

Housing and Land Use Committee (2025-2027) on 2025-10-14 9:00 AM

Meeting Time: 10-14-25 09:00

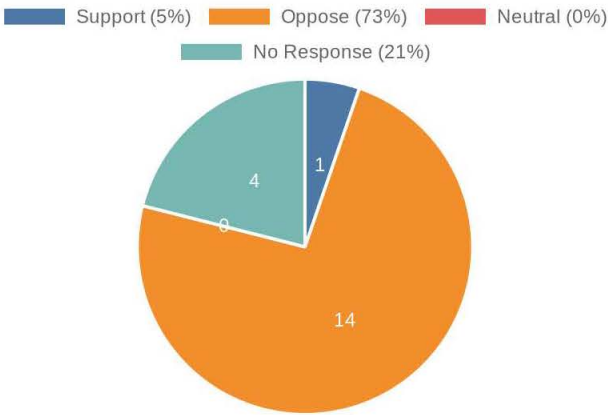
eComments Report

Meetings	Meeting Time	Agenda Items	Comments	Support	Oppose	Neutral
Housing and Land Use Committee (2025-2027) on 2025-10-14 9:00 AM	10-14-25 09:00	2	19	1	14	0

Sentiments for All Meetings

The following graphs display sentiments for comments that have location data. Only locations of users who have commented will be shown.

Overall Sentiment



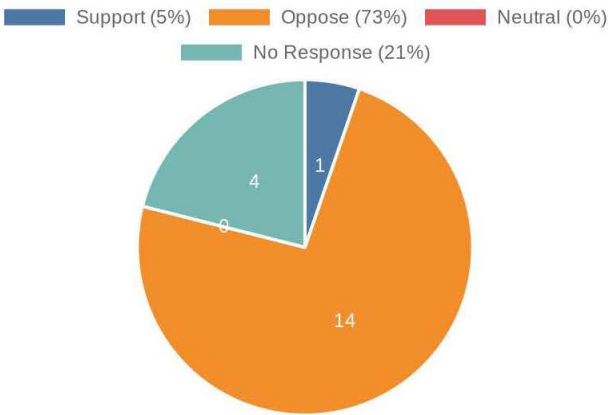
Housing and Land Use Committee (2025-2027) on 2025-10-14 9:00 AM
10-14-25 09:00

Agenda Name	Comments	Support	Oppose	Neutral
A G E N D A	1	0	1	0
HLU-4(1) TEMPORARY INVESTIGATIVE GROUP ON POLICIES AND PROCEDURES FOR TRANSIENT VACATION RENTAL USES IN THE APARTMENT DISTRICTS (HLU-4(1))	18	1	13	0

Sentiments for All Agenda Items

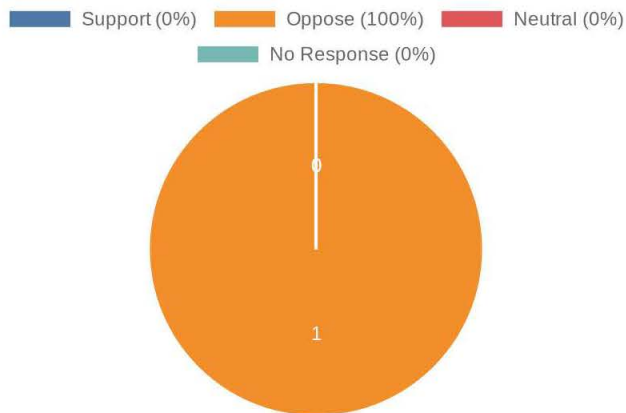
The following graphs display sentiments for comments that have location data. Only locations of users who have commented will be shown.

Overall Sentiment



Agenda Item: eComments for A G E N D A

Overall Sentiment



Guest User

Location:

Submitted At: 9:55am 10-14-25

Statement I sent about Bill 9 & STR

Marilyn J Steinmetz

Anke Kirchner

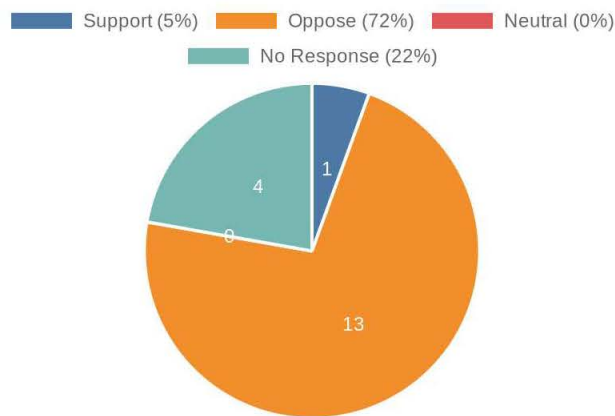
I don't understand why the zoning was not changed at the time that the obvious Short Term Vacation Rental Condos were built. That is where the problem originated. I believe and understand that in true residential areas there should not be vacation rentals! On the other side, all of South Kihei Road is obviously resort area or at least 95% of it is. Residential areas are not suppose to have commercial businesses like S. Kihei Road does. The zoning should not be one condo zoned hotel resort and the one next to it is Apartment zoned, because it was not zoned properly at the time of the build. A residential area should be an entire street or section of housing, not jump to every other building. A block or two back from South Kihei Road is residential and looks residential, no short term rentals should be allowed in these areas. Do NOT make the owners of these condos pay the price for the original mistake of not getting the zoning changed when these obvious vacation short term rentals were built. Condos like Maui Vista and Kamaole Sands were obviously built for vacation rental resort use. No one puts 3 or 4 Tennis Courts and a pool for each building in work force housing. The zoning was wrong from the start, accept the mistakes that were made and lets get it changed to the correct zoning of the use that these Short Term Vacation Condos were built for at that time. The county can NOT afford to lose the tax money that these rentals supply. It will not help the locals with housing, because they do NOT want to live where they can only have one car and NO Dogs or pets. Besides all the maintenance fees are so high, not many can afford it. The owners need to charge high rent to cover the expenses and that is not going to change. Prices always go up. Don't bankrupt Maui County by doing away with Short Term Rentals and all the tax money they bring into the county of Maui. Besides all the jobs we have already lost and businesses that have gone under, because of the lack of tourism that this issue has caused. Three to five year delay will not help anyone and it won't work to solve housing shortage anyway.

Mahalo for considering these issues I have presented.

Marilyn J. Steinmetz, Full time S. Kihei Resident for 24 years.

Agenda Item: eComments for HLU-4(1) TEMPORARY INVESTIGATIVE GROUP ON POLICIES AND PROCEDURES FOR TRANSIENT VACATION RENTAL USES IN THE APARTMENT DISTRICTS (HLU-4(1))

Overall Sentiment



Guest User

Location:

Submitted At: 10:41am 10-14-25

You mention properties in West Maui that might not be a good fit and have added Maui Sands II to the list for possible rezoning. Maui Sands I with 56 units is on the same leased land as maui sands II. Leased land is \$1400/mo, the HOA is \$1600. The lease has 11 years left and no bank will loan a mortgage on a lease shorter than 20 years. How do you not have Maui Sands I on this list?

Guest User

Location:

Submitted At: 9:32am 10-14-25

Horrible idea as it doesn't solve the problem for local housing needs and just creates more financial problems for Maui

Guest User

Location:

Submitted At: 9:29am 10-14-25

Eliminating these Minatoya list units won't help the Maui economy AT ALL as it only will force most owners to sell their units as they (including myself) can't afford to keep it as a long-term rental due to a 3-4k per month deficit it causes the owner. They won't go to local owners either as the monthly maintenance cost of these to upkeep is just too expensive. So, this will cause MORE MAINLAND OWNERS to now own these places as second homes which DEFEATS THE WHOLE PURPOSE as the purpose was to free up attainable housing for locals.

Guest User

Location:

Submitted At: 8:54am 10-14-25

Aloha HLU Committee! Strong support for Bill 9. There is no shortage of visitor accommodations. Tourist families seem to love the idea of staying in a condo with a kitchen. This is the same request residents have.

While there are some businesses that failed to diversify their customer base, most of the financial impact is well known as the tax revenue may be affected. The Mayor has already said he has a plan for that. Some properties have the opportunity to change zoning. Bill 9 is great for Maui Residents. Not to mention the quality of life improvements for these Minatoya properties. As a community we are looking for the committee to hold to their commitment for additional housing for residents. We have already seen the beginning of a price correction and the passage of Bill 9 will create an opportunity for more affordable housing. We, your voting public, are paying attention to this issue. We are paying VERY close attention. Expect your votes to be repeated come election time. You already showed your colours on Wailea 670. We will let that be the price/compromise for you passing bill 9.

Guest User

Location:

Submitted At: 5:04am 10-14-25

The mayor has stated there are enough empty hotel rooms to house displaced condo guests. The availability of hotel rooms isn't the issue. The issue is cost and convenience. When I had a young family we almost always chose a condo rather than a hotel when visiting Maui for affordability and convenience. If we had not been able to rent a condo, at a reasonable price, we would have looked elsewhere. Just as the residents of Maui require affordable housing, vacationers require affordable vacations. The residents of Maui have to put up with what the island can provide, the vacationers do not. If condos become less available and more expensive to rent you will get fewer visitors. If the goal is to reduce visitors and the money they bring in, you will probably be successful. If the goal is to redirect those visitors who rent condos to hotels you will probably fail. The visitor has choices. If you don't want to people to visit, as has been made clear by some islanders, then just say so. The desire by some islanders to have fewer visitors is totally legitimate. Making specious claims regarding your intent is not. You can't have your cake and eat it too.

Guest User

Location:

Submitted At: 2:15am 10-14-25

Aloha Housing & Land Use Committee, I oppose this bill. I am a small business owner. It will not result in the desired outcome. Please do not pass this bill.

Guest User

Location:

Submitted At: 9:37pm 10-13-25

Aloha Housing & Land Use Committee,

I am writing to express my opposition to Bill 9 due to its probable very negative economic impact on Molokai's fragile economy as well as the total Maui County economy.

I have owned my condo at Wavecrest Resort for 25 years and moved here permanently over 3 years ago.

First of all, how the 2 properties on Moloka'i even were included on the Minatoya List is a mystery to me since they both serve the local residents as well as the economy exactly as they were intended. (Primarily Short-Term Rentals)

Where are we supposed house our limited tourists and most importantly our ohana when they come here from other islands for weddings, funerals, graduations and just to visit family?

Wavecrest Resort stands alone on the eastern part of Moloka'i and is not in any "residential" area. The residents on east Moloka'i have no other reasonable option to house their visiting family members without them having to drive 15-20 miles away from the family's residence just for a place to stay.

The condos at Wavecrest Resort are not conducive for long term local family use. (1-bedroom, 1 parking place, no pets etc.) The few condos that are advertised for long term rental often sit vacant for many months as there is no demand for long term rentals by locals in the remote area that the property is in.

Our local council member will not return calls for assistance and I don't think the investigative committee members even came to Moloka'i to see our situation in person.

Wavecrest Resort was built as a short-term rental property and it was classified as a "CondoTel" and should be removed from the Minatoya List as well as the only other property on the list which is on the west end of Moloka'i which serves a similar purpose for residents and visitors to that end of the island.

Please vote NO on Bill 9.

Respectfully,

Bob McCann

Guest User

Location:

Submitted At: 5:24pm 10-13-25

Aloha Housing & Land Use Committee,

I am writing to express my opposition to Bill 9 due to its potential economic impact on our local businesses, workforce, and overall livelihood in Maui. While addressing housing needs is crucial, the implications of this bill extend beyond the immediate concerns of displaced residents from the Lahaina wildfires on August 8, 2023.

The proposed changes risk exacerbating unemployment, leading to lost jobs and housing for those affected by the economic downturn we are already witnessing. With tourism at a low, our community faces significant challenges that require thoughtful and balanced solutions to ensure Maui's long-term stability and prosperity.

I urge the committee to explore alternative solutions that benefit Maui as a whole solutions that prioritize both housing needs and economic vitality. Collaborative approaches involving local stakeholders could provide sustainable options without compromising the livelihoods of residents and businesses.

Thank you for considering the broader implications of this bill. I trust the committee will make decisions that reflect the best interests of our community as a whole.

Mahalo.

Cristina Graziano

Guest User

Location:

Submitted At: 5:18pm 10-13-25

I oppose Bill 9 As a resident of Maui for nearly 20 years this Bill creates more problems than it solves and will end up in the courts

Mahalo

Julie Brockman

Pamela Tumpap

Location:

Submitted At: 5:10pm 10-13-25

Aloha, Please see attached testimony from the Maui Chamber of Commerce.

Guest User

Location:

Submitted At: 4:44pm 10-13-25

Aloha Council Members,

I am writing to express my opposition to Bill 9, which seeks to phase out short-term vacation rentals as listed on the Minatoya List—beginning with Lahaina in 2028 and South Maui in 2030.

While I understand and support the intention behind this bill—to address Maui's housing crisis—I do not see how this approach will solve the immediate or even mid-term need for housing. People on Maui need homes now. Removing vacation rentals several years from now does not help the local families currently struggling to find affordable housing today.

In the meantime, we are already seeing the negative economic ripple effects across the island. Tourism has slowed significantly—not only on Maui, but across Hawai'i. This reduction in visitor spending is impacting small business owners who depend on a steady flow of tourism to survive: retail shops, restaurants, auto body shops, cleaning services, window washers, landscapers, and countless others. It's not just about condo owners—it's about everyone connected to the local economy.

Since the Minatoya List was announced, there's been a noticeable uptick in condos hitting the market. But here's

the reality: locals aren't buying them. Why? Because the numbers simply don't work. HOA fees have skyrocketed—largely due to rising insurance premiums and costly maintenance assessments. I recently saw a one-bedroom condo in Kihei listed for around \$400,000, but with HOA fees of \$1,100 per month. Even if a local family could afford the down payment, these monthly costs make it impossible to sustain.

If the intent of this bill is to create long-term housing, we must ask: housing for who, and at what cost? Even if every vacation rental were converted overnight, it wouldn't make those units affordable or desirable for local families. Many of these properties were never built as primary residences—they were designed and zoned for short-term use.

And if we are to move away from a tourism-driven economy, what is the proposed replacement? What new industries are we building that can sustain employment for residents of all ages and skill levels? Because right now, Bill 9 offers no alternative—only economic uncertainty for thousands of workers and small business owners who depend on tourism.

Bill 9 is not the answer. It risks dismantling a vital part of Maui's economy without providing a realistic or immediate solution for our housing crisis. I urge the Council to reconsider and to look for balanced, creative approaches that truly support both local residents and our small business community.

Mahalo for your time and consideration.

Respectfully,
Megan Pearl
Kihei Resident

Guest User

Location:

Submitted At: 11:29am 10-13-25

I write as a concerned Kupuna who cares deeply about the long-term welfare of our island and all people. In reviewing Proposition 9 (Bill 9), I am compelled to express my concern.

While the intent to create more housing for residents is commendable, Prop 9 is not a real housing solution. It will not solve our housing crisis. We are already seeing a destabilization of Maui's economy, and deepening public distrust in government leadership.

Key Issues with Prop 9 / Bill 9

- **Converting STRs is not enough**_Even if all short-term rentals were converted to long-term housing, UHERO's analysis estimates roughly 6,000 potential units could emerge — a decade's worth of supply under ideal conditions. This is nowhere near enough to solve our housing shortage or meaningfully lower prices._UHERO, Economic Analysis of Proposal to Phase Out TVRs, 2025
- **Severe economic consequences**_UHERO projects:
 - _ A \$900 million annual decline in visitor spending
 - _ A loss of nearly 1,900 jobs
 - _ A 4% contraction in Maui's GDP
 - _ A 20–40% drop in property values, reducing both homeowner equity and County tax revenue _UHERO, 2025)
- **Reduced revenue threatens essential services**_Property and transient accommodation tax losses could exceed \$60 million per year, threatening County funding for roads, schools, infrastructure, and affordable housing projects.
- **Erosion of homeowner rights**_Forcing lawful short-term rental owners to shut down businesses or devalue their property undermines trust in government and property rights. Many families rely on STR income to pay mortgages, maintain properties, or support kupuna care. Taking these rights away does not create new homes, it only redistributes loss.
- **The county must BUILD, not take.**_The only sustainable solution is to build our way out of the housing crisis, not dismantle existing homeowners' livelihoods. Continuing to focus on taking away STRs will only crash our economy without delivering the long-term housing relief Maui needs.

The Broader Problem: Government Instability

- **Federal instability is rising.**_The 2025 federal government shutdown, mass agency layoffs, and the suspension of

critical programs have eroded public trust and disrupted essential federal funding for housing, disaster recovery, and infrastructure. (Reuters, 2025, AP News, 2025)

- Maui County's own instability is visible. The failures in emergency management during the Lahaina wildfires, including delayed evacuation alerts and internal disorganization, revealed leadership breakdowns. The resignation of the Emergency Management chief and continued SYSTEMIC INEFFICIENT DELAYS in recovery show bureaucratic instability in County leadership.

- Now is the time for local stability. With federal dysfunction worsening, Maui County must set the example. Stability, transparency, and consistency are the foundation of public confidence. Abrupt policy reversals and punitive measures like Prop 9 amplify uncertainty, drive away investment, and fracture community unity.

Recommendations for a Stable, Productive Path Forward

1 Partner with the State to Build Affordable Housing

- _ Work directly with the Hawaii Housing Finance & Development Corporation to fund and fast-track projects.
- _ Use state land, matching funds, and public-private partnerships to create affordable units near infrastructure.

2 Streamline County Processes and Regulations

- _ Reform permitting and zoning to allow faster, by-right construction for affordable projects.
- _ Reduce unnecessary fees that make affordable development financially unviable.

3 Focus on Construction, Not Restriction

- _ The County's job is to enable building, not to dismantle livelihoods. Every policy that removes housing supply or jobs worsens instability.

4 Implement Predictable, Transparent Policy

- _ Establish multi-year housing targets and stable regulations that allow developers, homeowners, and families to plan.

- _ Avoid sudden reversals that signal instability to residents and investors.

5 Safeguard Economic Stability

- _ Use revenue from existing STRs to fund housing infrastructure and subsidies instead of eliminating them entirely.

- _ Maintain a balanced tourism and housing policy, not an adversarial one.

Final Message: Leadership Through Stability

Maui County's government must rise above the current wave of political instability, both locally and nationally, by demonstrating steady, rational leadership. The people of Maui need confidence that their leaders will protect homeowners, preserve jobs, and focus on real, structural solutions: building new housing, not destroying livelihoods.

You serve all folks, not just the loudest groups or those "wearing red shirts." True leadership means serving the quiet majority who depend on you for fair, balanced, and forward-looking governance.

Please choose the path of stability, partnership, and construction, not division, restriction, and economic risk. The future of the island depends on it!

Guest User

Location:

Submitted At: 2:38pm 10-12-25

Thank you for investigating the results if Bill 9 is to be passed. Housing is needed, but we do not believe Bill 9 will be successful in providing that housing.

You have heard many of the financial facts about what a shut down of legal businesses would do to the Maui economy and the Maui workers. As you are well aware, Covid and then the fires have had disastrous effects on the overall economy. Many Maui residents have left the island because of these occurrences. In other words, we have seen the direct effect already, so why would we consider another major blow to the economy, business people, and workers?

Numerous projects are now being built for housing, many of which will be completed before the 2030 date proposed for shutting down South Maui condos. We just read about hundreds of paper leases being given to Native Hawaiians. It seems it would be advisable to have energy put into the actual provision of getting the infrastructure prepared and houses built. Evidently, the money is available to get things moving.

An interesting contrast has been noticed in that the government wants to diminish the amount of tourists, and yet at the same time is advertising for more tourists. We even saw a video promoting tourism in which Mayor Bissen played the ukulele and sang while his wife danced.

We are in hopes that reason will prevail and 7,000 owners of legal Short Term Vacation Rentals will not be

treated unjustly by a Bill that for many reasons will not create the housing that is needed.
Doug and Linda Mitchell

Guest User

Location:

Submitted At: 12:44pm 10-10-25

The creation of the Temporary Investigative Group (TIG) is appreciated. It reflects a level of recognition by the Council that the proposed phase out of short-term rentals impacting approximately 7,000 units will have very substantial impacts, many of which are not yet fully evaluated. Tapping the brakes to permit the TIG to bore down on those impacts is prudent. What remains to be seen is whether doing so results in open minds resisting the political noise and making objective, fact-based, rational decisions.

I do not for a moment question the underlying concerns, history, emotions, frustrations, anger, envy, and even honest but faulty economic perceptions which drove floating Bill 9 as a trial balloon. What I do strenuously question is whether the Council can in good conscience turn a blind eye to the astounding economic harm already inflicted on the owners of those 7,000 units and deem that staggering harm a fair tradeoff for a hoped for minimal to modest improvement in local housing availability. I will leave it to others to comment on the history, tax base erosion, job loss, and other considerations, all of which are important. Rather, I will offer some simple math which should cause any right-thinking person to not only tap the brakes but put the Bill 9 vehicle in park and walk away from it. There are other means to its desired end, means which would not trigger similar massive economic harm, much of which has already occurred merely by floating Bill 9, but which may be in large part reversible if Bill 9 is allowed to die on the vine while the Council turns to other means for improving housing availability.

Here is the math, at a high level – Before Bill 9 was revealed to the public, prices on all categories of Maui real estate (and for that matter most real estate in most mainland states) were increasing over the past decade and substantially increasing in the most recent years. That has generally continued or plateaued in most markets, with slight declines in some. On Maui, the pattern has been markedly different, due to Bill 9 having seen the light of day. Recent market reports indicate that while the average cost of a house on Maui has retreated 7% in the last 12 months, the average price for a Maui condominium unit has fallen by 34%. That is a staggering disconnect between housing categories, for which there is no credible explanation other than Bill 9. Market reports indicate that condominiums have fallen to an average price of \$655,000. That 34% drop in a mere 12 months translates to a year-ago average price of about \$990,000, an average loss of about \$335,000 in just the past 12 months. Those numbers are straight from a Locations Hawaii market report for 9/24-9/25. Assuming that the 7,000 “Minatoya List” units are roughly priced along those lines, then the owners of those 7,000 units have seen a loss in value of about \$2,345,000,000. That is \$2.345 billion dollars. What the Council should appreciate is that the loss is far, far greater than that. Those are just the 7,000 units. While they may have been hit worse than non-Minatoya List units, the latter do not exist in a separate world. If unit prices are down 34% on 7,000 units, they are dragging down values on all units on Maui to a substantial extent, and the true impact is likely well north of \$5,000,000,000. If Bill 9 passes, that loss is certainly going to grow. If passed and the phase out date arrives, it will grow even more.

“Loss in value” sounds a bit sterile. What it really means, in the real world lives of the owners, is that they have had a roughly \$2,500,000,000 - \$5,000,000,000 loss impact on their life savings, net worth, retirement funds, asset to provide for children’s and grandchildren’s education, and overall future financial security. For many who bought in the years just before Bill 9 was rolled out, and who did so by financing their purchase, they face being instantly six-figures underwater on their loans, and if short term rentals are phased out, without the cash flow they counted on to make their mortgage payments. Anyone who was on Maui in 2008-2010 knows what would lie ahead – foreclosures, banks sitting on REO units that are off the market with nobody living in them for a year or more, other unit owners having monthly assessment increases to cover those who go into default, etc.

Turning to the other side of the equation, what perceived benefits might reasonably be expected to flow from passing Bill 9 at that cost? Of the 7,000 Minatoya List properties, many are not used as STR/TVR’s. I defer to the consultants to provide the Council with the specific numbers. Some are owner occupied. Some are long term rentals. Some are second homes. Passing Bill 9 is not going to put 7,000 more units into the market inventory. At best, it might rearrange the chairs for a couple-few thousand units, and even that is too optimistic. For many on the list, if they are now operating TVR’s either they may sell their units or they may wind up as REOs with lenders eventually selling them – but to whom? Some may go to local work force families, but many will go

to owner occupants, some full-time residents, some not. That further dilution suggests that the number of units ultimately converted from TVRs to "local family" housing may be 1-2,000, and that is likely optimistic.

So, putting the numbers together, assume that the loss to current owners is limited to only the 7,000 unit owners and that all other unit owners on Maui are somehow insulated from the market impacts (not a real-world assumption, but one made just to be extremely conservative here). Assume further that if Bill 9 passes there will not be further erosion-loss (also not a real-world scenario). And assume a more upper end outcome that 2,000 of the 7,000 units wind up being purchased or rented long term by local families who are not otherwise able to qualify to purchase. That means that by inflicting about a \$2,345,000,000 financial loss on 7,000 targeted owners, perhaps 2,000 others will have the opportunity to buy units in a market where the total inventory has modestly increased in volume, by a couple-few thousand units. Bottom line, Bill 9 has already inflicted aggregate harm to the tune of about \$1,172,500 for each of the hoped-for 2,000 additional units that might go on the market for purchase or long-term rental. If the aggregate harm is closer to \$5,000,000,000 (as I believe), then the impact is more than \$2.3 million of financial loss to others, to do nothing more than coax a couple thousand more units onto the market.

Here is the math at a more personal level – I cannot speak for the other 6,999 Minatoya List unit owners. We could rent our unit as a TVR. We do not do so and never have. We purchased it with the intent of living in it full time until we died. Then we were able to purchase a Maui home, and we chose to rent the condo on a long-term basis. Our current renter has been in place more than a decade. We have for much of that time rented at a rate far below market, because that is what our renter could afford, and we are not driven by money. As a good illustration of the saying that no good deed goes unpunished, we offered sub-market long term rental in part because we saw the value of our condo increasing. We have now seen it drop about \$400,000 due to Bill 9 being in the air. If Bill 9 passes, we will likely just put it on the market, and while the purchaser could be a local family, that is far from a given. With the monthly PITI cost, nearly \$1,000/month dues, special assessments, etc., it is as likely, perhaps more, that it will be purchased by someone from the mainland who wants a second home. And our renter will be out looking for somewhere else to rent in a difficult market. We do not want to be in that position and would not be absent Bill 9. It is, in our circumstances, counter-productive to its stated goals.

Which brings me back my conclusion that the authors of Bill 9 had their heart in the right place. I won't question that. But the results of passing Bill 9 are very modest at best, and the financial harm to others is already staggering, and poised to become much worse if Bill 9 is passed. I do not ask that anyone on the TIG or Council change their opinion, report, or vote based on anything other than these basic economic facts. If Bill 9 stated on its face that it is proposed that the County inflict \$2.5 - \$5 billion of financial loss on Maui property owners in order to enable perhaps 1,000-2,000 others to be able to buy properties (at fair market value with all of the associated mortgage expense, monthly assessments, taxes and insurance), every member of the Council would have their jaws drop as they ask "are you serious?" Bill 9 does not state that on its face. But that is precisely what Bill 9 will do. The trial balloon was well intended. It was not well conceived. It should be voted down unanimously, and the Council should turn its attention to other means by which to enhance housing availability.

Guest User

Location:

Submitted At: 10:59am 10-10-25

Aloha and best wishes to all of you.

We listed our Condo at Kanai A Nalu, Maalaea, in March of 2024 for \$721,000.00: just before the Mayor's Bill 9 proposal. In September 2024

we lowered the price to 575,000.00 in hopes of getting some traction. Our unit is still on the market, 18 months later, with no offers and very few viewings.

Just as the mayor hoped, prices would drop. Several units in our building have sold since the introduction of Bill 9, at far below market value.

Unit 209 sold for 425,000.00, and Unit 313 sold for 429,000.00.

Assuming a buyer had 10% down, the monthly mortgage payment would be approximately \$2,150.00 on a \$385,000 loan. This seems like something a local family could afford; it's actually far below most rents for 2-bedroom/2-bath units available. But these units weren't sold to local families. They were sold to someone off-

island. Someone who will hold them and wait for the higher prices to return. An Investor. Imagine that! Someone who's willing to take advantage of the situation for a future gain.

Not exactly what the mayor planned. Why aren't local families snatching up these units? Three reasons:

1. Our HOA fees are around \$2400.00 per month. Add property taxes and insurance, and they're not affordable for your target median buyer.
2. Our building is 50 years old, on leased land, facing seawall destruction (permit pending from the County), spalling, plumbing and original roof, window and elevator issues. HOA fees will rise as a result.
3. Our building is in Maalaea, a community designed for tourism. There are no amenities that local families desire, such as grocery stores, schools, jobs, churches, or community centers. It's also far from where their families and jobs are located.

THE OUTCOME FOR THIS AREA IF BILL 9 PASSES

If not allowed to offer short-term rentals, many owners will be forced to sell their properties. But to whom? Probably more investors. Or absorb these astronomical costs themselves, which many won't be able to do. The long term could mean the deterioration of a beautiful area that provides tourism jobs and valuable tax dollars to the County.

Or many homeowners will be forced to join the 9,000-plus illegal short-term rentals already on the island. This will help the owner keep their head above water, barely, but the loss of tax dollars, excise, and otherwise, from these resort areas will have serious repercussions on the county budget. Very few will convert to long-term rentals because the owners like to enjoy them as holiday homes.

BILL 9 SHOULD BE A DOLLARS AND SENSE CONVERSATION.

Common sense and current real estate trends tell you that these destination areas aren't sustainable or affordable for local residents. And never will be.

The dollars received from these areas help drive the Maui County economy through taxes, tourism, and building maintenance jobs.

While it's challenging to make these decisions, given the complex mix of emotions and histories involved, it is the moral and fiduciary responsibility of the Council to do precisely that. There are many alternative and suitable ways to provide residents with housing they can afford. We are already seeing some of this happening on the island.

Please consider all the repercussions of this bill and vote NO.

Thank you for all the hard work you do for Maui.

Deb & Dick Vanderkemp

Guest User

Location:

Submitted At: 7:28am 10-10-25

I don't understand why the zoning was not changed at the time that the obvious Short Term Vacation Rental Condos were built. That is where the problem originated. I believe and understand that in true residential areas there should not be vacation rentals! On the other side, all of South Kihei Road is obviously resort area or at least 95% of it is. Residential areas are not suppose to have commercial businesses like S. Kihei Road does. The zoning should not be one condo zoned hotel resort and the one next to it is Apartment zoned, because it was not zoned properly at the time of the build. A residential area should be an entire street or section of housing, not jump to every other building. A block or two back from South Kihei Road is residential and looks residential, no

short term rentals should be allowed in these areas. Do NOT make the owners of these condos pay the price for the original mistake of not getting the zoning changed when these obvious vacation short term rentals were built. Condos like Maui Vista and Kamaole Sands were obviously built for vacation rental resort use. No one puts 3 or 4 Tennis Courts and a pool for each building in work force housing. The zoning was wrong from the start, accept the mistakes that were made and lets get it changed to the correct zoning of the use that these Short Term Vacation Condos were built for at that time. The county can NOT afford to lose the tax money that these rentals supply. It will not help the locals with housing, because they do NOT want to live where they can only have one car and NO Dogs or pets. Besides all the maintenance fees are so high, not many can afford it. The owners need to charge high rent to cover the expenses and that is not going to change. Prices always go up. Don't bankrupt Maui County by doing away with Short Term Rentals and all the tax money they bring into the county of Maui. Besides all the jobs we have already lost and businesses that have gone under, because of the lack of tourism that this issue has caused. Three to five year delay will not help anyone and it won't work to solve housing shortage anyway.

Mahalo for considering these issues I have presented.

Marilyn J. Steinmetz, Full time S. Kihei Resident for 24 years.

Guest User

Location:

Submitted At: 4:33am 10-10-25

First, I want to thank the Housing and Land Use Committee for initiating the Temporary Investigative Group.

We've often heard the expression—nationally and locally—about using a hatchet to solve a problem when a scalpel would be more appropriate. That analogy fits this situation perfectly. The proposal by the mayor—and the committee's initial support through the passage of Bill 9—to drastically reduce the number of short-term rental properties, many of which have operated legally for years, is deeply concerning. Such a sweeping approach feels irresponsible, particularly from a fiscal standpoint.

Short-term rentals contribute a significant portion of tax revenue to Maui County—revenue that is explicitly intended to support critical programs like workforce housing. So far, I've yet to hear a clear or credible explanation of how the County plans to replace those lost funds if thousands of legal rentals are removed from the equation. In fact, I would welcome more transparency from the County regarding where the revenue from short-term rental taxes has gone in support of workforce housing to date.

It's also important to acknowledge that many of these properties were built for visitors, marketed as second homes, or located in designated "Planned Resort Communities." It appears that inappropriate zoning classifications were applied when many of these developments were approved. This is an opportunity to correct those inconsistencies and bring clarity and logic to our zoning system in Maui County.

We're already seeing the ripple effects of just the proposed phase-out: businesses are closing and jobs are being lost. I urge you to reconsider this broad-brush approach. Instead, address the underlying zoning issues and properly designate properties based on their original intent.

Lastly, I encourage the County to reform our zoning and rezoning process to make it more rational, transparent, and accessible.

Thank you for your time.

Guest User

Location:

Submitted At: 10:12pm 10-09-25

I don't understand why the zoning was not changed at the time that the obvious Short Term Vacation Rental Condos were built. That is where the problem originated. I believe and understand that in true residential areas there should not be vacation rentals! On the other side, all of South Kihei Road is obviously resort area or at least 95% of it is. Residential areas are not suppose to have commercial businesses like S. Kihei Road does. The zoning should not be one condo zoned hotel resort and the one next to it is Apartment zoned, because it was not zoned properly at the time of the build. A residential area should be an entire street or section of housing, not jump to every other building. A block or two back from South Kihei Road is residential and looks residential, no

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Mahalo for considering these issues I have presented.

Marilyn J. Steinmetz, Full time S. Kihei Resident for 24 years.



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October 14, 2025

Maui County Council
Housing and Land Use Committee
Tasha Kama, Chair
Tom Cook, Vice Chair
Members of the Housing and Land Use Committee

HLU-4 (1) – Temporary Investigative Group on Policies and Procedures for Transient Vacation Rental Uses in the Apartment Districts

Aloha Chair Kama, Vice Chair Cook and members of the Committee,

We sincerely appreciate the Council's creation of the Temporary Investigative Group (TIG), which has allowed for additional research, thoughtful discussion, and the collection of more comprehensive information. When Bill 9 was previously before this committee, members of the administration noted that it was intended to be the first step, with additional "wraparound" legislation needed to make it fully effective. However, to our knowledge, no such companion measures had been drafted. For this reason, we strongly support the TIG's decision to devote more time and attention to examining Bill 9 in depth. From the outset, we have had significant concerns about whether Bill 9, as currently proposed, will truly and meaningfully address resident housing needs or whether it would have unintended economic consequences.

For decades, we have been steadfast advocates for affordable housing and have listened closely to the concerns of our community. To better understand local needs, we recently launched a housing survey to gather insights into the types of housing Maui residents are seeking, their budgets, and key priorities. While the survey is ongoing and there is more depth to the survey than shown below, early data trends reveal the following:

- **Bedrooms:** 15% of respondents said 1 bedroom, 39% need 2 bedrooms, 32% need 3 bedrooms, 13% need 4 bedrooms, and 1% need 5+ bedrooms.
- **Bathrooms:** 25.5% need 1 bathroom, 63% need 2 bathrooms, and 12.5% need 3+ bathrooms.
- **Household Composition:** 40% have domestic pets, 27% have children under 18, and 19% have kupuna.
- **Features Needed:** Most respondents require a full kitchen, in-unit laundry, storage, and, importantly, 72% prefer a private yard or garden space.
- **Parking:** 72% need two or more dedicated parking spaces or a private two-car garage.
- **Preferred Housing Type:** 82% prefer a single-family home over other options such as townhouses, condos, apartments, or ADUs/'ohanas.



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- **Preferred Areas:** Upcountry Maui was the most desired area if cost were not a factor, while Wailuku/Kahului was most convenient for work and school.
- **Affordability:** The top two tiers are: 20% can afford \$2,501–\$3,000 per month (inclusive of taxes, insurance, and fees), and 16% can afford \$2,001–\$2,500. However, on AMI levels, the top two tiers are: 22% fall within the 60–80% AMI bracket, and 19% are at 50% AMI or below.
- **Homeownership Readiness:** 50% have not yet attended a homebuyer assistance program but would like to, and 23% are interested only in renting.

These insights highlight the specific and diverse housing needs of our residents—needs we feel are central to any policy changes moving forward.

In addition, the UHERO Report, *An Economic Analysis of the Proposal to Phase Out TVRs in Maui County Apartment Districts*, projects that reducing visitor accommodations could decrease total visitor spending by \$900 million annually, resulting in job losses, reduced household income, and a contraction of GDP. The report also notes an estimated \$75 million annual gap in County tax revenue, funds that could otherwise be used to support affordable housing.

Given these potential impacts, we believe that a robust Maui County economic development plan must be developed and implemented before any action is taken on Bill 9.

In summary, while we commend the Council and TIG for their thoughtful approach, we strongly believe that more research, planning, and coordination are needed before Bill 9 advances. We look forward to the TIG's final recommendations and hope they will directly address these critical housing and economic concerns.

Mahalo for your time and continued dedication to Maui County's residents.

Sincerely,

Pamela Tumpap
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.