks, street width, et cetera, et cetera, wires above ground.

And so, I guess my question is where are you on that decision? I know it is a complex decision. It is a decision, you know, for the community, for the elected leaders that we have always said from the beginning that is Maui's decision, but when is that decision coming along? Because it is not too far away that we are really going to need that decision to have been made.

Mayor BISSEN. I agree with you. Thank you, Congressman. The long-term recovery project is due to be out, the draft, in October. That is the result of many, many community meetings that we have held and also neighborhood meetings that our office of recovery staff has been pursuing.

One of the, I guess, mantras we have had is that this would be community led and government supported. You know, keeping in mind we are not planning a subdivision that is owned by the county. These are all privately owned properties that we are needing to get input from, some that will be impacted more than others.

When we talk about Front Street and the business community, also privately owned lands that are impacted by shoreline rules, by SMA rules, by so many rules. So, I guess the challenge is taking all of that into account and putting that into the plan that I mentioned to you. We had—our deadline was to be by the end of year and October is where we think the draft will come out, the first draft.

Again, that is going to be a result of the meetings and what has been told to us by the community in those meetings—it is a compilation of those—of that feedback. So, that—it mirrors what we have been receiving. Totally understanding evacuation, health and safety factors, streets, you know, size of the streets. We have a lot of data, a lot of information that has also been factored into those decisions.

But you are right. It is a challenge to try to all be on the same page, and it is probably going to start with a recommendation

based on, again, what we have heard, and I am sure it will go through a few different drafts as we put it out to the community.

Mr. CASE. That is really good.

And so, the process, I assume, would be you would put the draft together, and it would go out to the community for comment, but sooner or later, it has to be converted into a county ordinance, right?

Mr. BISSEN. Sure.

Mr. CASE. Possibly even amendments to state law for SMAs and that kind of stuff. So, we have got some—you know, it is not as if it is going to be done by the end of the year. It is just that the plan itself is out there and hopefully agreed to in concept.

But a question along those lines. So, you already have—I think you said they have 157 permit applications, 40 or 50 in process, 20 approved. Are they—

Mr. BISSEN. Being built.

Mr. CASE. Twenty being built.

Mr. BISSEN. Twenty homes being built right now. There are 48 that are approved.

Mr. CASE. Right.

And are those—I assume that those 20 are being built in accordance with current code. So, like—

Mr. BISSEN. Those are permitted.

Mr. CASE. Right.

Mr. BISSEN. Those are all permitted.

Mr. CASE. So, they would have waived any nonconforming use issues or they did not have any or—I mean, they are being built according to some understanding of what Lahaina is going to look like afterwards, right? Because the houses are being rebuilt, as opposed to any modifications to, you know, lot lines or anything like that.

Mr. BISSEN. I think I understand your question. My answer is yes.

Mr. CASE. OK. All right, thanks.

Mr. SESSIONS. The gentleman yields back his time.

It does not take a lot to have to sit here and listen and conjure up in your mind the undertaking that you are all involved in. We heard stories of roads that were too narrow, people that were trapped, exits that did not necessarily represent an emergency, may have represented daily life.

I know there is an undertaking here, and my Federal partner friends, as we have spoken, the Mayor was in some of these because he and I spoke about the avenues that need to be addressed.

But it is going to require a big undertaking. Are you going to take someone's title to a land and make it bigger or change it? What impact does that have on the next person? How do you take and widen a street knowing that you run into people's title? How do you come and say we want our infrastructure for electricity or other means? How do you dig the hole for that and come up with the agreement from the community? How do you cross lines?

Our prayers are with you. We are not here to try and solve those, but I think you have adequately told me what I think I knew and understood as I watched this circumstance as it evolved. I think you have properly addressed each other. I think you have shown

respect and dignity. I think our Federal partners have attempted to do that.

But I will tell you the people on this side also are trying to weigh and measure not just money and time and effort, but we are trying to count on you to come up with some of those answers so that we are able to correspondingly find out, as your Members are, how do we work to make sure it can be accomplished.

This is a serious undertaking. This is something that you can hope and pray it never happens in your lifetime. But I think that I am looking at a group of people that are up to it, and I want to pass to each of you, not as we leave here but as we listen and work through in our minds, this requires a lot of people, not just you, to have cooler heads, to have thoughtful ideas, and to work together.

And there is an old saying in Texas, when the going gets rough, the rough get going. And they really work together, and they really find common elements.

You may have heard me earlier, but the Mayor said to me, you know, Congressman Sessions, when we get 10 people in a room, you get 10 different ideas. I would say to you that I would challenge you to find a way to look at this where you can come up with that idea. And I would like to think that when you have done the heavy lifting, that you can come back to your delegation, and they will find common practice to be able to approach us.

We did not come here to hear negative things. We came here to hear things about reality, and the reality of what you have presented us with and that we are respectfully coming back to you to say is, we think there was some flexibility allowed by your Federal partners. We think we have to make it work, and we think in Congress, we have got to work together to make that work.

I have admiration for you. I have respect. There are communities in the district that I represent that lost everything by a twister that came and went in 48 seconds. It tore up lives, shifted ideas, and gave people a reason to be thankful but also to fear. And I want you to know I think you are up to it.

Is there any Member here that wishes to extend with a second round? Mr. Case?

Mr. CASE. No. Thank you.

Mr. SESSIONS. Ms. Porter?

Ms. PORTER. No. Thank you.

Mr. SESSIONS. Yes, my adult is telling me hold on. And I can handle that. So, we will ask Ms. Tokuda when she comes back.

So, I have been doing this for a few minutes anyway, trying to be nice, but I wanted to say what I said. So, I'm going to say right now, pending her coming back—and we get this, she needs to be given that opportunity—that I want to thank my staff for the professional work that they have developed. I want to thank my colleagues and their staff. I want to thank them for the time.

And I also want to thank, as I did during the 6 years when I was Chairman of the Rules Committee, for the stenographers who have taken time to come and learn how to listen to California, Hawaiian, and Texan again as they try and take these words that are most genuinely and heartfelt.

If someone reads the words, they may be able to decipher them as being different from normal hearings that we have.

But for those of you who are here, I have been told this is on C-SPAN and will be available to people across the United States of America and for you, because I am sure they will replay it tonight, because I am sure my wife will see me.

But what I want to say to you is, is that if you fail to watch the TV, you will fail to see the real names, work, prayers, emotions, and resiliency that has been exhibited today by this panel and the first panel. That I offer support and prayer and believe that we have done the right thing.

But I want to say this: it is the people that sit behind you that also have to feel like they got a fair shot at hearing and understanding. And so, I would encourage my young Mayor and each of you to make sure that you are clear when you speak, that you enunciate those things that are still hopes and dreams, and that your Member of Congress will make sure that she transmits those to us, I think, appropriately, and we will listen.

The gentlewoman is recognized for any closing statement she would choose to make. The gentlewoman is recognized.

Ms. TOKUDA. Thank you.

And first of all, again, Mr. Chair, to you, we have been having these discussions literally for months, months and months about when was the best time, the most appropriate time, who to bring forward, what to see when you were here. I cannot thank you enough for just the aloha you have shown our people.

And I think just from the two panels today, you have seen that there has been so much work done, and there is so much professional and personal commitment that each one of them brings to really making sure that we not just help people heal and recover but that we actually come back so much stronger, and that we reflect the Lahaina and the Maui, country of Maui as well, and the Hawaii that we want to be going forward into the future.

And so, you know, as I said in the very beginning when I started, and I will say it again, it has been a really fast and long year for all of us. I think when we look around the room at the faces, when we hear the names, when we hear the bright spots and what we have been able to accomplish together, for many of us it triggers back all of these memories of where we were, what we were experiencing, both the highs and the lows.

And so, it has been quite a trying year for us, but to be able to give us this opportunity in our home, in this space, to be able to share where we have come from and, more importantly, what we see for the future and how we can do better and be stronger going forward, that is truly a blessing for us that you would be willing to do this. Whereas, many times it is just what you get in writing or it is whoever happens to be in D.C. to be able to share that.

So, this is really meaningful for our community to have this opportunity, and I know that there is plenty of folks in this room right now who have been strong leaders for this community, many watching online right now that have really stood up.

And so, I wish you could meet all of them during your time here because I tell you, they would tell you the stories, and they would paint the picture of why the relationships have been so meaningful.

And they will be lifelong. Folks like Bob, you cannot go anywhere. You will always, as I said, become anuhea and part of the ohana.

And both of you as well. Thank you, Chair, Representative Porter. Taking the time to be here shows your commitment, the kuleana, you feel to making sure that whatever happens going forward is done, is done right. So, I truly feel blessed to have been a part of this and, again, just really want to thank you and thank everyone here for making this possible.

Thank the teams, the folks that sit in the back sometime but who made sure that all of this happened in a way that will be respectful, as you said, and sensitive to the community. So, thank you again.

Thank you to my colleague, Ed Case. While this is no longer his district, it was his district. He always makes sure, and we both do, that, you know, the needs of our state as a whole are represented in the halls of Congress. So, thank you again.

Mahalo, everyone.

Mr. SESSIONS. The gentlewoman yields back her time.

Without objection, all Members that are here have 5 legislative days within to submit material and additional written questions for the witnesses. I would expect that the witnesses will respond back—I do not worry about that—but accordingly, so that we may put this entire matter together.

Seeing no further business, without objection, the Subcommittee stands adjourned.

Thank you very much.

[Whereupon, at 1:26 p.m., the Subcommittee was adjourned.]

