

## HLU Committee

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**From:** Mike Sands <msands@mauieldorado.net>  
**Sent:** Thursday, July 24, 2025 12:11 AM  
**To:** HLU Committee  
**Cc:** Tasha A. Kama; Alice L. Lee; Nohe M. Uu-Hodgins; Thomas M. Cook; Gabe Johnson; Tamara A. Paltin; Keani N. Rawlins; Shane M. Sinenci; Yukilei Sugimura  
**Subject:** Parking Challenges At Older Condominium Properties

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

Aloha Council Members,

My name is Mike Sands and I'm the General Manager here at the Maui Eldorado Resort in Kaanapali. I was glad to hear the discussion today about some of the condominium properties in question being leasehold and the challenges involved with mortgages and financing for leasehold properties. An example is here at the Eldorado we only have **eighteen** years left on our land lease, so a fifteen-year mortgage would be the only financing option.

Another reality and a point that I haven't heard discussed in any of the testimonies I've been able to attend is the limited amount of "**parking**" available at these older condominium properties. The biggest challenge we've faced here at the Eldorado with accommodating our 34 long-term FEMA guests is that unless there is only one adult in the apartment they'll have two cars because most people living here on Maui have to work. The FEMA guests that chose not to stay with us or left early are the ones that needed parking for a second vehicle.

There are only 186 parking stalls available here on property for our 204 apartments with no way to add more parking stalls. Consequently, we have a strict rule that only **ONE PARKING STALL** can be allotted for each apartment and we have to hope all 204 apartments aren't occupied at the same time or we wouldn't have enough parking for everyone. This parking situation is workable in the vacation rental capacity / designation this property was built for back in 1969 because short term guests only ever have one vehicle and there is never a time when the property is 100% fully occupied.

One of the main reasons local residents don't look to buy or rent an apartment in an older condominium property is the fact that there is usually only one parking stall allowed per apartment and that just doesn't work for working families. Here at the Eldorado there is no parking on the street because we are located within the Kaanapali Resort which doesn't

allow on-street parking. This means there is no way to have a second vehicle parked on or near the property.

Please don't hesitate to let me know if you have any questions. Otherwise, I thank you for taking the time to read my comments on parking challenges at older condominium properties.

Mahalo,

**Mike J. Sands**

Mike Sands

General Manager

Maui Eldorado Resort Kaanapali

## HLU Committee

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**From:** County Clerk  
**Sent:** Thursday, July 24, 2025 7:34 AM  
**To:** HLU Committee  
**Subject:** FW: Support for Bill 9 to Phase Out the Minatoya List!

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**From:** Tommylynn Ebreo-Castillo <noreply@adv.actionnetwork.org>  
**Sent:** Wednesday, July 23, 2025 7:29 PM  
**To:** County Clerk <County.Clerk@mauicounty.us>  
**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.

Tommylynn Ebreo-Castillo

[leimomi71@aol.com](mailto:leimomi71@aol.com)

Paauiilo, Hawaii 96776-0307

## HLU Committee

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**From:** County Clerk  
**Sent:** Thursday, July 24, 2025 7:34 AM  
**To:** HLU Committee  
**Subject:** FW: Written testimony against Bill 9 Maui Short term rentals/TVR  
**Attachments:** TVR ban opposition July 3, 2025.docx

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**From:** Mary Dubois <mduboisrd@gmail.com>  
**Sent:** Wednesday, July 23, 2025 5:42 PM  
**To:** County Clerk <County.Clerk@mauicounty.us>  
**Subject:** Fwd: Written testimony against Bill 9 Maui Short term rentals/TVR

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

Aloha,

Please read and consider the attached letter.

Mahalo,

Mary  
(949) 933-4331

### **Short Term Rental/TVR Ban - Maui**

Stopping short term rental/TVR does NOT increase available housing.

1. STR generate hundreds of millions of dollars for Maui. Maui can use that money to build AFFORDABLE housing. That's really important to build affordable housing and not expect someone on a limited income to cover the costs of renting a beachfront condo.

2. We would have to rent our one bedroom beachfront condo for \$7000/month to cover the monthly costs, which a person on a limited income could not afford. Anyone is welcome to rent from homeowners NOW. The problem is that they can't afford beachfront. Therefore, we would not be able to rent to them long-term anyway.

3. Tourists want affordable condos with bedrooms, living rooms, and kitchens, instead of hotels which are overcrowded and cost twice as much.

4. Loss of many jobs. You would be wiping out a whole industry if you don't stop this ban. Jobs are also limited in Maui. Thousands of people would not be able to find jobs and would have to leave, which further increases the burden of citizens having to leave the island.

The bottom line is that 93% of homeowners polled stated that they would not convert their property into long term rentals. So there will not be an increase in long term rentals even if TVRs are banned, there will be loss of millions of dollars to Maui, and loss of thousands of hospitality jobs.

As a democratic country, homeowners should have the right to run their businesses and decide who they want to rent in their homes. We believe TVRs cater to what tourists want, pays Maui, and allows us to enjoy a quality of life that we would lose if you allowed short term rentals to not be available. The definition of democracy is "a system of government where the people hold the power, either directly or through elected representatives. It's characterized by principles like free and fair elections, respect for human rights, and the rule of law. Essentially, it's a form of government where the will of the people is exercised in decision-making processes" (1). Homeowners have the right to decide to whom to rent, for how long, or not at all. Renters who don't have the responsibility of paying for our properties should not be given the right because they don't incur any liability.

Continued – page 2 of 2

Review the 5<sup>th</sup> amendment of the U.S. Constitution -“just compensation for private property taken for public use” (2). Taking away our business is not just compensation. If homeowners cannot run their businesses, property values will plummet, and that will significantly cause a decline in the real estate market. If we cannot rent short-term, then we can’t afford to keep our properties.

That is not democracy, that is communist and socialist government behavior hiding under “we have a housing shortage”. The definition of communism is “where resources are distributed based on need” (3). The definition of socialist government is “a system where the state or community owns and controls the means of production (factories, land, and resources) and aims to distribute wealth more equitably. It’s a political and economic ideology that contrasts with capitalism, which is based on private ownership and the pursuit of profit” (4).

It is very obvious that Maui government officials are trying to pass socialist laws, which does not protect individual liberties and private property rights. Who do you expect to pay for the high costs of renting beachfront property, including property tax, exorbitant monthly maintenance fees, high interest rates on mortgages, etc.? The people in need of housing are welcome to stay, but they have to pay for it, like the rest of us, and they can’t afford to pay our costs.

The win-win scenario is what? Build affordable housing with the revenue that the short term rentals provide to Maui

Sincerely,

Mary Dubois

(949) 933-4331

#### References:

- 1) Democracy definition-AI July 3, 2025
- 2) 5<sup>th</sup> amendment definition-AI July 3, 2025
- 3) Communism definition-AI July 3, 2025
- 4) Socialist government definition-AI July 3, 2025

## HLU Committee

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**From:** steve Schultz <kamaole3penthousesuite@gmail.com>  
**Sent:** Thursday, July 24, 2025 8:06 AM  
**To:** HLU Committee  
**Subject:** Bill+9+Testimony

You don't often get email from kamaole3penthousesuite@gmail.com. [Learn why this is important](#)

Please be wise and do not make a decision that will hurt more than help. Much better to increase the transient tax and target that money for work force housing like that being built on s. Kihei road just before Wailea. Maybe low interest rates.

Warm Regards,

Steve and Patricia Schultz

## HLU Committee

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**From:** Vacationly Rentals <vacationly.rentals@gmail.com>  
**Sent:** Thursday, July 24, 2025 8:23 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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

Aloha Chair, Vice Chair, and Committee Members,

My name is Rebecca Clark. My husband and I own a short-term rental condo at the Wailea Grand Champions. I'm writing to express my deep concern and strong opposition to the proposed legislation to phase out over 7,000 vacation rentals. I believe this bill is unconstitutional.

### **My Journey to Wailea**

We came from humble beginnings, working hard our entire lives to achieve our dream of owning a home in Wailea. We purchased our condo in 2018, not through a handout, but through years of dedication and saving. It's a testament to what's possible with perseverance.

Since then, we've strived to be responsible and community-oriented owners. Our rental isn't just a business; it's how we share our love for Maui. Our welcome guide highlights local restaurants and tour guides, ensuring my guests support our local economy. I also employ local service providers – cleaners, maintenance techs, and landscapers – many of whom have become like family. These are vital jobs for our community.

### **Supporting Maui's Economy**

My guests often tell me they wouldn't have visited Maui without the option of a vacation rental. This matters immensely, not just to me, but to the many small businesses that thrive on tourism. Eliminating so many short-term rentals will undoubtedly harm our local economy and the livelihoods of countless hardworking individuals.

Owning property here comes with significant burdens. We've faced massive maintenance costs, special assessments, and huge insurance increases, especially after the fires. These aren't luxuries; they're essential costs. My short-term rental income helps cover these expenses while supporting local workers.

### **A Call for Fair Solutions**

This legislation feels one-sided. Maui needs to address the needs of all its residents – full-time, part-time, and short-term rental owners. We are all part of this community. I urge the Council to collaborate with owners like me to find a fair and balanced path forward. Let's protect local jobs, support our economy, and uphold high standards for STR owners, instead of simply phasing us out.

Mahalo for your time and consideration.

Rebecca Clark



## HLU Committee

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**From:** Cathy Fitzpatrick <cathyfitzpatrick1@yahoo.com>  
**Sent:** Thursday, July 24, 2025 8:30 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

You don't often get email from cathyfitzpatrick1@yahoo.com. [Learn why this is important](#)

I I'm begging you with all my heart to please not pass this. I've been a teacher here since 1999 and I've taught literally thousands of keiki here on this island.

This bill means my husband will lose his job as a window cleaner. We won't be able to stay here anymore. I won't be able to support us on a teacher salary. This is going to destroy the Maui economy. Please please do not pass this.

Worse yet, it's not going to solve the problem for housing.

[Yahoo Mail: Search, Organize, Conquer](#)

## HLU Committee

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**From:** Charlie Hagerty <Charlie.Hagerty@newat.com>  
**Sent:** Thursday, July 24, 2025 8:37 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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

Listening to deliberations yesterday it was hard to believe what I was hearing. The utter and flippant disregard to the hardship the passage of this law will inflict on a large proportion of people on the island and to other innocent individuals who just want to live their lives and support others is depressing and it won't even come close to fixing the housing problem. The focus should be on a plan to develop the infrastructure in Lahaina and expedite the building of new home and not to scape goat the decades of neglect to the needs of the islanders for housing. Even in comments by the leadership, they admit this is not a quick fix to the short-term housing issue which means this is just a mean-spirited retaliation to those groups and cast of people some council members don't like for personal reasons. Any facts that came up that does not support the passage of this legislation is ignored by them and many of the underlying assumptions are obviously flawed. People observing this process are not stupid. If passed, the political fallout, because of the harm it will inflict, will be vast and I predict the pain created will bring down all involved. If the council members find the courage to do the right thing and focus on building the infrastructure and incentivize new housing, I predict the opposite would occur and there would be a rebirth of optimism on the island. Save Maui from devastating economic harm and vote against Bill 9.

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## HLU Committee

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**From:** MELODY SEMCZYSHYN <m.semczyshyn@shaw.ca>  
**Sent:** Thursday, July 24, 2025 9:02 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

You don't often get email from m.semczyshyn@shaw.ca. [Learn why this is important](#)

Aloha,

My name is Melody Semczyshyn , and I own a short-term rental property in Maui County. I am writing today to express my deep concern and strong opposition to the proposed legislation to phase out more than 7,000 vacation rentals.

I've worked hard to be a responsible and community-oriented owner. I recommend local restaurants and tour guides in my welcome guide. I employ local service providers — cleaners, maintenance techs, and landscapers — many of whom have become like family over the years. My guests often leave Maui saying they felt more connected to the island because of the personal experience they had in my home.

Some of my guests have even said they wouldn't have come at all if they didn't have a vacation rental option. That matters — not just to me, but to all the small businesses they supported during their stay.

Owning in this complex has not been easy. We've faced huge maintenance costs, special assessments, and massive increases in insurance after the fires. These aren't luxuries — they're costs that ensure the property remains safe, functional, and appealing. STR income helps cover those costs while supporting local workers.

This legislation feels rushed and one-sided. I urge the Council to work with owners like me to find a fair and balanced path forward — one that protects local jobs, supports the economy, and holds STR owners to high standards, instead of phasing us out completely.

Mahalo for your time and consideration.

Sincerely,  
Melody Semczyshyn

[13062915991](tel:13062915991)

## HLU Committee

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**From:** Dick <dblackie44@comcast.net>  
**Sent:** Thursday, July 24, 2025 9:03 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

[You don't often get email from dblackie44@comcast.net. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

I am writing to ask your Committee to reject Bill 9 in total.. Having listened to your meeting yesterday there were questions asked and poor answers responded. For example, why are so many condos on the market today not selling. The true answer is that they are not fit for permanent housing, mortgages too difficult to secure, "don't want a mortgage", association dues too expensive.

One respondent said average maintenance fees are in the \$400 range. I own at Mahina Surf. Our monthly maintenance fee is \$2,500. Add that to a mortgage and most locals could never afford to "buy".

These condos were built for vacation rentals. Maui encouraged tourism and jobs were created to support the industry. This Bill 9 will kill the jobs, kill county revenue, and force properties to stay vacant, not cared for...deterioration.

Nothing is to be gained by supporting the Bill. How many fire victims are still unhoused? Why don't they buy available units?

Instead, Maui should remove the red tape and slow approval for housing development. The solution isn't to destroy what you have, rather build on what you have.

Tourism is the life blood of Maui.

Thank you.

Richard Blackman  
Owner - Mahina Surf (west Maui)

## HLU Committee

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**From:** andrew alohaboards.com <andrew@alohaboards.com>  
**Sent:** Thursday, July 24, 2025 9:21 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony - Opposed

I am opposed to Bill 9. A widespread ban could create an economic crisis in South Maui. I believe it has the potential to kill locally-owned South Maui businesses, like my own.

I'm a small business owner, in South Maui for 24 years. I own Aloha Boards, a brick and mortar retail store in the Rainbow Mall across from Kam 1, under Cafe O'le, next to 808 Deli.

Many of our customers come from nearby TVR's, not the big hotels in Wailea. Many of our local customers also rely on income from jobs related to the TVR demographic. Our visiting families stay in these TVR's because they can afford to.

Doing business on Maui is hard as it is, in this current environment it is very challenging.

If we lose a significant amount of TVR visitors in South Maui, our local businesses will suffer greatly and struggle to survive and keep locals employed. It has the potential to gut local businesses and jobs, and create a ghosttown. It could be a crisis on top of a crisis.

We need common sense housing solutions. Not another economic crisis.

Thank you for your consideration

Sincerely,  
Andrew Beerer - Aloha Skateboards  
cell: 808.283.8600  
andrew@alohaboards.com

## HLU Committee

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**From:** B Haynes <barbara.haynes@gmail.com>  
**Sent:** Thursday, July 24, 2025 10:43 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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

Aloha Chair, Vice Chair, and Committee Members,

My name is Barbara Matias, and I own a short-term rental property in Maui County. I am writing today to express my deep concern and strong opposition to the proposed legislation to phase out more than 7,000 vacation rentals.

I've worked hard to be a responsible and community-oriented owner. I recommend local restaurants and tour guides in my welcome guide. I employ local service providers — cleaners, maintenance techs, and landscapers — many of whom have become like family over the years. My guests often leave Maui saying they felt more connected to the island because of the personal experience they had in my home.

Some of my guests have even said they wouldn't have come at all if they didn't have a vacation rental option. That matters — not just to me, but to all the small businesses they supported during their stay.

Owning in this complex has not been easy. We've faced huge maintenance costs, special assessments, and massive increases in insurance after the fires. These aren't luxuries — they're costs that ensure the property remains safe, functional, and appealing. STR income helps cover those costs while supporting local workers.

This legislation feels rushed and one-sided. I urge the Council to work with owners like me to find a fair and balanced path forward — one that protects local jobs, supports the economy, and holds STR owners to high standards, instead of phasing us out completely.

Mahalo for your time and consideration.

Sincerely,  
Barbara Matias

barbara.haynes@gmail.com

## HLU Committee

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**From:** Shari Rospond <sharirospond@yahoo.com>  
**Sent:** Thursday, July 24, 2025 10:57 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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Aloha , I've been following this case from the start. First it seems to me this was an opportunity for hotel lobbyists to jump in and blame housing shortages on vacation rentals because they would love to get rid of them to further their own agenda. Shameful!! Second not everyone lives out of state who owns these legal rentals and not everyone who's visiting wants to stay in a hotel . Third, all the jobs, pool cleaning, house cleaning, landscaping, will be lost to people who live here full time and depend on these jobs. Not to mention all the groceries and alcohol and extras visitors spend while staying at vacation rentals. Small businesses should not have to pay for the housing shortage that should have been addressed years ago. Shame on the mayor and city counsel. How much are these hotel lobbyists paying? Mahalo Shari Rospond.

Sent from my iPhone

## HLU Committee

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**From:** kenpegcarpenter@bresnan.net  
**Sent:** Thursday, July 24, 2025 11:44 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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

### **Subject: Formal Opposition to Bill 9 – Economic and Legal Consequences of Eliminating Transient Rentals in Apartment Zones**

Dear Members of the Housing and Land Use Committee,

I am writing to respectfully express my opposition to Bill 9, which seeks to phase out transient vacation rentals in apartment-zoned districts throughout Maui County. While the objective of addressing the housing crisis is commendable, the proposed legislative approach presents **significant economic ramifications and exposes the County to legal liabilities.**

Recent analyses conducted by the University of Hawai'i Economic Research Organization (UHRO) indicate that the implementation of Bill 9 could precipitate:

- An estimated **\$900 million annual reduction in visitor spending**
- A potential **loss of 1,900 to 3,800 jobs** within the tourism, hospitality, and property services sectors
- A projected **decrease of \$60 million in annual property tax revenues** by the year 2029

These figures underscore the extent to which lawful short-term rentals contribute to Maui's economic vitality. Many local residents depend on these rentals for supplementary income, **and their elimination may undermine household financial stability and erode confidence in local governance.**

Furthermore, the proposal raises serious legal concerns. Numerous units affected by this bill were granted lawful operating status under prior zoning frameworks and are documented on the "Minatoya List." The retroactive revocation of these uses may constitute a **regulatory taking**, thereby exposing the County to litigation and financial risk. **The Council's own deliberations in executive session with legal counsel affirm the gravity of this issue.**

Given these concerns, it is imperative that **the Council consider more targeted and equitable strategies, such as:**

- Enhancing enforcement against illegal, non-compliant operators
- Promoting voluntary conversion incentives for long-term housing
- Preserving lawfully established uses to uphold property rights and regulatory trust

In closing, **I urge the Committee to reject Bill 9 in its current form and pursue a more balanced, data-informed policy** that preserves Maui's economic resilience while advancing housing objectives through collaborative and constitutionally sound measures.

Respectfully,



Margaret Carpenter

Wavecrest

Molokai

## HLU Committee

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**From:** Maui\_County Council\_mailbox  
**Sent:** Thursday, July 24, 2025 1:13 PM  
**To:** HLU Committee  
**Cc:** judiallen2@icloud.com  
**Subject:** FW: SHORT TERM RENTAL BAN - ~7000 CONDOS - CRUSH MAUI ECONOMY

Aloha HLU Committee,

Forwarding from the [county.council@mauicounty.us](mailto:county.council@mauicounty.us) inbox.

Mahalo,



### Support Section

County of Maui | Office of Council Services

Email: [county.council@mauicounty.us](mailto:county.council@mauicounty.us)

Phone: (808) 270-7838 | Fax: (808) 270-7686

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**From:** Judi Allen <[judiallen2@icloud.com](mailto:judiallen2@icloud.com)>  
**Sent:** Thursday, July 24, 2025 11:36:32 AM (UTC-10:00) Hawaii  
**To:** Maui\_County Council\_mailbox <[county.council@mauicounty.us](mailto:county.council@mauicounty.us)>  
**Subject:** Fwd: SHORT TERM RENTAL BAN - ~7000 CONDOS - CRUSH MAUI ECONOMY

You don't often get email from [judiallen2@icloud.com](mailto:judiallen2@icloud.com). [Learn why this is important](#)

Begin forwarded message:

**From:** Judi Allen <[judiallen2@icloud.com](mailto:judiallen2@icloud.com)>  
**Date:** July 23, 2025 at 8:44:43 AM PDT  
**To:** [tasha.kama@mauicounty.us](mailto:tasha.kama@mauicounty.us)  
**Subject:** SHORT TERM RENTAL BAN - ~7000 CONDOS - CRUSH MAUI ECONOMY

I do not own a condo or short term rental, but I am disappointed to learn you likely favor the Mayor's proposal to ban short-term rentals to continue in almost 7000 vacation rental condo units. If you vote to do this, you will be responsible for helping to crush the Maui economy further! All those older condo units require high HOA fees and expected high assessment fees to replace roofs, pool repairs, paint, etc. This will make the smallest units require \$4-\$5,000 per month for rent, which most locals will not be able to afford. The consequence will be that these units remain empty & unmaintained (with no income to make repairs), and we will end with slums and unattended buildings! Besides devaluing the buildings, which most locals cannot afford to purchase, there will be huge

reduction of TAT money, an estimated 1,900 job losses, which will affect businesses and ultimately will harm the already diminished economy of Maui.

The Council (and the Maui Planning Commission, who are volunteers with no formal education in Planning or Economics), should focus their energy on identifying and approving affordable housing, which is the core of the entire problem! Rather than approving more luxury homes, while disregarding the need for infrastructure first, the Council should represent the people of Maui by resolving the housing issue in a way that will benefit everyone! Unfortunately, the voters do not have the ability to select the Maui Planning Commissioners or the County Planning staff, but except for the additional exodus of local people - Maui voters will see how devastating the STR ban will be for Maui.

I urge you to vote against this proposal to ban the STR of these ~7,000 condo units. It will also make choices for vacation visitors severely limited, further impacting the Maui economy, because most visitors cannot afford to pay the very high hotel rates. Please stop approving luxury housing and hotel expansions, until the County does the right thing and identifies and approves the building of affordable housing!

Mahalo!  
Judi Allen  
Kihei, South Maui, HI

## HLU Committee

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**From:** Elena Swanger <els12.rn@gmail.com>  
**Sent:** Thursday, July 24, 2025 8:14 AM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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Aloha Honorable Chair and Committee Members,

I am writing in strong opposition to Bill 9 and its proposed elimination of short-term rentals (STRs) across Maui County, particularly as it relates to the unique and vulnerable community of Moloka'i.

### Cultural and Family Impact

Moloka'i has very limited lodging options, especially outside the resort zones. Many former residents who have moved to other parts of Hawai'i or the mainland depend on STRs when returning to Moloka'i to celebrate life events such as graduations, baby luaus, and class reunions—or to mourn loved ones. These STRs provide affordable, comfortable places for families to stay close to their 'ohana and participate in community events. Without them, families face high costs and limited availability, putting pressure not only on personal budgets but also on local infrastructure and host families, who often cannot accommodate large or extended groups.

### Economic Contributions of STRs

Short-term rentals play a vital role in the economic health of Maui County. STRs contribute approximately 42% of the county's property tax revenue—about \$246 million in FY 2025—with more than \$33 million of that directed toward affordable housing efforts over the past five years.

According to the University of Hawai'i Economic Research Organization (UHERO), phasing out STRs in apartment-zoned areas could slash visitor spending by up to \$900 million to \$1 billion annually. This would likely result in the loss of nearly 1,900 jobs across hospitality, retail, dining, and other industries.

### Broader Economic Ripple Effects

The damage won't stop at STR owners. This bill would harm a wide range of local workers and businesses—including cleaning crews, handymen, maintenance workers, yard crews, and laundry services—that depend on STR activity. Already, in places like Kihei, some cleaning companies have seen

their job volume drop from dozens of cleanings per month to just a handful. STR-dependent revenue is disappearing before any official action has been taken.

### False Promise of Housing Conversion

While supporters of Bill 9 suggest that eliminating STRs will increase long-term housing availability, this assumption does not align with Moloka‘i’s reality.

- Many STRs are studios or small condos that do not meet the needs of Moloka‘i’s multigenerational households.
- Even if converted, these units may remain unaffordable for local residents or may not be desirable due to location, layout, or cost.
- Thus, the bill risks eliminating valuable housing and economic resources without resolving the root housing crisis.

### Why Moloka‘i Will Be Disproportionately Affected

On Moloka‘i, STRs often serve dual purposes: they provide essential income for local families and essential accommodations for returning ‘ohana. Many of these STRs are locally owned and operated—not part of a large tourism industry machine, but embedded in the community. Removing them severs an important source of income and isolates families from each other.

Moloka‘i does not have the resort infrastructure, large hotels, or transit access that other islands do. Eliminating STRs here is not just harmful—it is crippling.

### In Conclusion

The intent behind Bill 9—to address the housing crisis—is valid. But its one-size-fits-all approach ignores the cultural, economic, and geographic nuances of Moloka‘i. The bill risks eliminating nearly \$1 billion in visitor spending, thousands of jobs, and tens of millions in tax revenue while displacing families who want to return home to celebrate and connect.

I respectfully urge the committee to reconsider this measure and instead pursue more balanced alternatives—such as community-based regulation, STR zoning updates, or targeted licensing caps—that protect housing needs and preserve Moloka‘i’s economic and cultural integrity.

Mahalo for your time and consideration.

Respectfully,

Elena Swanger

Moloka'i Resident / STR Owner

[els12.rn@gmail.com](mailto:els12.rn@gmail.com)

## HLU Committee

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**From:** Deborah Edmund <deborah.edmund@gmail.com>  
**Sent:** Thursday, July 24, 2025 1:30 PM  
**To:** HLU Committee  
**Subject:** Bill 9 Testimony

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

To Whom It May Concern,

My mother, and late husband, has owned a condo on Maui for many years. I had hope to pass it to my daughter and grandchildren one day.

For us it is a legacy, or part of the glue of our family. My husband and mother have passed, but I still have the memories of my daughter picking up frogs and putting them in a bucket on the beach, telling her stories about the menehunes and long walks to watch the sun set. We still visit once or twice a year. As a retired teacher, my income is not great. I am really struggling to pay the taxes that go up a lot, each year. They are now over \$18,000.00. For the first time, I am wondering if I will have to sell part of our heritage and all those memories. I just can't afford such high taxes. People are not visiting our beautiful island as much so rental income is down, yet expenses are going up every year.

For us, it was never about money. We do rent it to be able to keep it for our family for generations to come.

It is about ohana. We adopted our son in Hawaii. He is now 40 years old. We have hoped to preserve a place for him to go to connect to his culture.

It is not about financial gain/loss for us but the decisions that you are making are destructive to families, whether they live in Hawaii, or not.

Please don't force us to sell our beloved home of multiple generations.

Thank You for your consideration,

Deborah (Debbie) Edmund

--

**Deborah L. Edmund M.S.**

Retired Teacher, **Vista High School**

Social Studies, AVID Coordinator, E 20/20, Century 21st Program

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## HLU Committee

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**From:** Jeff Gilbreath <jeff@hawaiicommunitylending.com>  
**Sent:** Thursday, July 24, 2025 3:07 PM  
**To:** HLU Committee  
**Cc:** Gabe Johnson  
**Subject:** Bill 9 Hearing Response - Example of Permanent Interest Buy Down  
**Attachments:** Response Example of Permanent Interest Rate Buy Down.pdf

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

Aloha Councilmembers,

Please find the attached response to Councilmember Johnson's request at the Bill 9 hearing on July 23, 2025 for an example of a permanent interest rate buy down for a \$700,000 loan.

Feel free to contact me should you have any questions.

Mahalo for your time and leadership,

**Jeff Gilbreath** (*he/him/his*) ([what's this?](#))  
Executive Director  
Hawai'i Community Lending  
808-587-7653  
[www.HawaiiCommunityLending.com](http://www.HawaiiCommunityLending.com)



**Hawai'i Community Lending** is a 501c3 nonprofit Native community development financial institution that increases access to credit and capital for the economic self-sufficiency of underserved Hawaii residents with a particular focus on Native Hawaiians.

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July 24, 2025

**RE: Response – Example of Permanent Interest Rate Buy Down**

Aloha Councilmembers,

I am writing on behalf of Hawai'i Community Lending (HCL) in response to Councilmember Johnson's request for an example of a permanent interest-rate buy down to ensure long-term affordability for Maui County residents using a \$700,000 loan amount. In this scenario, the homebuyer would "buy points" to reduce the interest rate during the length of the loan term. As such, the homebuyer would be qualified by a lender based on the lower income level (116% AMI) versus having to be qualified at a higher income level (165% AMI) if they pursued a 3-2-1, or other short-term, interest rate buy down approach referred to by mortgage banker, Kara Beltran.

<b>Max Loan Amount</b>	\$700,000
<b>Loan Term</b>	30 years
<b>Interest Rate without Points</b>	6.84%
<b>Number of Points</b>	15
<b>Interest Rate with Points</b>	3.09%
<b>Payment Required to Buy Points</b> Paid Upfront at Loan Closing	\$105,000
<b>Monthly Mortgage Payment with Points</b> Includes Estimated Principal, Interest, Taxes, Insurance	\$3,315
<b>Affordability Level with Points</b>	116% AMI
<b>Monthly Payment without Points</b> Includes Estimated Principal, Interest, Taxes, Insurance	\$4,709
<b>Affordability Level without Points</b>	165% AMI
<b>Monthly Savings with Points</b>	\$1,597
<b>Total Savings on Interest Over Life of Loan</b>	\$576,960

This approach demonstrates how a \$700,000 mortgage at the current market interest rates could become affordable for a local resident below 120% area median income with a \$105,000 upfront payment at loan closing.

Please contact me at 808.587.7653 or [jeff@hawaiicommunitylending.com](mailto:jeff@hawaiicommunitylending.com) should you have any questions.

Sincerely,

Jeff Gilbreath  
Executive Director*We Don't Say No, We Say How*