

Testimony of Gary T. Kubota Before a Maui County Council Committee  
Nov. 1, 2023

Aloha. My name is Gary Kubota. I was the Lahaina News editor and business manager for several years in the 1990s and was a member of the Lahaina Town Action Committee, representing more than 60 businesses who created and promoted nonprofit events like Friday Night Is Art Night, A Taste of Lahaina, Halloween In Lahaina, and Festival of Canoes. A lot of these events have been copied over the years by various cities, including Honolulu. Many of these Lahaina merchants also support youths contribute toward donating close to \$100,000 annually in scholarships to Lahainaluna High School.

1. I think rebuilding as is with additional safety features added to the town and residences is the way to proceed, because 1) before the wildfire, Lahaina was generating \$9 million in revenues daily. That's more than \$3 billion a year. It's the goose that laid golden eggs, and you know what happens when you mess with the nest. 2) Giving priority to rebuilding as is will also speed up the process by allowing homeowners and businesses to work off former designs and plans and won't require as much paperwork. 3) It will give most homeowners and businesses hope to hang in there and not move.

The first thing is to pass a resolution declaring the council's hope to build as is. This means suspending shoreline set-back rules in Lahaina to allow rebuilding as is and to keep the harbor front look of the town in tact. If Amsterdam and Venice can do it, through structural engineers, so can we. I mean the Italian engineers have even figured out how to keep the leaning Tower of Pisa to lean without falling.

I think the council should consider establishing a separate entity to process the Lahaina rebuilding permits. It would mean temporarily hiring people for a couple of years. It was what Kauai did after Hurricane Iniki. The person who headed it up was Honolulu architect Peter Vincent who worked as the consultant. Mr. Vincent is willing to speak on the organization of Office Of Emergency Permitting. He can be reached at 808-524-8255 or [info@pva.com](mailto:info@pva.com)

Adding the safety features and special emergency permit unit would require passing some ordinances.

2. I think Maui County should get going at discussing with the insurance officials the economic fallout of the wildfire. After Iniki, there were no insurance carriers willing to insure homeowners or businesses. The lack of insurance affected the ability to secure loans for rebuilding. In Iniki, the state took certain steps to pass legislation and spread the risk to other citizens.

Another option is to create a special district and have the state help homeowners and businesses self-insure captive insurance through floating a bond and perhaps getting a carrier like Lloyds of London to assume some risks. There's a guy named Gerald Yoshida with Goodsill Anderson Quinn & Stifle who was involved in the Iniki insurance talks, and you might talk with him to discuss looking various options. Mr. Yoshida is willing to talk with you. His telephone number is (808) 547-5600. His email is [gyoshida@goodsill.com](mailto:gyoshida@goodsill.com)

3. In the event homeowners and perhaps businesses are unable financially to step up to rebuild as is, then there should be some mechanism for them to have the state assume some loan risks to allow them get back on their feet. Keep in mind, a lot of them worked in Lahaina. This might require a bond float by the state as well.

All of the bond floats are temporary, about 10 to 15 years.

The alternative is to do nothing and continue to lose \$9 million a day or \$3.3 billion a year, leaving several thousand of workers unemployed and on unemployment.

I think given the choice, the state and county should be willing to spend hundreds of millions to float bonds to bring back a proven product — that is Lahaina Town and its residents.