

HLU Committee

From: Vicki Stewart <vicki.stewart@icloud.com>
Sent: Wednesday, June 25, 2025 12:03 AM
To: HLU Committee
Subject: Short term rentals

[You don't often get email from vicki.stewart@icloud.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

We own a condo in Maalaea area since 2001. We have employed numerous cleaners and tradesmen all those years. We've had thousands of vacationers who prefer condos vs. hotels because of the living convenience and cost.

They said they would not have come and spent hundreds on expensive hotels.

These people contribute to the economy via tours, restaurants, and my condo room tax.

Additionally our small 1 bedroom condo is not suitable for a family because lack of space, storage, parking, services.

In conclusion the loss of revenue from these short term rentals would be devastating to Maui's financial economy and loss of jobs.

Thank you for your consideration.

Vicki and John Stewart

Island Sands #604

Sent from my iPhone

HLU Committee

From: Anon <anon9496n@gmail.com>
Sent: Wednesday, June 25, 2025 3:33 AM
To: HLU Committee
Subject: Bill 9 is Illegal

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I oppose Bill 9

Minatoya properties were NOT intended for Workforce Housing and a legal use cannot be phased out.

We cannot go back to an 'original intended use' of Workforce Housing with because we are practicing the original intended use, which can be easily confirmed through county and state records.

The Mayor knows this and is being dishonest.

Let me share a few excerpts from internal emails in the Mayor's Office between March 24 and April 3, 2025 that I obtained via an anonymous FOIA request.

These emails are between the Director of the Department of Housing who is an attorney, the Executive Assistant to the Mayor, the Director of Planning, the Director of Communications and Government Affairs and the Director of Finance among others.

"....The Department of Housing has NOT maintained a running list of all residential workforce housing units, and CERTAINLY hasn't maintained a list of workforce housing units in the so-called "Minatoya"

".....When we talked about this last, we decided a few months ago that the research required to determine which of them were supposed to be workforce housing was NOT WORTH THE EFFORT."

“....COULD NOT FIND ANY UNITS THAT WERE BUILT AS WORKFORCE HOUSING using immediately available records to search. I remember her sharing this during a meeting with the Mayor on messaging....”

“.....any unit developed outside of 2.96 is NOT, by CODE DEFINITION, a residential workforce housing unit. Therefore, NONE OF THE TRANSIENT VACATION RENTALS IN THE APARTMENT DISTRICT ARE WORKFORCE HOUSING UNITS.....”

Furthermore, I oppose Bill 9 because

Hawaii law states that new residential zoning ordinances cannot override vested rights that have already been legally established. Apartment 1 and 2 are RESIDENTIAL zoning classes and their legal uses cannot be removed or phased out. This would be a government taking . Taking away a legal use is still a taking.

These vested rights arise through Equitable Estoppel which is Recognized by the Hawaii Supreme Court in Denning v. County of Maui.

This doctrine prevents the government from enforcing new zoning laws as reaffirmed and refined in Life of the Land v. City Council and County of Kauai v. Pacific Standard Life.

Furthermore, in April 2022, Honolulu passed Ordinance 22-7 and Oahu was ordered to pay the rental owner’s legal fees.

The court established that USE takes precedence over any length-of-stay rule once that use has been lawfully established.

The court acknowledged that USE....activities like eating, sleeping, storing belongings and receiving rental income, which signify actual residential USE, were more important than how long the stay lasted. No length-of-stay change like a long term rental requirement or restriction can retroactively target those legally operating rentals .

Furthermore, vested rights are fiercely protected by the U.S. Constitution.

We are not stupid. We will NOT be applying for zoning changes to gain a right we already have legally.

Please don't insult another owner implying we relied on what a realtor told us. We did our due diligence along with our attorneys.

This Bill will not stand up to a legal challenge and will cost the County dearly in legal fees and damages.

Thank you for your attention to this matter!

Anonymous

HLU Committee

From: WAYNE HARTSTEIN <wmharts@yahoo.com>
Sent: Wednesday, June 25, 2025 5:04 AM
To: HLU Committee
Subject: Opposition to Bill 9

You don't often get email from wmharts@yahoo.com. [Learn why this is important](#)

Aloha HLU Committee,

I have listened in on quite a bit of the testimony for both sides of Bill 9. I am opposed to this bill. You have heard testimony about all of the economic impacts associated with the banning of STR's. You have heard testimony about the need for affordable housing for the people in need on Maui. I am not going to get into that debate as I do understand and feel for everyone on both sides of this debate.

I do own a STR in West Maui. It is a studio unit. Our complex has 50 units. It has 48 parking spots, 8 mail slots, a laundry quarter, a front office for rental, and a laundry room. We do not have any storage rooms on the property.

The complex consists of 8 - 3 bedroom units, 8 - 2 bedroom units, 18 - 1 bedroom units, and 16 studios. We luckily have four units that the owners have chosen not to rent. You can see that with 50 units and 48 parking spots, we do occasionally have issues with parking. We are located on Lower Honoapiilani Road near Pohaku Park (S- Turns). There is no street parking real close to our complex.

If our units were attempted to be turned into long term rentals, parking would be one major issue, especially for families with a need for multiple cars. Storage would also be an issue.

Our HOA fees are very high.

Studios = \$1,075
1 bedroom = \$1,682
2 Bedroom = \$2,650
3 Bedroom = \$3,248

We also have had special assessments for a pipe re-lining project and a spalling project. We are now looking at a potential million dollar assessment due to termite damage.

Many of us also have mortgages, insurance, and other fees that make these units just not suitable for affordable housing. We have been run as a condo resort hotel since 1974. It was never workforce housing. We were 3 diamond approved by AAA in their travel books as a hotel resort.

I believe that the best possible solution to resolving this issue would be to utilize vacant county land, hire a contractor to build affordable housing, remove some of the permitting roadblocks, and utilize a portion of the tax revenue generated by the big hotels and the legal STR's to help pay for the housing. If you eliminate the Minatoya list STR's altogether, Maui loses out on that tax revenue and the dollars needed to actually get something like this done.

Thank you for your time and consideration.

Mahalo,

Wayne Hartstein
(925) 314-6109
wmharts@yahoo.com

HLU Committee

From: Jane Mori <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 6:14 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Jane Mori
janemori@gmail.com

Kula, Hawaii 96790

HLU Committee

From: Kalei Rahe <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 6:22 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Kalei Rahe
kaleiraher@gmail.com

Honolulu, Hawaii 96816

HLU Committee

From: Melissa Verbena <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 6:53 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Please support local residents having access to housing.

Thank you☆☆☆Melissa Verbena

Melissa Verbena
lovechildmuse@gmail.com

Makawao, Hawaii 96768

HLU Committee

From: Larry <larrychurchwell@comcast.net>
Sent: Wednesday, June 25, 2025 6:54 AM
To: HLU Committee
Subject: Montoya List

You don't often get email from larrychurchwell@comcast.net. [Learn why this is important](#)

I own a condo on the Montoya List that I've rented out by the week for over seven years. If I'm no longer able to do this I will NOT convert it to a long-term rental as the mayor expects. Why not? My fees are greater than I could rent it for so I would lose money. I will lose more money by leaving it vacant, but I will be able to still use it several times a year for my personal use.

So, there will be no housing gain for Maui, but what other impacts will there be? I currently pay a cleaning person to clean my condo between guests, but her services will no longer be needed. I pay a carpet cleaner four times a year to clean my carpets and tiles, but he will no longer be needed. Renters cause a lot of wear and tear on my condo so I hire many tradesmen over the course of a year, but not if I don't rent my condo. I pay an on-island property manager that won't be needed.

I assume many owners will make the same decision as I will to not rent their condos. So collectively it will put many of the types of people listed above out of business and unemployed.

Condo renters pay a large amount of hotel tax to Maui Count and this will go away.

So, in summary, there will be minimal increase to long-term rental housing, while hundreds or thousands of Maui residents will become unemployed, and tax income plummets.

This is an idea that on the surface seems like it might help the Maui housing situation, but after even a cursory review it becomes clear it will do little to impact housing while causing numerous other devastating effects to Maui citizens.

Larry

HLU Committee

From: Andrea Comstock <andimkk@aol.com>
Sent: Wednesday, June 25, 2025 7:02 AM
To: HLU Committee
Cc: Drea; Val L Hudcovic
Subject: Andrea Comstock Testimony Bill 9
Attachments: 6.23.2025 Andrea Comstock Bill 9.pdf

[You don't often get email from andimkk@aol.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Aloha,
Please find a copy of my Testimony on Bill 9.

Thank You,
Andrea Comstock
Sent from my iPhone

Andrea Comstock
PO Box 729
Kaunakakai, HI 96748

June 23, 2025

Aloha Chair and Committee:

My name is Andrea Comstock and I, along with my siblings, own a short-term rental property in South Maui.

Previously, I opposed Bill 9. However, after considering all arguments, I have changed my position. There are valid reasons both for and against this bill, and the Committee likely shares this sentiment. As several testifiers stated, “while this bill is not perfect, it’s a beginning/start”. Therefore, I support Bill 9.

My siblings and I were born on Maui and raised in Kihei on a property which is included on the Minatoya list. Our father bought this property, with a VA loan back in the 1960s. Both my parents worked hard and made significant sacrifices to keep this property for future generations. We are not speculators, part-time residents or mainland investors - Hawaii is our home.

While I support this bill, one of my concerns is that the small percentage of local families, like mine, that own a TVR, may not be able to sustain and keep our property due to high operating costs (and no we don’t have resort landscaping or a pool). I request that the council pass additional legislation that supports long-term rental owners, and it is imperative that these supporting measures are enacted **concurrently** with Bill 9. An example would be a Long-Term Rental Property Tax Exemption similar to what is offered now for those who rent long term (Chapter 3.48.466 MCC) however, it should be based on the number of units you have, vs. a single exemption for one property.

I would also like to add, that if the objective of the bill is to provide housing for local families and to rebuild our communities, then this bill needs to include TVRs in both the apartment zone and residential zone! Targeting one group while allowing others to continue operating their vacation rentals is contradictory and doesn’t **fully** support the goal of this bill. The pro’s and con’s, the arguments for and against Bill 9 will be the same arguments if you include prohibiting TVR’s in residential zones. This is the perfect time to add this into the current bill being proposed.

Finally, in the mayor's opening statement, he noted that properties could seek to change zoning from apartment to hotel district. This appears to be a loophole for the wealthy, allowing large complexes to re-zone and continue operating as TVRs. While this process may be costly, those with the means will pursue it. I urge the council to close this loophole , if it is possible and that it be done before passing Bill 9.

Mahalo for taking time to review this important legislation.

Sincerely,

Andrea Comstock

Owner

HLU Committee

From: Eleonore Koury <eleonore@fastmail.com>
Sent: Wednesday, June 25, 2025 7:15 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

You don't often get email from eleonore@fastmail.com. [Learn why this is important](#)

Housing Land Use Committee,

Aloha Councilmembers,

Please please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Our island needs this!! As a resident I have not been able to purchase a home because investors with short term rentals have completely taken over and increased housing costs tremendously, out bidding residence and eradicating affordable housing

Mahalo for all your efforts

Eleonore

Eleonore Koury

eleonore@fastmail.com

1380 Haliimaile

Makawao, Hawaii 96768

HLU Committee

From: County Clerk
Sent: Wednesday, June 25, 2025 7:32 AM
To: HLU Committee
Subject: fwd: Testimony
Attachments: Bill 9 testimony; Support for Bill 9 to Phase Out the Minatoya List!; Support for Bill 9 to Phase Out the Minatoya List!; Support for Bill 9 to Phase Out the Minatoya List!; Support for Bill 9 to Phase Out the Minatoya List!; Support for Bill 9 to Phase Out the Minatoya List!; In Support of Bill 9 to Phase Out STRs; Support for Bill 9 to Phase Out the Minatoya List!; Support for Bill 9 to Phase Out the Minatoya List!

HLU Committee

From: Bryan Zimmerman <snakezim@yahoo.com>
Sent: Tuesday, June 24, 2025 10:54 PM
To: County Clerk
Subject: Bill 9 testimony

[You don't often get email from snakezim@yahoo.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Aloha,

My name is Bryan Zimmerman, and I have been a resident of Maui since 2010. I am writing today in support of the passage of Bill 9. I have watched or attended most of the testimony offered on this bill, and felt compelled to share my thoughts and opinion on this matter.

First of all, I believe this is a zoning correction that will positively affect multiple issues we are facing on Maui. While I agree with the opinion that this bill will not “solve” the housing crisis we have been in, I do believe it will help to reverse the skyrocketing property values on the island, and will also help reverse the out of control level of tourism I have personally witnessed in my 15 years of living in Maui. We were being literally overrun by the amount of tourists on the west side leading up to the pandemic, and we were returning to that level leading up to the fire.

I have patiently listened, as you have, to the repeated arguments of opponents to this bill. A few opponents of Bill 9 mentioned the town of Breckenridge, Colorado, and the failure of attempts to curb STRs there. They are correct, proving the point they are arguing against. I lived in Breckenridge from 1998 until relocating here in 2010, and was priced out of the long term rental market during the last five years I lived there. I do not know a single person from my 12 years residing there that still lives within 30 miles of the Breckenridge town limits today. I believe rampant STR saturation is the number one reason for this. And I have watched with sadness as I have seen the same scenario play out on the west side in Maui over the past 15 years.

I listened to several opponents to Bill 9 testify that “like it or not, tourism is our lifeline here on Maui, and this is just the way it is, and trying to change that is going to be catastrophic.” I disagree with that argument with every bone in my body. All the talk about job losses, economic collapse, tax revenue losses, the threat of lawsuits... I think you know the real reason for all of these outlandish claims and threats. These folks are going to lose their exploitative, non community minded income generating business models that suck up our resources and our housing stock. They talk about compassion and compromise, but are willing to do neither themselves.

My girlfriend and I took a huge risk in 2018, exhausting our combined savings and taking out a 400k loan to buy a 1000 square foot condo in Lahaina for half a million dollars. We did this because we LOVE this community, saw the writing on the wall, and believed this was going to be our only chance to own a home in Lahaina. And unfortunately, we were correct. Today, those same units in our complex are on the market for over 800,000 dollars. Our building was destroyed in the Lahaina fire, and our only hope for remaining on Maui is if our place can be rebuilt before our FEMA assistance expires.

I could go on and on, but I won't take up any more of your time. I believe the opponents of this bill make the most compelling arguments as to why it should be passed. Please vote to ratify Bill 9, and many mahalos for taking the time to read my testimony.

Sincerely,

Bryan Zimmerman

HLU Committee

From: Marguerite Heart <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 10:06 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Please support the Hawaiian community and do what is right!

Marguerite Heart
margieheart@hotmail.com

Makawao, Hawaii 96768

HLU Committee

From: Dominic Jaramillo <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 7:06 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares. We need this Housing for Hawaiians and those in need

Dominic Jaramillo
diverse808official@gmail.com

Honolulu , Hawaii 96815

HLU Committee

From: elysha maya <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 6:57 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

I am transplant and I came to be a part of the amazing culture is has NOT to take it for profit

I am a teacher we must practice what we preach to our kids.

Mahalo

elysha maya
elysha.maya@gmail.com

Kilauea, Hawaii 96754

HLU Committee

From: elysha maya <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 6:57 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

I am transplant and I came to be a part of the amazing culture is has NOT to take it for profit

I am a teacher we must practice what we preach to our kids.

Mahalo

elysha maya
elysha.maya@gmail.com

Kilauea, Hawaii 96754

HLU Committee

From: Brandon Kaina <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 6:30 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Dear Council Members,

Thank you for your time and patience listening to the community.

I urge you to support Bill 9, which aims to phase out short-term rentals on the Minatoya list without exceptions for timeshares. Here are the key points on how this bill will benefit our local community and address housing issues:

1. **Increase Housing Availability:** By reducing the number of short-term rentals, more properties will be available for long-term residents. This will help alleviate our housing shortage and provide stable living conditions for families and individuals.
2. **Affordable Housing:** Transitioning short-term rentals back into the long-term rental market can make housing more affordable for local residents. With more options available, we can help ensure that our community members can find housing within their budgets.
3. **Community Stability:** Supporting Bill 9 will foster a stronger sense of community. By promoting long-term residency, we create neighborhoods filled with invested residents who contribute to the local economy and culture.
4. **Preventing Displacement:** The rise of short-term rentals has contributed to the displacement of locals, as they face inflated rental prices. Phasing out these rentals will help retain our community members and prevent exodus.

By supporting Bill 9, we are taking a significant step toward protecting our local residents and ensuring that everyone has access to secure and affordable housing.

In conclusion, I want to express my heartfelt gratitude for your time and patience. As a resident of Lahaina for 29 years, I have witnessed firsthand the struggles our community faces due to the high cost of living and the lack of affordable housing. Many of my friends and families have

been forced to move away from the place we call home. I sincerely hope you will support Bill 9 to help our local community regain stability and ensure that we can continue to thrive here.

Thank you once again for your consideration.

Sincerely,
Brandon kaina

Brandon Kaina
bkaina53@gmail.com

Lahaina, Hawaii 96761

HLU Committee

From: Emma Knight Markrich <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 5:31 PM
To: County Clerk
Subject: In Support of Bill 9 to Phase Out STRs

Maui County Clerk,

Aloha Councilmembers,

My name is Emma Knight Markrich and I am writing to ask that you please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

I am a transplant to O'ahu who moved here to be closer to my husband's family, who were born and raised here. When we moved in 2023, I knew the cost of living would be higher, but nothing could have prepared me for how high the cost of rent is. We make it work, but as a self-employed person, some months I am stressed about making rent. To know the "high" rent we pay on O'ahu is a fraction of a typical family's rent on Maui is sickening. To know Maui families are paying \$5,000+ for a similar rental unit to mine is disturbing, and it should disturb you that residents you have the responsibility of representing are being gouged on rent after their town burned to the ground.

I worked on the USACE contract for the hazardous debris removal phase of work in Lahaina. One image that is permanently seared into my memory is of a child's tricycle, standing singed and sooty with ash, amidst the burned down properties. It brought me to tears and still does as I recall it, because it makes me think of the children of Lahaina and of Maui who will not have the chance to grow up in the community where their parents were raised, where their grandparents or great grandparents are from. Every day a local family moves away. The children of Maui deserve housing that is safe, affordable, and keeps them close to extended family members. Kids need to grow up in communities where they are protected by neighbors and aunts and uncles who know them. If their neighbors are short term renters who come and go week by week, it's not a real community or neighborhood.

Your decision on Bill 9 has serious consequences for local people. Please do the right thing by the people you represent, not the out-of-state investors who are buying up Maui's limited housing stock for their personal gain.

Mahalo for the opportunity to share this testimony.

Emma Knight Markrich

Emma Knight Markrich
emmaknight@gmail.com

Kailua, Hawaii 96734

HLU Committee

From: Kūlia Chadderton <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 4:52 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

My family and I have to move because there is no place for us to raise our family here in Lahaina. We cannot afford the places that are for rent and the places for rent on the other side are too far for my husband's work. Passing this bill 9 means that other families can stay and it gives me hope that one day my family and I can come back home to Lahaina. That's all I want in this life is to be able to come back home to Lahaina and live with my family. Please pass this bill.

Kūlia Chadderton
kuliamura10@gmail.com

Lahaina, Hawaii 96761

HLU Committee

From: mohalaaloha@yahoo.com <noreply@adv.actionnetwork.org>
Sent: Tuesday, June 24, 2025 4:25 PM
To: County Clerk
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Maui County Clerk,

Aloha Councilmembers,

I absolutely believe in housing for our Maui residents. I vote and I will watch you vote. Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

mohalaaloha@yahoo.com

,

HLU Committee

From: Mariko Reed <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 8:17 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Mariko Reed
marikoreed@gmail.com
4258 Puu panini avr
Honolulu, Hawaii 96816

HLU Committee

From: County Clerk
Sent: Wednesday, June 25, 2025 8:46 AM
To: HLU Committee
Subject: FW: Bill 9 Testimony. There are other solutions.
Attachments: Mortgage Calculator - \$450,000, pymt \$3,909.22.pdf; Mortgage Calculator - \$700,000, pymt \$5,548.59.pdf

From: Charlotte Carleson <ckcarleson@gmail.com>
Sent: Wednesday, June 25, 2025 8:36 AM
To: County Clerk <County.Clerk@mauicounty.us>
Subject: Re: Bill 9 Testimony. There are other solutions.

You don't often get email from ckcarleson@gmail.com. [Learn why this is important](#)

Dear Maui County Council,

The ban has already caused some STR condos to drop to prices of non-STR condos. Dropping some condos from \$900,000 to \$700,000. If your HOA fees are only \$1,000/month, you'll be paying \$6500/month for a two-bedroom condo.

I don't think these condos will drop below non-STRs Condo prices before they get bought up by the upper class or by retired folk, but let's pretend they'll drop 50% in value. That would still put you at almost \$5,000 a month for a 2 bedroom condo. (Note: Payment amount is based on a 5% downpayment. Attached are Mortgage Calculator examples.)

Personally, I don't see this as affordable... unless you rent it out as a vacation rental. **These condos are very nice and very livable, but also very expensive (even at half price.)**

It is my understanding that 2 bedroom condos will rent for approximately \$3,000/month, so it is unlikely that someone with monthly payments of \$5,000 will keep it when they'll have to pay \$2,000/month of their personal money to have someone else live in their property. So those who are barely scraping by will likely sell.

Those who can afford it will likely leave it vacant, because they want to be able to stay there occasionally throughout the year and so they too will likely not rent it out long-term.

This ban will widen the gap between those who have and those who don't have.

- Those who have, will have more. (They'll buy these condos for a discounted price.)
- Those who don't have will still not have (because they likely won't be able to afford \$5,000/month for a 2 bedroom condo.)
- And those who were in the middle will be forced to sell and will no longer have their investment property, which will knock them down financially and they will likely be rejoining the

group who doesn't have. **And the sacrifice will be made at absolutely no benefit toward improving the housing crisis in Maui.**

Those who will be hurt by Bill 9:

1. Those who have an STR, but are hardly able to afford it. I'm referring to those who clawed their way up the ladder by saving enough money to purchase it, who possibly "bought high" and are now forced to "sell low", potentially causing them to file for bankruptcy and now that their source of income is stripped away from them, they may not be able to afford their personal residence and they may never recover financially.
2. Locals who will lose their cleaning jobs or property management jobs.
3. Locals who were given false hope that this ban will help them, as they realize they still can't afford a home, because housing prices didn't fall to an affordable price.
4. The community, because of a worsened economy.
5. Those hurting from the housing crisis, because this ban will continue to distract the community from solutions that will help them.

Those who will benefit from Bill 9:

1. Those who swoop in and buy the vacation home they've always wanted. This group will buy low and then the ban will likely be overturned by the court system and the prices will go back up and if they sell, they'll be seeing capital gains of hundreds of thousands of dollars (especially if they buy a \$900,000 condo for \$450,000, wait for the ban to be lifted and then sell it for \$900,000, all potentially within a couple of years.)
2. The attorneys as they bathe in the money that should have gone toward a solution that would actually help improve the housing crisis.

Don't let this ban continue to hurt Maui, distracting people from real solutions, wasting time and money. There are other solutions.

I appreciate the testimony from the pastor who recommended the construction of homes where the majority will be used to provide locals with housing and the remaining will be rented out as STR's to help pay for it and to help locals save money to afford to buy a house later on. Or the lady, (I believe she was referred to as "Respectfully Decline" when asked her name), who (if I understood it correctly) recommended something like small duplexes that allow for the owner to live in one side and rent out the other side to help pay for both sides.

I love these creative ideas, and I love that they see what makes money in Maui (STR's) and say, "If you can't beat them, join them". **I love that instead of seeing STR's as the enemy, they find ways to see them as "the solution".** I love it!

They were far more creative than myself, when I suggested low-income housing developments (in my written-testimony below). I would like to see all of these ideas pursued.

Someone said it would take hundreds of years to build these neighborhoods and I have to ask, "Why is that?" **It is abundantly clear to me that Maui is full of very hard-working people!** So why aren't

homes being built? Why isn't Lahaina rebuilt? It has been almost two years since the fires and so few homes have been rebuilt. I heard it's because the housing permits take so long to get approved. If this is truly the reason, this is an atrocity!

I suspect there is more to this than just the permits, though. I recently looked into painting an accent wall in my Maui condo and I assumed it was pointless to do so, because I assumed all construction workers would be busting their butts in Lahaina and booked up months in advance. I was shocked to find that it was easy to find a handyman who could do the work the very next day. What is going on here? **It should be "All Hands on Deck" in Lahaina. Homes should be sprouting up left and right and every single day there should be another Maui resident returning to their newly rebuilt home.**

I picture low-income housing developments to be "assembly-line style" where possibly 30 acres has been designated for the development, it gets planned out and immediately excavators go and shape the land accordingly and then one by one excavate for a foundation and when done they move immediately to the next one, allowing for concrete workers to come in and lay out a foundation for the first and once done they move to the next one that's just finished by the excavator, allowing for framing and then rough-in plumbing and electrical, insulation, sheetrock, mud tape texture, paint, etc., etc. on down the line, as one finishes a phase, the next crew moves in and within months from the start of construction one home is completed and then every few days another home is done and another one. **With multiple projects in several locations in Maui,** (allowing for residents to purchase a home near their place of work) being constructed by multiple construction crews, and with buyers approved and ready to move in before it's done, **it could become a daily occurrence for a Maui family to move into their new home; their safe space.**

As I mentioned in the email below, if the government and non-profit organizations and private donors provide the land, utility hookups, streets, sidewalks, bike paths, and community parks for common areas, then general contractors could very likely sell these homes for less than \$250,000 and **restrictions can be placed** ahead of time ensuring (1) the wealthy aren't buying them, (2) ensuring that only Maui Residents are buying them, and (3) ensuring that no one is buying multiple of them. See my email below for other restrictions that could be placed on these places, potentially **ensuring that these homes help to house locals for decades to come.**

*So many of the testimonies have been incredibly heart-breaking and I believe there are many solutions that can help improve the housing crisis, but it is crucial that government doesn't stand in the way. Government needs to help fast-track solutions that will help Maui families. And **unless \$5,000 to \$6,500 a month for a 2 bedroom condo is considered affordable, then I believe the best way to start fixing the housing crisis is to vote "no" on Bill 9 so that time and resources can then be dedicated to solutions that will help.***

Thank you for your time. I am amazed by the patience and restraint each of you display each meeting and **I recognize the tremendous plight you face as you deliberate all that you've heard.** I can see your work is mentally exhausting and I applaud you for doing it anyway.

Thank you,

Charlotte

Sidenote: I recorded an oral testimony, but my public-speaking anxiety prevents me from requesting to do an out-loud testimony. It's just a voice-memo on my iPhone. I can text it to anyone who has an iPhone, if you want it.

Additional Sidenote: I just sold my 12 bedroom fourplex on 1 acre of land in Alaska for \$660,000. (Just a comparison to acknowledge the unaffordability of housing in Hawaii.)

On Tue, Jun 17, 2025 at 11:33 AM Charlotte Carleson <ckcarleson@gmail.com> wrote:

Dear Maui County Council,

The housing crisis in Maui is a serious and emotional issue, but unfortunately, the proposal of Bill 9 is only hurting Maui, causing division, harming the economy, and creating an opportunity for more *non-Maui residents* to come in and buy Maui condos that are now “on sale” as a result from fear of this ban on short-term rentals.

The research shows that condo prices will not drop to levels that are considered “affordable” for local families. However, it does open the door for more people from outside Maui to finally purchase the vacation home they’ve always wanted.

I am an example of exactly this. Over the past 20 years, I’ve been looking into buying a place in Hawaii, but financially it has always be out-of-reach... until now...

In April, I finally purchased a condo on Maui. The condo I purchased had been on the market for 222 days before I was able to secure a contract, and it took me selling my 4,900 square foot four-plex with 12 bedrooms and eight bathrooms on 1 acre of land that I had owned for 15 years before I could afford a two-bedroom condo in Kihei and it also took a proposal to ban STR’s which caused the sales price of the condo to drop over \$200,000 before I could qualify to purchase it.

I believe it is safe to assume that most Maui families do not have a four-plex they can sell in order to qualify to buy a condo, as was my situation, but the world is watching and there are enough buyers out there to prevent the condos from reaching a price that Maui families can afford. Not only will passing Bill 9 not help local families buy homes, but I’ve heard that **if Bill 9 passes, it will very likely be litigated**

out of existence. *These short-term rentals are not operating illegally; homeowners have the right to rent them out as they see fit.* Therefore, voting yes to Bill 9 will cost Maui more money through legal fees.

Instead of wasting money, time and energy on a lose-lose proposal, I would like to see Maui focus on solutions that will benefit Maui families, such as affordable housing developments.

I picture **new construction of stand-alone houses in beautiful neighborhoods with grassy fields, parks, playgrounds, bike paths that lead to nearby beaches, basketball courts, and wide streets with sidewalks.** These communities would allow families to own a small piece of land while also having common areas to gather together with neighbors. I picture family-oriented communities.

With government funding, restrictions can be imposed on these neighborhoods from the beginning (rather than changing the rules after-the-fact, as they are trying to do via Bill 9.)

Restrictions could include:

- Specifying the Purchase Price of the house
- Specifying how much you can rent the house out for
- Establishing a maximum for a home purchaser's earnings
- Requiring a minimum one-year term lease
- Capping the appreciation of homes at 2% annually to allow for some inflation while preventing excessive growth, thereby preserving low-income housing for decades to come
- Other restrictions could include limiting one home purchase (within these Low-Income Housing neighborhoods) per household and requiring the purchaser to be a Maui resident

If the government provides the land, utility hookups, streets, sidewalks, parks, and playgrounds, **leaving only direct expenses** (such as house materials, direct labor and subcontractor expenses) **to contractors, then I believe these houses could be sold for possibly as low as \$150,000 for a one-bedroom house and maybe as low as \$250,000 for a four-bedroom house.** Additionally, rents could be capped at \$1,500 per month for a one-bedroom and \$2,500 per month for a four bedroom house.

I have *roughly estimated* that 2,000 homes could be built on about 300 acres of land, and there would still be enough land for beautiful parks within the neighborhood where families can connect with other local families.

This solution would boost Maui's economy, whereas Bill 9 will only hurt it. Maui should consider solutions that address the housing crisis and won't compromise the economy.

Instead of arbitrarily designating a government-appointed group to bear the burden of the housing crisis, there should be a voluntary community effort to correct it. Perhaps non-profit organizations or private donors could get involved with such projects as well. **Solving Maui's housing crisis should be a community effort, instead of a regulated designation that, not only hurts people and the economy, but it also won't help to improve the housing crisis,** (in other words, people are taking a hit financially for absolutely no benefit to Maui's residents.)

Maui's government should prioritize the well-being of families and the economy and vote no on Bill 9. **Bill 9 has already done enough harm to Maui, causing division and fear, so let's focus on solutions that will actually help Maui's families.** Please vote "no" on bill 9. Thank you for your time.

Thank you,

Charlotte

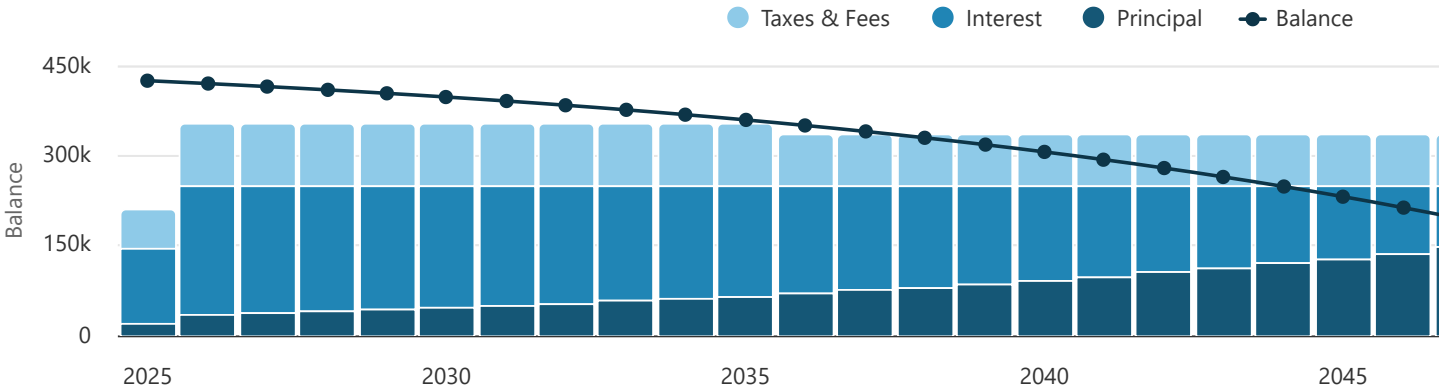
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Your Mortgage Payment Information



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Home Value: \$

Down payment: ☐ \$ ☒ %

Loan Amount: \$

Interest Rate: %

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Loan Term: years

Start Date:

Property Tax: \$/yr

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Mortgage Repayment Summary

\$3,909.22

Payment with PMI

\$178.13

126 PMI Payments

\$22,500.00

\$3,731.09

After 126 months

\$22,443.75

Total PMI to Dec, 2035

5.00%

PMI: %

Down payment amount

Down payment %

Home Ins: \$/yr

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Monthly HOA: \$

May, 2055

\$570,692.47

Loan Type:

Loan pay-off date

Total Interest Paid

Compare Loan Types

\$833.33

\$300,000.00

Monthly Tax Paid

Total Tax Paid

Compare Loan Types

\$125.00

\$45,000.00

Monthly Home Insurance

Total Home Insurance

Buy or Refi:

\$44,773.08

\$1,365,636.22

Calculate

Annual Payment Amount

Total of 360 Payments

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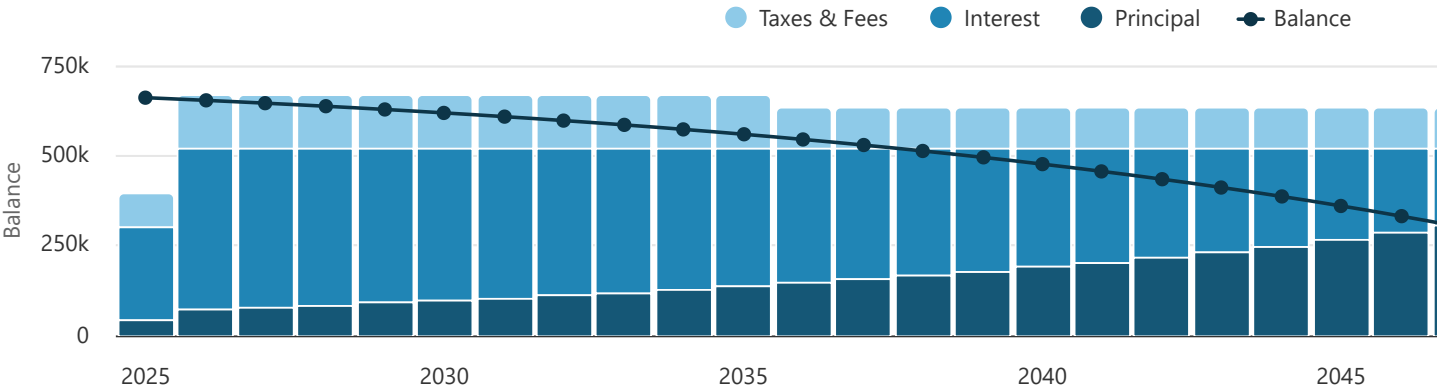
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Mortgage Calculator

Your Mortgage Payment Information



[View Loan Breakdown](#)

Home Value: \$

Down payment: ☐ \$ ☒ %

Loan Amount: \$

Interest Rate: %

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Loan Term: years

Start Date:

Property Tax: \$/yr

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At a 6.75% APR your estimated monthly mortgage payment is \$5,548.59.

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Mortgage Repayment Summary

| | |
|--------------------|------------------------|
| \$5,548.59 | \$5,271.51 |
| Payment with PMI | After 126 months |
| \$277.08 | \$34,912.50 |
| 126 PMI Payments | Total PMI to Dec, 2035 |
| \$35,000.00 | 5.00% |

PMI: %

Home Ins: \$/yr

Monthly HOA: \$

Loan Type:

Conventional ▼

Compare Loan Types

Compare Loan Types

Buy or Refi:

Buy ▼

Calculate

Show Amortization Tables »

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| Mortgage Calculator | |
|---|-----------------------|
| Down payment amount | Down payment % |
| Veterans & Military: Check Your Eligibility for 0% Down | |
| May, 2055 | \$887,743.84 |
| Loan pay-off date | Total Interest Paid |
| \$833.33 | \$300,000.00 |
| Monthly Tax Paid | Total Tax Paid |
| \$125.00 | \$45,000.00 |
| Monthly Home Insurance | Total Home Insurance |
| \$63,258.13 | \$1,932,656.34 |
| Annual Payment Amount | Total of 360 Payments |

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HLU Committee

From: matt powell <mattpowell22@icloud.com>
Sent: Wednesday, June 25, 2025 9:43 AM
To: HLU Committee
Subject: Testimony

You don't often get email from mattpowell22@icloud.com. [Learn why this is important](#)

My name is Matt Powell, and I oppose bill 9, and I am a Maui property owner whose legally operating short-term rental is on the Minatoya List. I'm writing today not only to oppose the proposed removal of STR rights for Minatoya List properties, but to urge you to consider the long-term implications for both Maui's economy and its community fabric if this bill passes.

When I purchased my property, I did so with a full understanding—based on the County's longstanding policy—that STR use was legal under the Minatoya List. I've invested heavily in maintaining this home to the highest standards, while paying taxes, hiring local cleaners, handymen, and service providers. Removing the ability to rent short term now would be a retroactive change to the rules I—and many others—relied upon in good faith. That not only undermines trust in local governance, but it also sends a chilling message to responsible property owners and investors.

The notion that eliminating STRs will solve the housing crisis is overly simplistic. The vast majority of Minatoya STRs were never long-term rentals and are not suitable for full-time local housing due to location, price point, or zoning. However, they *do* sustain a vital stream of income for many local businesses and workers. These homes represent a small, regulated, and essential portion of Maui's visitor accommodations—ones that take pressure off hotels and allow family-style visitors to support local economies in diverse neighborhoods.

I urge you not to punish responsible STR owners who followed the law, supported the community, and upheld the standards set by the County for decades. Please pursue balanced, enforceable solutions that protect residents while honoring those who have operated with integrity under the Minatoya framework.

Rather than dismantling existing, legally established STR operations, I encourage the Council to focus on long-term solutions that address the root of the housing crisis: lack of inventory and affordability. One path forward could include incentivizing the development of smaller, workforce-oriented homes on underutilized land parcels, streamlining permitting for 'ohana units, and converting vacant commercial or agricultural land into residential zones with appropriate infrastructure. By focusing resources on *creating* new housing—rather than eliminating lawful uses of existing properties—we can uplift local families without destabilizing responsible homeowners who have followed the rules for years.

In addition, the County could create meaningful incentives for homeowners to help directly address the housing shortage by building 'ohana units or placing permitted tiny homes, such as modular structures like Boxabl or Continst, on their properties. These types of dwellings are more affordable, faster to construct, and require a much smaller footprint—making them ideal for Maui's diverse geography. Streamlining the permitting process, reducing infrastructure fees, and offering tax breaks or low-interest loans could encourage local property owners to provide housing for residents without relying solely on

large-scale developments. By partnering with homeowners as part of the solution, Maui can expand housing inventory organically and sustainably while maintaining the island's unique character.

HLU Committee

From: Sage nelson <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 9:51 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Keep Hawaiians and families here together instead pushing everyone out!

Sage nelson
sagewnelson33@gmail.com

KULA, Hawaii 96790

HLU Committee

From: Leslie Osborne <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 9:58 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Leslie Osborne
mauisalsa@hotmail.com

Paia, Hawaii 96779

HLU Committee

From: Riley, Scott <scott.riley@rbc.com>
Sent: Wednesday, June 25, 2025 10:24 AM
To: HLU Committee
Cc: SW R
Subject: Maui Housing suggestion from Whistler Canada

You don't often get email from scott.riley@rbc.com. [Learn why this is important](#)

Good afternoon,

I am a long time visitor of Maui and have been following the housing crisis story for many years. In our resort community, many years ago, the community established the WHA (Whistler Housing Authority) [Whistler Housing Authority | Secure Housing for Whistler's Workforce](#). The WHA established rental and also units for purchase.

They may have components of what Maui may need.

Good luck!

Scott

Scott W. Riley | Branch Manager, RBC Royal Bank | **Royal Bank of Canada**
Scott W. Riley | Mutual Funds Representative | **Royal Mutual Funds Inc.**
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We are located in the unceded territory of the Skwxwú7mesh (Squamish) and Líl'wat7úl (Lil'wat) Nations. We respect and commit to a deep consideration of their history, culture, and stewardship of the land we now know as Whistler.

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HLU Committee

From: Sandra Erickson <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 11:36 AM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares. Many have stated that Maui will suffer without tourism, but support for this bill is not about ending tourism. It is about prioritizing the community and finding a balance for everyone. Short term rentals take up significantly more housing on Maui than any other island and more than other cities across the world. In one study that amount was 21% of housing on Maui! That number is unsustainable. STR owners claim there would be job loss, however the jobs that Maui needs to fill are nurses, teachers, doctors, and police to name a few. I am sure most of the off island STR owners have the luxury of being able to see a doctor, to take their pet to a veterinarian, or send their kids to schools with stable teaching where they live. My experience as a small business owner on Maui is that STR owners are not very supportive of our business and count less have verbalized to me their dislike for the local community and lack of concern for where they will live. Of course there are many owners who are really nice people, however in my opinion the bad actors have been enabled over the years to act poorly and feel entitled to take advantage and to disrespect the local community. This is because there haven't really been any rules for them in regards to operating STRs or at least no real enforcement. Personally I have lived comfortably in two different properties on the Minatoya list. Of course this was before Airbnb became popular. A good amount of these STR owners bought only in the last few years and pushed up the prices by buying with cash, sight unseen, and participated in bidding wars that pushed up the values artificially. They should not then expect to make enough to cover the high expenses they created. In addition to phasing out STRs on the Minatoya list, Maui County should implement a licensing requirement for all rentals, long term and short term. There should be a yearly fee and inspections every couple of years. Managers should be required to live on island, not just have an "on island representative" who really is their cleaner who will not be answering any phone calls late at night. In addition short term rentals in single family homes needs to be

ended. The community deserves to be able to enjoy the place they live, the land, go to a grocery store without major hassle, have doctor offices, teachers, etc.

Tourism will always be a part of Maui, but the overtourism that has been happening is only suffocating the local community, and in return making it a less than satisfactory vacation for many visitors.

Please pass Bill 9.

With Aloha,
Sandy Erickson

Sandra Erickson
sandraerickson579@gmail.com
4365 Lower Honoapiilani Rd
Lahaina , Hawaii 96761

HLU Committee

From: Lisa Serventi <servaworld@gci.net>
Sent: Wednesday, June 25, 2025 12:27 PM
To: HLU Committee
Subject: Vote No - BILL 9 (2025), AMENDING CHAPTERS 19.12, 19.32, AND 19.37, MAUI COUNTY CODE, RELATING TO TRANSIENT VACATION RENTALS IN APARTMENT DISTRICTS (HLU-4)

You don't often get email from servaworld@gci.net. [Learn why this is important](#)

Please do not pass BILL 9 (2025), AMENDING CHAPTERS 19.12, 19.32, AND 19.37, MAUI COUNTY CODE, RELATING TO TRANSIENT VACATION RENTALS IN APARTMENT DISTRICTS (HLU-4)

I am a homeowner on Maui and believe this Bill 9 will negatively impact the overall economic welfare of Maui County and its residents.

Please vote NO on this bill.

Respectfully,

Lisa Serventi
servaworld@gci.net

HLU Committee

From: PAUL SERVENTI <paulserventi@aol.com>
Sent: Wednesday, June 25, 2025 12:37 PM
To: HLU Committee
Subject: Fw: Vote No - BILL 9 (2025), AMENDING CHAPTERS 19.12, 19.32, AND 19.37, MAUI COUNTY CODE, RELATING TO TRANSIENT VACATION RENTALS IN APARTMENT DISTRICTS (HLU-4)

You don't often get email from paulserventi@aol.com. [Learn why this is important](#)

Please do not pass BILL 9 (2025), AMENDING CHAPTERS 19.12, 19.32, AND 19.37, MAUI COUNTY CODE, RELATING TO TRANSIENT VACATION RENTALS IN APARTMENT DISTRICTS (HLU-4)

I am a homeowner on Maui and believe this Bill 9 will negatively impact the overall economic welfare of Maui County and its residents.

Please vote NO on this

Paul Serventi
paulserventi@aol.com

HLU Committee

From: County Clerk
Sent: Wednesday, June 25, 2025 1:53 PM
To: HLU Committee
Subject: FW: Oppose Bill 9

From: Huy Duong <huy.q.duong@gmail.com>
Sent: Wednesday, June 25, 2025 1:45 PM
To: County Clerk <County.Clerk@mauicounty.us>
Subject: Oppose Bill 9

You don't often get email from huy.q.duong@gmail.com. [Learn why this is important](#)

Hi Councilmembers,

I am not here to make any economic argument because the facts are real that it will destroy the economy. I am here as a human being because it is too easy to portray people as all these wealthy mainlanders without a face. The fact is many of us are not billionaires as some would like to portray us. We look at the extreme and bucket everyone in that group.

My parents fled communist Vietnam and have always told me that this country is the greatest country in the world because of our democracy. They told me in a communist country that a government can simply change their mind and say it's for the greater "good" of society so we can trample over anyone's rights. I never understood that until seeing what is happening now, it's hard to imagine that we are doing that here, in this country.

I grew up in a working class family. My parents made \$2 dollars an hour. I went to college and have experienced homelessness. I sympathize with the people of Maui that do not have stable housing, but this cannot be solved on the backs of a single group of people.

I was only able to buy my place in Kapalua because of my wife's life insurance money when she had cancer. This was my wife's dream to give to our young children. I am not a billionaire by any means. I would gladly give my place if someone can take over my mortgage of over \$9000 dollars a month in addition to the HOA of over \$1450. I do not see how this ever can be affordable housing when I am walking distance to the Ritz Carlton.

Bill 9 targets STR use in apartment-zoned areas while leaving transient vacation use in hotel and resort zones untouched. This raises questions of unequal treatment under the Equal Protection Clause, especially where both uses are legally identical in form but treated differently without a rational basis or compelling justification.

I strongly oppose this bill.

--

Huy Duong
Storage Engineer
408.887.9603

HLU Committee

From: County Clerk
Sent: Wednesday, June 25, 2025 1:56 PM
To: HLU Committee
Subject: FW: Bill 9 Testimony

From: Debbie Rasar <debbie@mauivacationcompany.com>
Sent: Wednesday, June 25, 2025 1:55 PM
To: County Clerk <County.Clerk@mauicounty.us>
Subject: Bill 9 Testimony

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I am opposed to Bill 9.

As a property manager I want to point out what hasn't been mentioned.

Landlords want tenants to make 4x the monthly rent (25% of income on housing) For a \$5000/mo rental that is \$20,000/mo. If you make that, you'd purchase a home.

They also want a credit score over 640.

I would say that most renters in the affordable housing income bracket would not meet this criteria.

This criteria is used to discriminate against "local" people.

Owners won't rent for less than it costs to own it. You are sacrificing our economy to free up unaffordable housing for a shrinking workforce.

Available Doesn't Equal Affordable

Debbie Rasar Fitts
Realtor®
Monte D. Fitts, Realtors
877-808-8484
debbie@thewhaler.com

Whaler Vacation Rentals: www.thewhaler.com
Maui Real Estate: www.montefitts.com

HLU Committee

From: Mavis Oliveira-Medeiros <mavisoliveira@gmail.com>
Sent: Wednesday, June 25, 2025 2:03 PM
To: HLU Committee
Subject: Bill 9

You don't often get email from mavisoliveira@gmail.com. [Learn why this is important](#)

Aloha Chair Kama, Vice-Chair U'u-Hodgins & Members of HLU Committee:

This is Mavis O.M. from the Hana District Office writing in full support of bill 9.

I just wanted to add or remind you all that of these 7,000 short term renters, only approx. 400 actually live here. Many of those that choose to live in their units, prefer if those housing units go back to longterm rentals, which would allow them to actually know their neighbors again.

The other approx. 6,600 people, do not live here, do not vote here, contribute little to our economy & do not care about how our people are suffering and being forced to move away.

I have one niece who recently moved her whole family of 5 to the U.S. because they struggled so much to survive here. Another niece, family of 3, is considering moving too, struggling herself to make ends meet. And they were not at all involved in the Lahaina fires, just trying to be able to live in their homelands.

Affordable Housing is a crisis right now. I would seriously consider what your voters/constituents & kamaaina are asking for, over and above what real estate investor kks only concerned with their "resale value" or how much their "return on investment" (ROI) will yield. It's a risk to invest in real estate anyway, they chose to take that risk.

Poop hii hope you choose our people.

Me ka ha'aha'a,

Mavis

(808)866-7409

HLU Committee

From: Tcroly <tcroly@maui.net>
Sent: Wednesday, June 25, 2025 2:12 PM
To: HLU Committee; Alice L. Lee; Yukilei Sugimura; Nohe M. Uu-Hodgins; Gabe Johnson; Shane M. Sinenci; Thomas M. Cook; Tasha A. Kama
Subject: Testimony for HLU Bill 9

I am Thomas Croly. I do not own a Short Term Rental and I do not represent anyone who does own a Short Term Rental impacted by the proposed legislation. I have listened to all the meetings and read all the written testimony and I have wondered what would I do if I were sitting in your seats as a council member.

I believe that I would be seeking other options to address the resident housing shortage because bill 9:

1. Will not result in much, if any, new resident housing, because most units will remain in second home use and units offered for sale, local buyers will still have to compete with mainland buyers seeking either second homes or to move to Maui.
2. Will negatively impact Maui's Economy
3. Will negatively impact Maui County and State of Hawaii Tax revenues
4. Will cause a significant loss of jobs and small businesses
5. Will be challenged in the courts and could end up costing Maui County hundreds of millions of dollars.

I would like to offer 5 alternatives to this bill, that, while not fully fleshed out, I believe would create more resident housing with far fewer negative impacts.

First, recognize that all residential buildings built in the Apartment district since 1989 are currently subject to "Occupancy on a long term residential basis" Yet, despite the intent of this code and the definition of "Long term Residential basis", more that 50% of these Non-Minatoya condos constructed in South Maui since 1989 are actually used as second homes and not "OCCUPIED" on a long term residential basis. So please ask the administration why they are not enforcing this part of the code on all residential properties located in the Apartment districts built since 1989 that are already forbidden from making short term rental uses.

Second, In recognition that these Non-Minatoya second home apartment owners, would also probably sue the County, if policy that has been in place for the past 36 years were suddenly changed, then ask to administration if they could apply this "Occupancy on a long tern residential basis" to any and all newly constructed apartment district projects. For example there are many undeveloped apartment zoned properties in Wailea, Makena, and Kihei that have already stated that they expect the proposed apartments to be purchased by more than 90% off island owners, with the primary intent of using them as second homes. Why are we considering converting properties that may be legally used as either second homes or TVRs, while allowing most new construction in South and West Maui to serve the second homes market?

A third option, that I cannot believe has not been done yet, is thoroughly researching the complete history of all the Minatoya properties and creating a distinction between those that can clearly show were developed specifically for off-island ownership and TVR use and those that may have been enabled to make legal TVR uses only by later legislation. While those properties may legally make TVR uses today,

and removing this legally permissible use will certainly result in lawsuits, the financial impact and risk to the County would be significantly reduced versus the current proposal. While I still would not support this option, I would prefer it to the current proposal to strip away land use rights from properties originally built and intended for the use they are currently making.

My fourth alternate suggestion is to create some additional regulations on operating TVRs in Maui County to better ensure that most of the revenue generated by these operations remains on Maui. When the Council created the STRH ordinance, it required that they be managed locally. For owners who did not reside within one hours drive of their STRH, a professional property manger was required who held a real estate license. One of the reasons for this requirement was to ensure that all income would be accounted for a proper GET, TAT and income taxes would be paid. Many or perhaps most TVR owners do responsibly manage their TVRs and report all income and pay all required taxes, certainly some do not. And perhaps this additional cost of operating as a TVR may persuade some to rent their units long term instead of short term. This was mostly the case before airbnb and other easy to book internet venues got established and property owners were usually left only with the option of putting their units into a rental pool that typically took 40-50% of the gross revenues.

Finally, my fifth alternate suggestion would be using some of the hundreds of millions of Tax dollars paid by these properties to the County thru TAT and RPT to incentivize the use of some of them as long term housing. For example, create a program that directly paid property owners with legal STR use rights to rent their units long term at some "affordable" rental rate. Again, not fleshed out, but I expect that some of these apartment owners would voluntarily rent their units long term, if a County subsidy could make it economically feasible. I am confident such a program could generate more rental units at an affordable price, than may be generated from the proposed phase out that will result in most units being used as second homes.

I urge you to vote to file this proposed bill and consider alternate solutions to provide more affordable resident housing.

Tom Croly

Sent from my iPad that has a mind of its own

HLU Committee

From: Lori Miller <makena96761@yahoo.com>
Sent: Wednesday, June 25, 2025 2:22 PM
To: HLU Committee
Subject: Testimony Bill 9

You don't often get email from makena96761@yahoo.com. [Learn why this is important](#)

Aloha,

I am born and raised on Maui in Kihei. Our family owns and runs a small STR on a property that I was raised on and has been in my family since the 60's. I am on the fence as I can see both sides, the pros and cons of the supporters and the opposers. My brother and his wife and children run our family owned small STR. We could hire people outside of our family, but we want our ohana to thrive to be able to stay on Maui. After all isn't this about Ohana and community?

Our STR is very different from the big apartment, condos, and hotels. Yet were bundled into this bigger group. I remember growing up in Kihei, my prom was held at the old Maui Lu longhouse. I modeled Hawaiian clothes at the Maui Lu for Judges beyond the Reef, who most won't remember because the majority of the residents in Kihei are from out of the state of Hawaii and don't know old time Kihei. My point is this if it's about community and families, why is it that STR will be allowed in the residential zone? That's where families want to live, residential areas, single family homes. Our property is 50 yards from the invisible line that separates Apartment zone and Residential. Aren't residential single-family homes what most families want to eventually live in, where most families want to reside? Remember it's Family and community right? I have owned a home, and have had to rent long term from other homeowners. I work 2 jobs and at times 3 jobs to survive and raise my family.

So, my point is it's not fair that small apartments owned by born and raised mauians who contributed to Maui

for all their lives, are banned to run STR for our families who rely on this income to keep our family land, yet 50 yards down this street that I use to trick or treat as a child on is allowed to run STR? Makes no sense!!! If bill 9 passes it should apply to all apartment zone and residential zones, wouldn't this solve the housing. NO STR allowed, no rezoning as only the rich investors will be able to afford this loophole. Shut this loophole down, It's not fair, the solution is if you shut down in one zone it should be shut down in all zones. Short term can be kept in the hotel/resort zone, as isn't that what they are, short term. This suggestion will anger some and many.....However, it's the only fair solution. If we ban the STR in both zones the problem we're fighting now will be greatly alleviated. No more fighting....No more re-zoning!!! No more concessions made only to the ones who can afford it.

Aloha,

Makena

HLU Committee

From: Maui_County Council_mailbox
Sent: Wednesday, June 25, 2025 3:49 PM
To: HLU Committee
Cc: Ruben Isola
Subject: FW: Opposed to the ban of SRT

Aloha HLU Committee,

Forwarding from the county.council@mauicounty.us inbox,

Mahalo!

-----Original Message-----

From: Ruben Isola <isola5@icloud.com>
Sent: Wednesday, June 25, 2025 3:42 PM
To: Maui_County Council_mailbox <county.council@mauicounty.us>
Subject: Opposed to the ban of SRT

[You don't often get email from isola5@icloud.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Aloha, i'm categorically opposed to the ban of vacation rentals in Maui, the government practically bully us into giving up our VR to fire survivors and i did,i helped my fellow man in the time of need. Now government is trying to punishing me and all of Maui (financial disaster) for the lack of affordable housing that the Government created all these decades without investment.

Why should we provide what the government should, why have a government then?

Where is all the taxes we pay?

I have what i have by working hard (4 jobs between my wife and myself) Now we are old, i can't get a job, no one will hire me at my age and by banning my way of providing for my family government will ruin my life.

Is that what Government are for?

Categorically opposed to this unreasonable bill Mahalo!!

Aloha HLU Committee,

Forwarding from the county.council@mauicounty.us inbox.

Mahalo!

From: Kai On Your Side <kailorinc@gmail.com>

Sent: Wednesday, June 25, 2025 3:54 PM

To: Maui_County Council_mailbox <county.council@mauicounty.us>

Cc: Yukilei Sugimura <Yukilei.Sugimura@mauicounty.us>; Tasha A. Kama <Tasha.Kama@mauicounty.us>; Thomas M. Cook <Thomas.Cook@mauicounty.us>; Gabe Johnson <Gabe.Johnson@mauicounty.us>; Keani N. Rawlins <Keani.Rawlins@mauicounty.us>; Shane M. Sinenci <Shane.Sinenci@mauicounty.us>; Nohe M. Uu-Hodgins <Nohe.Uu-Hodgins@mauicounty.us>; HCP Committee <HCP.Committee@mauicounty.us>

Subject: Fwd: BILL 9 EXPOSING MAUI COUNCIL'S REVENGE RACISM, POLITICS, AND LOBBYIST COLLUSION

Some people who received this message don't often get email from kailorinc@gmail.com. [Learn why this is important](#)

----- Forwarded message -----

From: Kai On Your Side <kailorinc@gmail.com>

Date: Wed, Jun 25, 2025, 3:39 PM

Subject: BILL 9 EXPOSING MAUI COUNCIL'S REVENGE RACISM, POLITICS, AND LOBBYIST COLLUSION

To: Tamara A. Paltin <tamara.paltin@mauicounty.us>

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BILL 9 EXPOSING MAUI COUNCIL'S REVENGE RACISM, POLITICS, AND LOBBYIST COLLUSION

MAUI, HAWAII (HIRA NEWS)

KAI ON YOUR SIDE

JUN 26 ·



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What started as a report on racially charged testimony related to the controversial Bill 9 has now evolved into a deeper investigation exposing explosive new details about revenge racism, financial misconduct, and direct entanglements between Maui County council members and lobbying entities with political agendas.



This updated exposé builds upon our original article that helped bring these issues to light. In the wake of racially charged public testimony supporting Bill 9, new information has surfaced implicating several Maui County council members in unethical ties to political lobbying organizations. by revealing additional documented conflicts and new allegations of political favoritism, misuse of donor funds, and racially hostile behavior by Maui Council Member Tamara Patlin.

During the June 19th council meeting, public testimony in support of Bill 9 invoked racially inflammatory language, framing the bill not as a housing measure but as a form of racial retribution:

“The schools I grew up in have become more White.” – Nara Boone (Maui Housing Hui)

“They took our entire country.” – Noelani Ahia

“You guys got three, four, five, six houses.” – Kamanao’i’o Gomes



Council Member Tamara Paltin took it one step further. In response to HIRA News earlier exposé Kai ON Your Side , who questioned the racial framing and legality of Bill 9, Paltin accused Lorinc of “cultural appropriation” for having the name “Kai.” This retaliatory and racially charged accusation documented in a email was not only baseless but profoundly inappropriate coming from a sitting elected official.

On Thu, Jun 19, 2025, 9:14 PM Tamara A. Paltin <Tamara.Paltin@mauicounty.us> wrote:

Did you culturally appropriate a “dead language” name 🙄

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From: Kai On Your Side
<kailorinc@gmail.com>

Sent: Thursday, June 19, 2025 9:12:11 PM

To: Tamara A. Paltin
<Tamara.Paltin@mauicounty.us>

Subject: Re: RACIAL REVENGE IN MAUI WHITE, MAINLAND, AND NON-HAWAIIAN PROPERTY OWNERS TARGETED IN EXPLOSIVE COUNCIL HEARING MAU...

So are you a racist? Do you agree with the testimony that was given.?

On Thu, Jun 19, 2025, 9:11 PM Tamara A. Paltin <Tamara.Paltin@mauicounty.us> wrote:



This type of response is what observers have called revenge racism where historical grievances are weaponized against individuals based on race or ethnicity in ways that undermine civil rights and democratic participation.



A complaint was submitted to the Maui County Board of Ethics calling for an investigation into multiple council members and their connections to lobbying entities. According to the complaint

Over \$255,000 in wildfire donations were funneled through ActBlue, a partisan political platform.

“Lahaina Strong,” marketed as a relief initiative, is in fact a for-profit LLC KA HO‘OILINA O LA‘IKŪ that is not tax-exempt and not in good standing with state regulators.

Just 8% of raised funds went to direct aid. Organizer Paele Kulani publicly acknowledged (and later deleted) a comment admitting to being paid as a lobbyist with undisclosed sources of corporate funding.

Comments



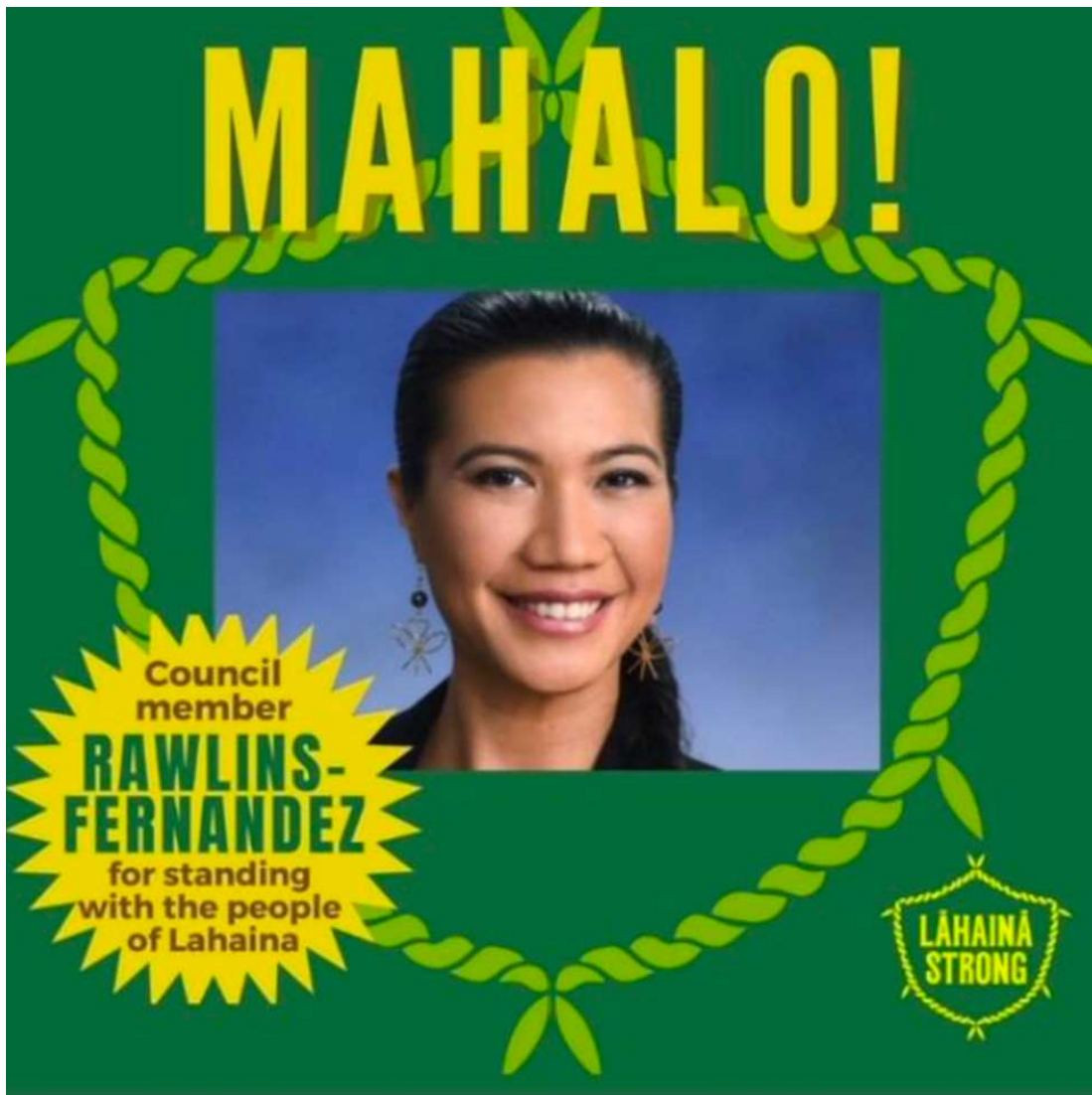
paele_kulani @makoikaika aside from all of this our finding that we used was not fire survivor money. The money we are paid with were from private philanthropy and other corporations that donated money specifically for organizing work. And in return we raised nearly 100k to go directly to peoples go fund me and Venmo. DIRECTLY! So keep crying we'll keep winning. Whether people agree or not we will continue to fight for our people, and what makes it most effective is that we can put all of our time and effort into this initiative. If there were more opportunities, and trust me there will be, you will start to see a multitude of locals and people actually of this place doing the same thing and you all will lose. Cry all you want, expect more of this, more of us beating you clowns at the game you created. Don't hate the player hate the game.



56s Reply

The complaint alleges the misrepresentation of charitable intent, failure to file tax disclosures, and inappropriate use of political channels to solicit money under false pretenses.

Council members named in the complaint are accused of having deep, potentially unethical ties to lobbying groups pushing an ideological agenda:



KEANI RAWLINS-FERNANDEZ

Serves on the board of HAPA (Hawai'i Alliance for Progressive Action), which lists a coalition partnership with Our Hawaii Action, a 501(c)(4) PAC

It is quite unusual and alarming for elected officials to pledge support for a lobbying organization.

Additionally, Councilmember Rawlins-Fernandez sits on a board of a claimed non-profit organization that claims to have a “Coalition Partnership” with Our Hawaii Action. See [*SEJ Program Area — HAPA: Hawai'i Alliance for Progressive Action \(hapahi.org\)*](#).

One of HAPA’s organizational goals is to “Regulate vacation rentals” which is a private interest that Councilmember Rawlins-Fernandez is pursuing through her elected position on the County Council.

HAPA Partnerships:

HAPA partners with other social and economic justice organizations to support policies that provide:

- A living wage for all workers in Hawai'i
- Tax fairness
- Protect and increase affordable housing
- **Regulate vacation rentals**
- Support Kānaka Maoli (Native Hawaiians) in receiving their fair share of the Public Lands Trust
- Increase funding for public schools and teacher salaries, promote tax fairness, automatic voter registration
- Criminal-justice reform, such as bail reform, and moving toward restorative-justice models
- LGBTQ+ equity, and more.

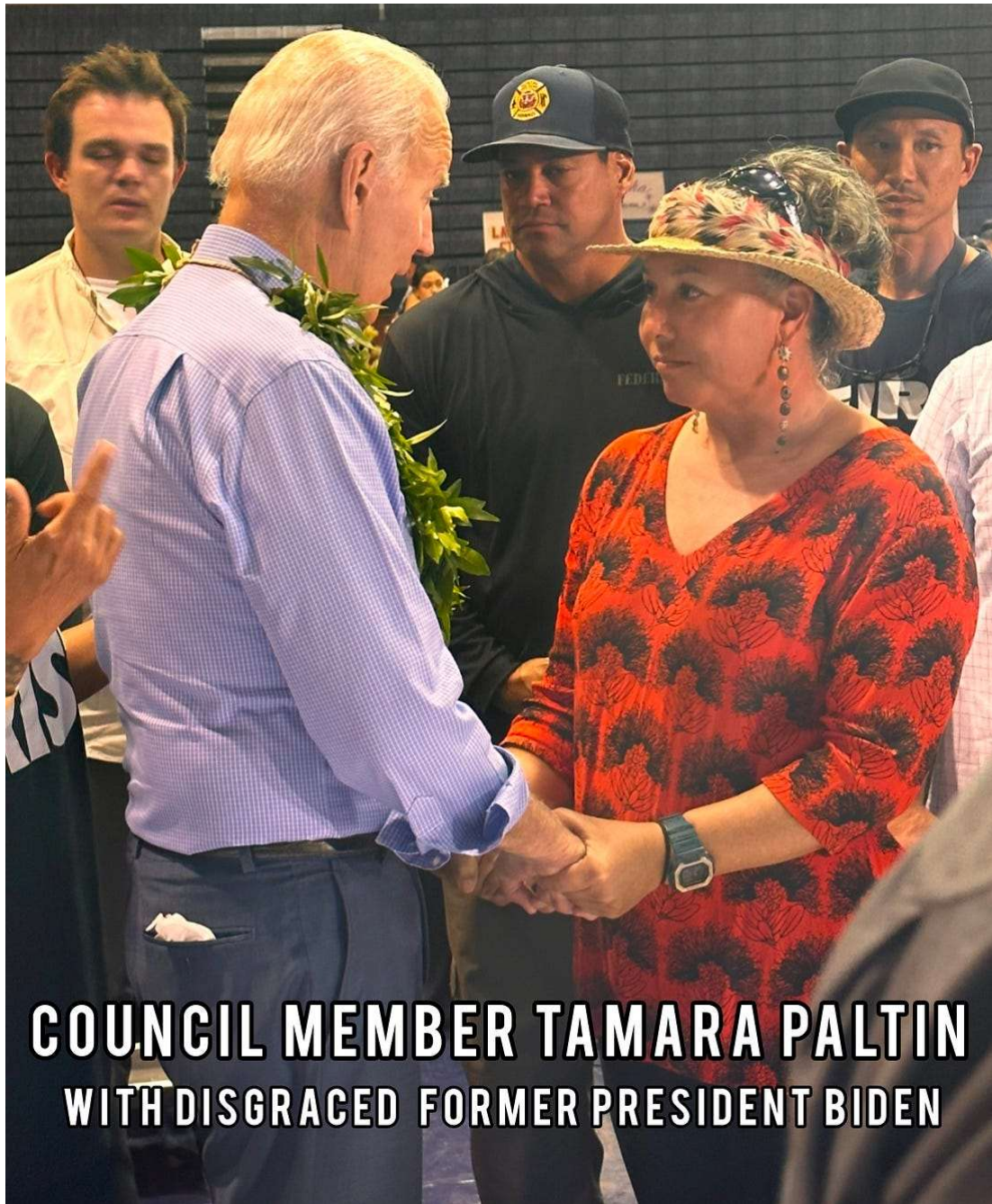
Rawlins-Fernandez carried out this this private advocacy by introducing vacation rental legislation just months ago which does raise questions about compliance with Maui County Charter Section 10-4.1.c.; 10-4.1.g., and 10-4.1(4).

Prior to making any decision regarding the lobbyist registrations, the Maui County Board of Ethics should further investigate Our Hawaii, Lahaina Strong, and all elected officials that have demonstrated to be inextricably intertwined with private lobbying organizations.

HAPA openly lobbies for vacation rental regulation. Rawlins-Fernandez introduced related legislation, raising conflict of interest concerns under Maui Charter Sections 10-4.1.c, 10-4.1.g, and 10-4.1(4).

Council member Rawlins-Fernandez proudly wears Lahaina Strong shirts, participates as a member of the Lahaina Strong lobbying operation at community events, and is even “on the front lines” with Lahaina Strong’s lobbying efforts,





Council member TAMARA PALTIN

Displays Lahaina Strong signage in her office despite its connection to political fundraising.



Responded to criticism from journalist Kai Lorinc with a racially motivated personal attack, raising questions about bias and conduct.



Our Hawai'i Action —...
ActBlue

Despite holding nonpartisan positions, Council members Tamara Paltin, Keani Rawlins-Fernandez, and Gabe Johnson have openly promoted and legislated on behalf of Lahaina Strong and Our Hawai'i Action entities now confirmed to be financially and politically connected to ActBlue, a national fundraising platform for the Democratic Party. This alliance raises serious ethical concerns, as council members are effectively lobbying for political organizations while holding elected office. The use of ActBlue to process funds under the guise of wildfire relief, coupled with the introduction of legislation that directly aligns with these organizations' agendas, suggests a coordinated political operation masquerading as community advocacy. Their entanglements with these partisan, race aligned groups not only violate the public trust but call into question their ability to fairly represent the diverse constituents of Maui County.



GABE JOHNSON

Chairs influential policy committees that intersect with the agendas of the groups named in the complaint.

Has not publicly addressed the ethics or financial transparency issues raised by constituents.

LEGAL AND ETHICAL VIOLATIONS ALLEGED

The complaint outlines potential violations including:

HRS §467B – Fraudulent charitable solicitation

HRS §480 – Consumer deception

HRS §97 – Undisclosed lobbying

IRS Regulations – Misuse of tax-exempt status

FEC Rules – Improper political coordination

Maui County Charter §10-4 – Abuse of office, conflicts of interest

DEMAND FOR RECUSE

With these serious allegations and the appearance of compromised independence public calls are mounting for Council members Rawlins-Fernandez, Paltin, and Johnson to recuse themselves from future votes on Bill 9 and any matters tied to the lobbying organizations named.

Government officials cannot be both advocates for political PACs and impartial lawmakers. Their overlapping roles present conflicts that cannot be ignored.

COMPLAINT FOR RACIAL DISCRIMINATION

In a separate action, journalist Kai Lorinc intends to file a formal discrimination complaint against Council member Tamara Paltin. The complaint addresses Paltin’s racially charged email accusing Lorinc of “cultural appropriation” solely based on her name. This comment was made without any knowledge of Lorinc’s heritage and **assumes ownership of a multicultural name based on race.**

Lorinc is seeking public accountability and legal restitution under applicable anti-discrimination and ethics laws. A copy of the formal complaint will be appended to this article when filed.

As of this publication, none of the council members named have issued public statements addressing the allegations. The Board of Ethics has yet to comment on the status of the complaint.

If these findings are substantiated, the misuse of wildfire donations for political purposes and the racial targeting of critics represent a serious breach of public trust.



ERIC RYAN & KAI LORINC

HIRA NEWS

“WHAT HAPPENS IN HAWAII DOESN’T STAY IN HAWAII ANYMORE.”

 Watch us on ‘Ōlelo Channel 54 – First Thursday of every month.

 Read our original article here:

RACIAL REVENGE IN MAUI WHITE, MAINLAND, AND NON-HAWAIIAN PROPERTY OWNERS TARGETED IN EXPLOSIVE COUNCIL HEARING MAUI COUNTY EXPOSES ITS OWN RACIST AGENDA

[KAI ON YOUR SIDE](#) • JUN 19




MAUI, HAWAII (HIRA NEWS) —

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 https://drive.google.com/file/d/15amdCfjlxHtS_0-SMHLaSYQ8dCay94-b/view?usp=drivesdk

 https://drive.google.com/file/d/15slBTTtWavATXny5KyolrWvc1OU4sz4k/view?usp=drive_sdk


1. Civil Beat – Wildfire PAC Fundraising Investigation

“This Hawaii Super PAC Says It's Raising Money For Wildfire Victims — And Political Candidates Too”

 <https://www.civilbeat.org/2023/09/this-hawaii-super-pac-says-its-raising-money-for-wildfire-victims-and-political-candidates-too/>

2. Hawaii News Now – Fundraising Concerns

“Maui wildfire recovery fundraising effort tied to progressive political group draws scrutiny”

 <https://www.hawaiinewsnow.com/2023/09/20/maui-wildfire-recovery-fundraising-effort-tied-progressive-political-group-draws-scrutiny/>

3. Civil Beat – Commentary on Nonprofit & Political Entanglement

“Nonprofits Shouldn’t Be A Front For Politics”

 <https://www.civilbeat.org/2023/09/nonprofits-shouldnt-be-a-front-for-politics/>

4. Our Hawaii Action – Financial Disclosures

(Scroll down for self-published data on funds raised/spent)

 <https://www.our-hawaii.org/maui>

5. HAPA (Hawai‘i Alliance for Progressive Action) Partnerships

SEJ Program Area – shows connection with Our Hawaii Action

 <https://www.hapahi.org/sej-program-area>

Maui County Board of Ethics Complaints

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HLU Committee

From: Tyson Bargabos <noreply@adv.actionnetwork.org>
Sent: Wednesday, June 25, 2025 5:19 PM
To: HLU Committee
Subject: Support for Bill 9 to Phase Out the Minatoya List!

Housing Land Use Committee,

Aloha Councilmembers,

Please SUPPORT Bill 9 to phase out the short term rentals on the Minatoya list without carveouts or special protections for timeshares.

Tyson Bargabos
bargabostyson@gmail.com

Kahului, Hawaii 96732