

RICHARD T. BISSEN, JR.
Mayor

VICTORIA J. TAKAYESU
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MIMI DESJARDINS
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DEPARTMENT OF THE CORPORATION COUNSEL
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January 23, 2026

Via Email: bfed.committee@mauicounty.us

MEMO TO: Yuki Lei K. Sugimura, Chair
Budget, Finance, and Economic Development Committee

FROM: Lydia A. Toda
Risk Management Officer

SUBJECT: ³ **BILL # (2026), AMENDING FISCAL YEAR 2026 BUDGET: 23**
~~**GRANT TO LAHAINA COMMUNITY LAND TRUST (BFED-20(24))**~~

Below is Risk Management's response to your request dated January 21, 2026.

1. Confirm whether the County has property insurance for all County-owned housing sites and whether the coverage was in effect on August 8, 2023. If coverage was not in effect for one or more sites, please explain.

Answer: Property insurance was in effect on August 8, 2023, for all County-owned housing sites *except* for the newly acquired building known as Lahaina Crossroads Apartments, 767 Luakini Street, Lahaina Hawaii (TMK: 2-4-6-009-58 & 61).

2. Identify the County policy, procedure, or written guidance that governs property insurance coverage for County-owned buildings and structures.

Answer: Prior to August 8, 2023, the Risk Management Division (RMD) were informed of new acquisitions by way of email from the Department of Finance/Property Management section. Since then, we have incorporated the added redundancy of assigning a deputy corporation counsel who is also responsible for informing RMD of land transactions in addition to notice from the Department of Finance. We then inform our broker, who adds the building to our property policy.

3. When a County-owned site is managed by a property manager or other third party, please explain how the County confirms and documents property

insurance coverage that the property manager carries, including any required contract terms, certificates of insurance, or renewal tracking steps.

Answer: The County-hired property manager is contractually responsible for maintaining appropriate insurance for the property. In the case of the Crossroads Apartments, the then Department of Housing & Human Concerns hired Hale Mahaolu (HM) as the property manager. HM buys liability and property insurance for all properties under its management. The Crossroads escrow closed in/around December 2022. RMD never received notification of the purchase and as a result, did not acquire insurance. HM received the notice to proceed in approximately July 2023; however, they also did not purchase insurance while awaiting finalization of their managing contract.

Respectfully submitted.

APPROVED FOR TRANSMITTAL:



VICTORIA J. TAKAYESU
Corporation Counsel

c: Lesley Milner, Budget Director
Honorable Mayor Richard T. Bissen, Jr.

BFED Committee

From: Lydia A. Toda <Lydia.Toda@co.maui.hi.us>
Sent: Friday, January 23, 2026 8:16 AM
To: BFED Committee
Cc: Victoria Takayesu-Hamilton; Michelle L. Santos; Ezekiel I. Kalua
Subject: RE: DISCUSSION ON BILL 4 (2026), AMENDING FISCAL YEAR 2026 BUDGET: GRANT TO LAHAINA COMMUNITY LAND TRUST (BFED-20(24))
Attachments: 2026-01-23 FINAL Responses to Questions re Bill 4_signed.pdf

Please see Risk Mgt's response, attached.

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From: Lydia A. Toda
Sent: Thursday, January 22, 2026 3:46 PM
To: 'BFED Committee' <BFED.Committee@mauicounty.us>
Cc: Victoria Takayesu-Hamilton <Victoria.Takayesu-hamilton@co.maui.hi.us>; Michelle L. Santos <Michelle.Santos@co.maui.hi.us>; Ezekiel I. Kalua <Zeke.Kalua@co.maui.hi.us>
Subject: RE: DISCUSSION ON BILL 4 (2026), AMENDING FISCAL YEAR 2026 BUDGET: GRANT TO LAHAINA COMMUNITY LAND TRUST (BFED-20(24))

Acknowledging receipt of your email. I'll have answers to you by 8:AM tomorrow.

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"The training program you are developing today writes your legal story tomorrow."--M.Bassett

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From: BFED Committee <BFED.Committee@mauicounty.us>
Sent: Thursday, January 22, 2026 9:25 AM
To: Lydia A. Toda <Lydia.Toda@co.maui.hi.us>
Cc: Victoria Takayesu-Hamilton <Victoria.Takayesu-hamilton@co.maui.hi.us>; Michelle L. Santos <Michelle.Santos@co.maui.hi.us>; Ezekiel I. Kalua <Zeke.Kalua@co.maui.hi.us>
Subject: DISCUSSION ON BILL 4 (2026), AMENDING FISCAL YEAR 2026 BUDGET: GRANT TO LAHAINA COMMUNITY LAND TRUST (BFED-20(24))
Importance: High