

FROM THE OFFICE OF

# SENATOR STANLEY CHANG

## East Honolulu Community Newsletter

December 2024



### HISTORIC TAX RELIEF FOR HAWAI'I RESIDENTS

Governor Josh Green has signed H.B. 2404, now Act 46 (2024), into law, marking the largest income tax cut in Hawai'i's history through the Green Affordability Plan II (GAP II). This legislation reduces individual income tax liability for all residents and aims to make life more affordable for working families.

#### Key Highlights of GAP II:

- **Standard Deduction Increase:**  
By 2031, the standard deduction will rise significantly, from **\$4,400 to \$24,000 for married filing jointly, and from \$2,200 to \$12,000 for single filers**. This change benefits low- and moderate-income families the most, exempting more of their income from taxation.
- **Revised Tax Brackets:**  
High tax rates, which previously applied at lower income levels, will now apply only at higher income thresholds, easing the burden for lower- and middle-income taxpayers.

#### Impact on Affordability:

Before GAP II, Hawai'i had one of the highest income tax burdens in the nation, especially for families earning the median

household income of \$88,005. After full implementation in 2031, a family of four at this income level will see their tax liability drop by 71%, **from \$5086 to \$1473**, effectively increasing take-home pay by 4.1%.

#### A Progressive System:

GAP II enhances the progressivity of Hawai'i's tax system. *Higher-income households will contribute a larger share of income taxes, while lower-income families will see the greatest reductions.* By 2031, lower-income taxpayers in Hawai'i will have some of the lowest tax burdens in the nation.

Act 46 aims to make life more affordable, enabling residents to keep more of their earnings for basic needs, savings, and unexpected expenses. This milestone legislation underscores the state's commitment to helping Hawai'i's working families thrive.

To learn more about how this new tax law may help you visit [tax.hawaii.gov/blog/blog16-estimated-impacts-of-2024-tax-cut-bill](https://tax.hawaii.gov/blog/blog16-estimated-impacts-of-2024-tax-cut-bill).

Increases to Standard Deduction

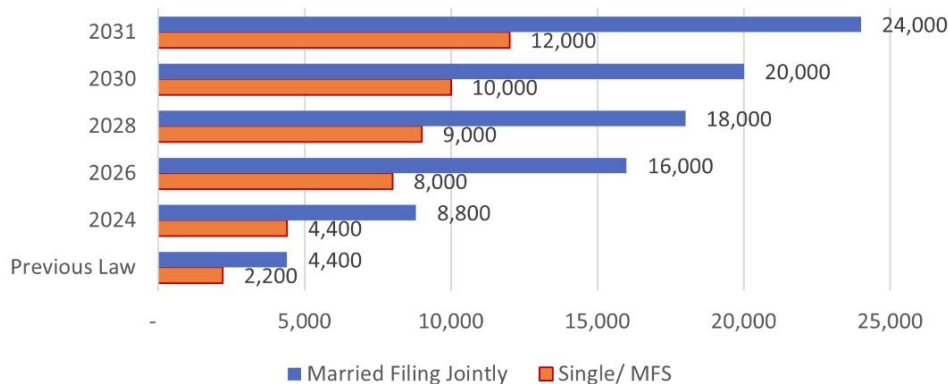


Image Credit: The Office of Stanley Chang

#### ▶ CALL US

808-586-8420

#### ▶ EMAIL US

Stanley Chang  
Senator, District 9 (D)  
[senchang@capitol.hawaii.gov](mailto:senchang@capitol.hawaii.gov)

#### ▶ HANDY CONTACTS

- State Pothole Hotline  
808-586-7852
- City Pothole Hotline  
808-768-7777
- State Homelessness  
[gov.homelessness@hawaii.gov](mailto:gov.homelessness@hawaii.gov)  
808-586-0193
- City Homelessness  
[complaints@honolulu.gov](mailto:complaints@honolulu.gov)  
808-768-4381
- Abandoned Vehicles  
808-733-2530
- Building Permits  
808-768-8000
- Poison Control  
800-222-1222
- Trash Collection  
808-768-3200
- Street Light Repair  
808-768-5300
- Domestic Abuse Hotline  
800-799-7233
- Public Assistance Information Line  
855-643-1643

## MOVING FORWARD

# NEW ONLINE RESOURCE AVAILABLE FOR ASSISTED COMMUNITY TREATMENT PETITIONS

Assisted Community Treatment (ACT) was passed as law in 2013 to support individuals with severe mental health and substance use issues. Without support, these individuals would likely become unsafe in the community and may have difficulty participating in treatment. Anyone, including family members, service providers, and mental health professionals, can file an ACT petition in family court, which may lead to a court-ordered treatment plan. In the Department of Attorney General's news release, Michael K. Champion, MD, Senior Advisor for Mental Health and the Justice System to Governor Josh Green, MD, highlighted that ACT can "improve a sense of personal engagement in treatment, support recovery in the community, and help people who are caught in a revolving cycle of hospitalization, incarceration, and homelessness."

In 2024, the Legislature clarified that the department can assist individuals with preparing and filing ACT petitions. They may also assist with presenting the case at any related court proceeding. Dr. Champion stated that the department's assistance with the ACT petition process would help to lower barriers and improve access to

needed care. However, this assistance is not guaranteed. The department recently released a new webpage to provide the public with forms and instructions, including eligibility criteria and legal definitions, to facilitate the ACT petition process.

If you are looking to submit an ACT petition on behalf of a loved one or patient, visit the department's new website at [ag.hawaii.gov/act\\_petition\\_info](https://ag.hawaii.gov/act_petition_info).

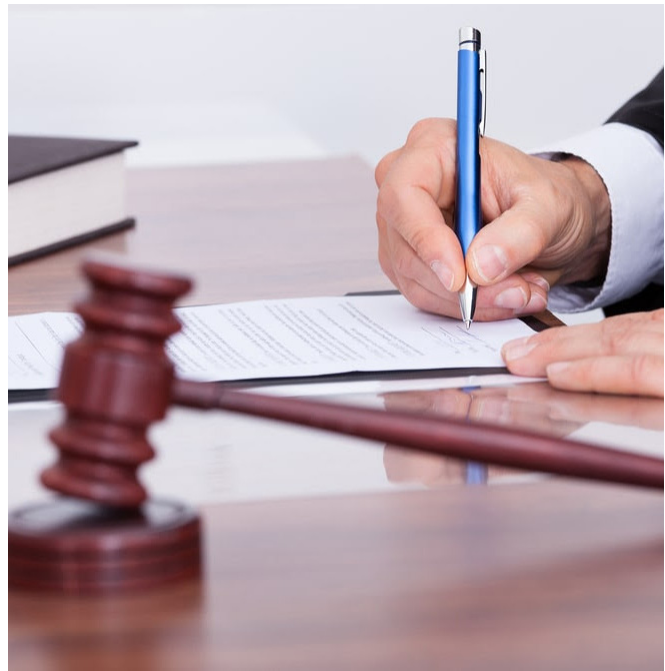


Image Credit: sbtreatment.com

## HEALTH INSURANCE MARKETPLACE OPEN ENROLLMENT

The federal **Health Insurance Marketplace** is now open, offering Hawai'i residents an opportunity to shop for and select health plans through [HealthCare.gov](https://HealthCare.gov). This is a vital resource for those who do not receive insurance through their employer or are self-employed.

Open enrollment runs through January 15, 2025, but to secure coverage starting January 1, 2025, you must **enroll by December 15, 2024**.

Current Marketplace enrollees can also review and update their plans during this period. **In 2024, over 20,000 Hawai'i residents** enrolled in a Marketplace plan, with more than 17,000 receiving **subsidies** to help reduce their premiums, according to the Department of Commerce and Consumer Affairs.

The Marketplace was established under the **Affordable Care Act (ACA)**, commonly known as **ObamaCare**, to make health insurance more accessible and affordable. Subsidies, or premium tax credits, are available to many enrollees to help lower monthly

costs. Last year, a record **21.3 million Americans** enrolled in Marketplace plans nationwide.

Take advantage of this opportunity to find a health plan that meets your needs and budget. Visit [HealthCare.gov](https://HealthCare.gov) to learn more and enroll today!



Image Credit: HealthCare.gov

## IN THE COMMUNITY

# TRACKING HAWAII'S AFFORDABLE HOUSING PIPELINE

The state has introduced an innovative tool to monitor the development of affordable housing: the *Affordable Housing Pipeline Dashboard*. This resource tracks hundreds of affordable housing projects launched since the beginning of the Governor Green Administration, offering a clearer picture of Hawai'i's progress toward addressing housing needs.

### What the Dashboard Tracks

The dashboard focuses on projects where a portion of the units have affordability restrictions or are part of the Department of Hawaiian Home Lands homesteads. Using data from publicly available sources, these projects are monitored across seven phases of housing development. This phased tracking provides insights into anticipated completion timelines and the challenges these projects may encounter along the way.

### Interactive Features

The dashboard's data is presented in these interactive panels:

- **Housing Units by Location:** explore a map of where projects are underway.

- **Development Stages:** understand what phase each project is in.
- **Completion Timelines:** see expected delivery dates for housing units.

### Why It Matters

The *Affordable Housing Pipeline Dashboard* is a critical step toward greater transparency and accountability in Hawai'i's efforts to meet its housing goals. By providing real-time data and updates, the tool empowers policymakers, stakeholders, and residents to better understand and support the State's housing initiatives.

### Contribute or Learn More:

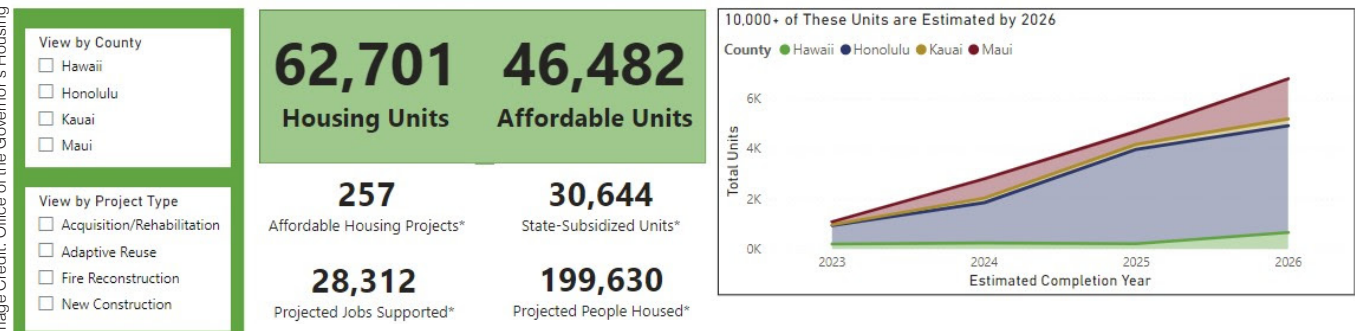
The State encourages community participation to ensure the accuracy and comprehensiveness of the data. If you know of an affordable housing project not included in the database or have questions, please contact [gov.housing@hawaii.gov](mailto:gov.housing@hawaii.gov). Individuals can also learn more about development and its role in addressing our housing needs by exploring the dashboard pipeline at [hale.hawaii.gov/affordable-housing-pipeline-dashboard](http://hale.hawaii.gov/affordable-housing-pipeline-dashboard).

## Hawai'i Affordable Housing Pipeline Dashboard



Housing production is a complex process that often spans decades. The Affordable Housing Pipeline provides greater insight into the current state of affordable housing production in the State of Hawai'i. Projects with a percentage of affordably-restricted units or Department of Hawaiian Homelands projects are tracked in the dashboard.

Image Credit: Office of the Governor's Housing Team



## YOUR CONCERNS

### "DON'T LET IT LOOSE" CAMPAIGN

Recent discoveries of illegal, non-native marine species spreading on Hawai'i's reefs have sparked the launch of the "Don't Let It Loose" campaign.

This initiative is led by the *Hawai'i Department of Agriculture* (HDOA) Plant Quarantine Branch, the *Department of Land and Natural Resources* (DLNR) Division of Aquatic Resources (DAR), the *University of Hawai'i-Waikiki Aquarium*, and the *Coordinating Group on Alien Pest Species*. The "Don't Let It Loose" campaign aims to prevent the release of invasive marine aquarium species into local waters, protecting Hawai'i's delicate aquatic ecosystems from significant harm.

Invasive species can disrupt aquatic ecosystems by outcompeting native species for resources, degrading water quality, and reducing coral cover. These impacts ripple into socio-economic challenges, such as diminished fish stocks for local fishermen, local health hazards, and costly removal efforts.

The campaign emphasizes **education** and **action**.

Hawai'i law prohibits the possession of most non-native marine aquarium species, with penalties including fines of up to \$200,000 and potential imprisonment. However, the HDOA Amnesty Program offers a no-penalty solution for individuals to surrender prohibited species voluntarily at drop-off locations like the *Waikiki Aquarium*.

For more information or to report illegal species, visit [dontletitloosehi.org](http://dontletitloosehi.org) or call 808-643-PEST. Together, we can work to protect Hawai'i's irreplaceable marine environment.



Image Credit: dontletitloosehi.org

### SET TIMERS TO SAVE ON WATER & AC BILLS

Families spend about 6–7 hours a day away from home due to work and school schedules. Setting timers for your AC and water heater is a smart way to get back savings effortlessly during that time.

#### Water Heater Timers:

Set to shut off for the most savings. Or, simply turn the temperature to no higher than 120°F to save 4–22% on annual water heating cost. Hawai'i Energy has created a video to explain how to set a water heater timer: [vimeo.com/29448909](http://vimeo.com/29448909).

#### AC Timers:

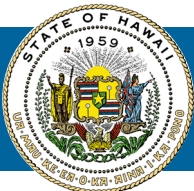
Set your AC thermostat to shut off for the most

savings. Or, simply turn it up 7–10°F for 8 hours per day to save up to 10% on annual cooling costs.

For any questions, please contact Hawai'i Energy at (808) 537-5577.



Image Credit: Hawai'i Energy



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**SENATOR STANLEY CHANG**

Hawai'i State Capitol, Room 226  
415 South Beretania Street  
Honolulu, Hawai'i 96813