

Housing and Land Use Committee (2025-2027) on 2025-07-24 9:00 AM - Reconv. from 6/9, 6/18, 6/23, 6/24, 6/25, 7/2 & 7/23/25

Meeting Time: 07-24-25 09:00

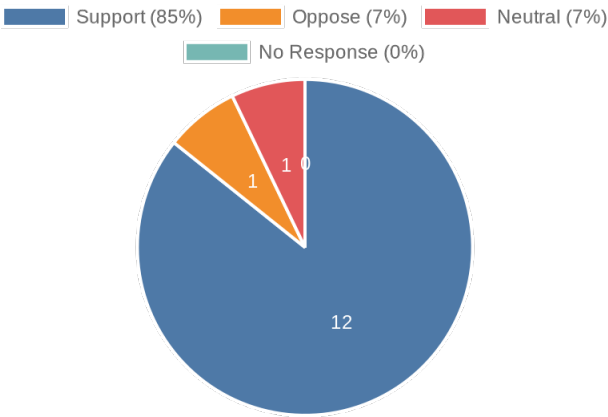
eComments Report

Meetings	Meeting Time	Agenda Items	Comments	Support	Oppose	Neutral
Housing and Land Use Committee (2025-2027) on 2025-07-24 9:00 AM - Reconv. from 6/9, 6/18, 6/23, 6/24, 6/25, 7/2 & 7/23/25	07-24-25 09:00	2	14	12	1	1

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



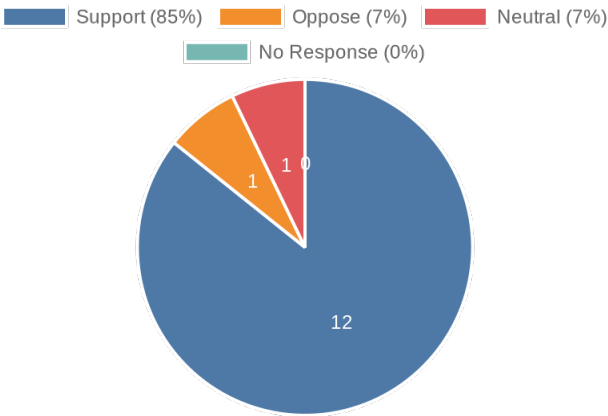
Housing and Land Use Committee (2025-2027) on 2025-07-24 9:00 AM - Reconv. from 6/9, 6/18, 6/23, 6/24, 6/25, 7/2 & 7/23/25
07-24-25 09:00

Agenda Name	Comments	Support	Oppose	Neutral
A G E N D A	7	6	1	0
HLU-4 Bill 9 (2025) 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)	7	6	0	1

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.

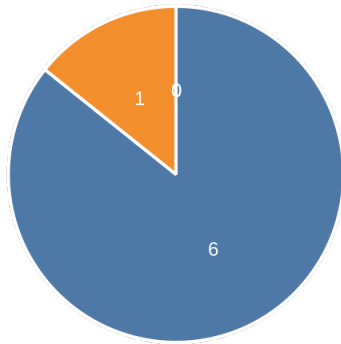
Overall Sentiment



Agenda Item: eComments for A G E N D A

Overall Sentiment

Support (85%) Oppose (14%) Neutral (0%)
No Response (0%)



Allin Bohba

Location:

Submitted At: 3:48pm 07-24-25

No wonder Alice Lee didn't get a birthday lei. Pooka pooka

Guest User

Location:

Submitted At: 10:16am 07-24-25

Aloha, My name is Rachel Coles. I live in Pukalani. I want to support Bill 9. There is a housing crisis on Maui and this is a needed solution to addressing it. The word crisis cannot be overemphasized. Our residents have to take precedence over pleasure-seekers and tourists. People have to be able to live here viably. Every day, the number of houseless are growing, people who are just like you and I and they are being treated like garbage simply because they have nowhere they are allowed to exist, because there is nowhere they can live here. Many of them were born here. Why should they be forced to live like that to satisfy the whims of moneyed vacationers? There is nothing wrong with tourism itself, but it cannot supplant the welfare of the people who need to live and work here. It is immoral to price people whose home this is, out of Maui, simply so the tourism business can rake in more money. There has to be a balance, and what I am seeing is toxic capitalism, not balance. Every day, I'm seeing people hungry and exposed to the elements with nowhere to go, and being swept from place to place as if they don't matter. For people concerned about losing the money from tourism, I think that is a too-expedient stance. Work harder to foster other means to generate income for Hawaii. The local agricultural sector has been working for a long time in trying to get Maui to diversify away from pure pleasure tourism, and we saw the effects of relying purely on pleasure tourism and catering to resort interests during COVID, and now is the time to diversify and set boundaries with those interests. Tourism needs to be responsible. Other countries and states manage it, so can Maui. Please show more care for your residents and pass Bill 9 to limit short term rentals and provide more sustainable housing for your residents. Mahalo.

Guest User

Location:

Submitted At: 9:48am 07-24-25

If you vote NO on bill 9, include your RESIGNATION

Guest User

Location:

Submitted At: 9:33am 07-24-25

I can't believe that Chair Kama wants to extend the effective date for Bill 9 to 2030. It should be effective in 2026. Housing is an emergency in Maui

Lore Menin

Location:

Submitted At: 9:07am 07-24-25

If you want A-1 and A-2 condos to be more financeable, not less, you should support Bill 9. The investor-driven STVR model is what made them non-warrantable in the first place. By restoring these buildings to residential use, Bill 9 directly increases their eligibility for Fannie Mae and Freddie Mac-backed loans, making them more accessible to local homebuyers.

Warren Buffet, Part Time Wailea Resident

Guest User

Location:

Submitted At: 12:56am 07-24-25

These Condo will be difficult to finance.

From Rocket Mortgage website:

Warrantable condos require more effort

A warrantable condo is one that potential home buyers can finance and underwrite using a conventional mortgage. First, though, the condo must meet minimum guidelines laid out by traditional mortgage investors like Freddie Mac and Fannie Mae. For example, sample guidelines include stipulations such as:

No single entity can own more than two units in projects consisting of five to 20 units, or 20% of units in projects consisting of 21 or more units.

At least 50% of the units are owner-occupied as opposed to being investment properties.

Less than 15% of total units are 60 days or more in arrears on association dues.

The homeowners association (HOA) is not named in any lawsuits.

Commercial space accounts for 35% or less of the total building square footage.

Freddie Mac and Fannie Mae consider non-warrantable condos a risky acquisition because they're harder to buy and sell. You may have to seek other financial assistance beyond what traditional lenders offer if you want to buy a non-warrantable condo. Feel free to speak to one of our Home Loan Experts about your options.

Guest User

Location:

Submitted At: 7:45pm 07-23-25

Aloha Chair Kama

I am a realtor, sold plenty of stvrs before they were so lucrative. I support bill 9 for every reason it is opposed, because it is now necessary.

I. EXECUTIVE SUMMARY

Bill 9 is not simply a zoning reform; it is a humanitarian relief measure, a course correction for failed housing policy, and a legal and ethical obligation under Maui County's public trust responsibilities.

The L_hain_ wildfire disaster exposed the deep flaws in Maui's dependence on short-term vacation rentals (STRs) in residential Apartment Districts (A-1 & A-2). Despite a declared housing emergency, STR operators converted only ~10% of their units to long-term housing for fire victims, even with tax incentives offered by the State. This refusal underscores why voluntary market solutions have failed and why legislative action is

necessary.

Bill 9 corrects decades of speculative abuse of zoning laws, returning residential housing to residents, stabilizing communities, and safeguarding Maui's future against further displacement and economic collapse.

Who can predict the future? No one. But we can learn from the past—and the past has failed. Bill 9 is Maui's chance to choose people over speculation.

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II. HOUSING MARKET & ECONOMIC FACTS

A. STR Impact on Housing Availability

- 61% of current Maui condo listings are STR-approved units in Apartment Districts.
- These are residentially zoned properties, not resort or hotel zones.
- Returning these to long-term residential use could immediately rehouse over 500 families.

B. Market Trends Support Bill 9

- Average condo prices have dropped ~14% since mid-2024.
- Median condo prices have fallen ~19%, now ~\$725,000, creating opportunities for local buyers.
- Condo sales are projected to drop ~22% in 2025, indicating speculative demand is already weakening.
- Without Bill 9, these declining prices risk being snapped up by new speculative buyers rather than residents.

C. Overpriced Rents & STR Profits

- STR-driven speculation pushed rents far above sustainable levels, forcing local families into:
- Overcrowded multigenerational housing,
- Long commutes from off-island relocations,
- Homelessness and car dwelling.
- Emergency housing requests for fire victims were stalled due to STR owners holding out for higher tourist rates, even with State tax incentives.

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III. HUMANITARIAN RELIEF & EMERGENCY PROCLAMATIONS

A. Housing Emergency Post-L_hain_

- Governor Josh Green's Emergency Proclamation on Housing declared a housing shortage a public emergency, emphasizing the need to repurpose housing for residents.
- Despite this, only 10% of STR operators volunteered to convert units to long-term housing for fire victims, even when incentivized.
- This failure proves market reliance alone will not solve humanitarian housing needs—Bill 9 is necessary.

B. Bill 9 as Humanitarian Relief

- Immediate impact: Over 535 STR-approved units in A-1 and A-2 zones could return to long-term residential use.
- Direct beneficiaries: Fire victims, displaced residents, workforce housing (teachers, nurses, first responders).
- Disaster resilience: More local housing stock available in future emergencies.

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IV. LEGAL & ETHICAL RESPONSIBILITY

A. Public Trust Doctrine & Zoning Authority

- Zoning exists to protect public welfare—Apartment Districts were never intended for hotel-like operations.
- The County has a legal duty to ensure zoning serves residents, not speculative investors.

B. Minatoya Exemption Misuse

- The Minatoya Exemption (2001) was intended as a limited grandfathering measure, not permanent authorization

for hotel-like use in residential zones.

- Continued misuse violates the original intent of zoning laws and the County's public trust obligations.

C. Ethical Responsibility

- Property rights end where community harm begins.
- It is not the County's kuleana to protect investor ROI while residents suffer from:
- Displacement, overcrowding, homelessness, and housing insecurity.
- Bill 9 restores ethical governance by prioritizing community welfare over speculative profits.

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V. HISTORICAL LESSONS & FUTURE DECISIONS

- The past has failed:
- Decades of STR-driven speculation worsened housing insecurity and made disaster recovery nearly impossible.
- Emergency proclamations and voluntary tax incentives failed to repurpose STR housing for residents when it mattered most.
- The future requires bold action:
- Who can predict the future? No one. But we can learn from the past—and the past has failed.
- Bill 9 is not a gamble—it's a necessary correction to restore housing stability, community integrity, and disaster resilience.

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VI. CONCLUSION

Bill 9 is humanitarian relief, sound economic policy, and a fulfillment of the County's legal and ethical obligations.

- It provides immediate housing relief for residents and disaster victims.
- It strengthens Maui's long-term disaster resilience.
- It restores zoning integrity and corrects decades of failed policy.

_ Bill 9 = Housing Relief + Community Stability + Ethical Governance.

_ Maui's future depends on choosing people over speculation.

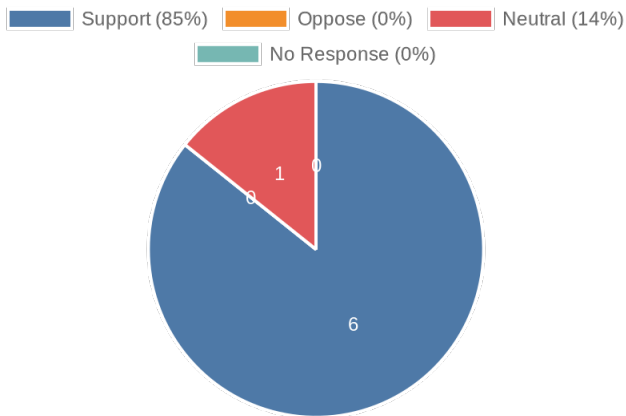
Name withheld for fear of;

Litigation

Special interest scrutiny

Harassment from realtors and RAM

Overall Sentiment



Allin Bohba

Location:

Submitted At: 3:52pm 07-24-25

Aloha Chair and Members,

I write in strong support of Bill 9 because it is past time that Maui County reclaim the Apartment District (A-1 and A-2 zoned properties) for the residents it was originally intended to serve. For decades, these properties have been exploited by outside investors and speculative interests under the so-called Minatoya Exemption, displacing working families, driving up rents, and contributing to overpopulation and car saturation.

Nowhere is this abuse clearer than in South Maui, which has become a textbook example of a sell-out community. Entire complexes once built for local housing have been flipped into short-term vacation rentals, turning neighborhoods into transient hotel corridors. South Maui has been sacrificed to the highest bidder—residents priced out, kupuna pushed aside, and essential workers forced to commute from Upcountry or Central Maui just to keep this part of the island running. This is not community—it is commodification, and it must end.

Bill 9 is the first serious step in decades to reverse this sell-out. Returning these units to long-term use will:

- _ Increase housing availability for residents and essential workers,
- _ Reduce speculative buying pressure and stabilize property values,
- _ Decrease wildfire risks and overpopulation pressures acknowledged under the Governor's emergency proclamation, and
- _ Uphold the County's kuleana to its people—not investor ROI.

Some will argue that Bill 9 unfairly impacts STVR owners who “played by the rules.” But let's be honest—the “rules” were written to favor developers, not Maui residents. If South Maui is the example of what following those rules leads to, then the rules were wrong from the start.

That said, if this Council is concerned about transitioning STVR properties back to housing quickly, a temporary, resident-first incentive program could be considered. For example, the County could reinvest a small portion of new tax revenue from post-fire economic redevelopment to help owners who immediately convert to long-term rentals or workforce housing. This would not be a bailout; it would be a strategic, short-term measure to restore housing to residents faster.

But make no mistake: Bill 9 must pass as written, without carve-outs, without watering down its intent, and without giving South Maui's investor class yet another special deal. Maui is not for sale, and our Apartment Districts are not investment toys—they are our homes, our future, and our kuleana.

Please stand firm, pass Bill 9, and start taking back what has been sold out from under us.

Guest User

Location:

Submitted At: 1:02pm 07-24-25

Executive session to make sure they can't be held accountable when they kill this in the committee

Guest User

Location:

Submitted At: 11:59am 07-24-25

Info document from D. Ting dated 7/2025 contains a list from January 2020. Has it been rechecked!

Guest User

Location:

Submitted At: 10:24am 07-24-25

Vote yes, or resign

Guest User

Location:

Submitted At: 9:49am 07-24-25

If you cannot stand with the people of Maui and vote in favor of Bill 9, then you should seriously consider resigning.

Lore Menin

Location:

Submitted At: 9:30am 07-24-25

Alice Lee's Leadership, Housing Policy Failures, and Liability to Maui County

Prepared for Public Review and Policy Consideration

Date: July 23, 2025

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Executive Summary

This report critically examines Alice Lee's leadership as Maui County Council Chair in the context of the island's housing crisis, post-L_hain_ wildfire recovery, and deliberations over Bill 9, which seeks to phase out short-term vacation rentals (STRs) in apartment districts (A-1 and A-2 zoned properties).

While Lee is a long-time political figure with a reputation for civic engagement, her decisions, public statements, and policy priorities reveal a consistent misalignment with the urgent humanitarian needs of Maui residents. In particular:

- She has delayed housing projects crucial to wildfire recovery and affordable housing development.
- She has prioritized investor and property rights rhetoric over tangible relief for displaced residents.

- Her failure to effectively implement or enforce emergency housing relief measures undermined efforts to convert STRs to long-term rentals.

This report concludes that Alice Lee has become a political liability in Maui County's housing recovery efforts, and her leadership approach threatens to perpetuate displacement, homelessness, and long-term economic instability.

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Background

- **Post-L_hain_ Fire Housing Emergency:** Governor Josh Green issued emergency proclamations after the 2023 and 2024 fires, citing a housing crisis of unprecedented scale. Tax incentives and streamlined regulations were introduced to encourage STR owners to convert to long-term rentals for fire victims and displaced residents.
- **Bill 9:** A legislative proposal to phase out STRs in apartment-zoned properties (A-1 and A-2), aiming to restore housing for local residents and address displacement and overcrowding worsened by STR proliferation.
- **Alice Lee's Role:** As Council Chair, Lee holds significant influence over agenda-setting, committee referrals, and deliberation timelines, making her a pivotal figure in determining the speed and effectiveness of housing policy implementation.

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Findings: Ten Key Leadership Failures

1. Delays in Housing Development Projects

- Lee pulled major housing-related agenda items, including Honua'ula and K_hei-M_kena, citing procedural requirements rather than seeking expedited solutions. These delays stalled projects that could have provided immediate relief to displaced families.

2. Neglect of Critical Board Appointments

- Under Lee's leadership, 57 volunteer board vacancies—including homelessness and planning committees—remained unfilled for months, directly delaying policy implementation and housing program oversight.

3. Resistance to Emergency STR Phase-Out

- Despite the Governor's emergency proclamation, Lee resisted calls to aggressively phase out STRs or mandate further conversions to long-term rentals, undermining humanitarian relief efforts.

4. Prioritization of Investor Rights Over Resident Needs

- Lee framed Bill 9 and STR phase-outs as threats to property rights, even though data shows 85% of STR owners are out-of-state investors, while thousands of Maui residents remain displaced or housing insecure.

5. Inadequate Oversight of Emergency Housing Programs

- Post-fire, only ~10% of STRs converted to long-term rentals despite available tax incentives. Lee failed to propose or enforce stricter compliance measures or expanded incentives to meet urgent housing demand.

6. Misplaced Focus on Taxpayer Risk

- Lee repeatedly warned of legal and financial liability if Bill 9 passed but did not weigh the far greater economic and social cost of mass displacement, homelessness, and emergency shelter operations.

7. No Plan for Transition or Compensation

- Although state law supports county regulation of land use, Lee offered no structured compensation or transition framework for STR operators—creating uncertainty that discouraged proactive housing shifts.

8. Budget Oversight Contradictions

- Lee questioned expanding the \$1.51B county budget while simultaneously leaving ~600 county staff vacancies unaddressed—limiting the government's capacity to handle housing, planning, and recovery efforts.

9. Amplification of Investor Fears

- Her public statements disproportionately focused on STR owners' potential losses, effectively acting as a voice for investor interests rather than championing the needs of local residents.

10. Failure to Lead During Historic Crisis

- Despite decades of political experience, Lee's leadership has not translated into decisive action during Maui's housing emergency. Her record reflects political caution over moral obligation, leaving Maui residents to bear the consequences of inaction.

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Humanitarian Impact

- Displacement: Thousands remain displaced post-L_hain_, with limited progress in securing permanent housing despite available STR inventory.
- Emergency Proclamations Undermined: The intent of Governor Green's emergency orders—to repurpose existing housing stock for victims—was weakened by political resistance at the county level.
- Community Burden: Prolonged STR operations in apartment districts contribute to higher rents, overcrowding, and worsening homelessness, directly conflicting with the county's public trust duty to prioritize residents.

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Conclusion

Alice Lee's leadership record during Maui's most pressing housing crisis reveals policy inertia, misplaced priorities, and a failure to meet humanitarian obligations.

Bill 9 represents a necessary corrective step toward stabilizing Maui's housing market and providing immediate relief to residents. Who can predict the future? We can only learn from the past—and the past has failed. Continuing Lee's leadership approach risks repeating those failures and prolonging suffering for Maui's people.

Kailee and Keone Akashi
Waikapu Residents

Guest User

Location:

Submitted At: 7:49pm 07-23-25

Aloha Chair Kama

Support Bill 9 – Protect Maui Residents, Not Speculative Investors

Why Reforming STVRs in the Apartment District (A-1 and A-2 Zoned Properties) Matters

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1. The Real Barrier to Local Ownership: Speculative Pricing, Not Assessments

- Claim by Paia Councilmember: Local buyers may not be able to afford special assessments if they purchase former STVR units.
- Reality:
 - Local families are priced out because STVR speculation has inflated property values, not because of assessments.
 - Assessments are temporary, finite costs, whereas inflated purchase prices mean permanent mortgage debt.
 - Local buyers already make informed decisions about assessments when purchasing other condos across Maui.

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2. Subprime Crisis Lessons: Don't Repeat History

- During the subprime mortgage crisis, Maui second homes were dumped or foreclosed upon because buyers

were placed into risky “creative financing” loans designed to maximize investor acquisitions.

- Some lenders aggressively pushed subprime mortgages, putting Maui families into unsustainable, over-leveraged deals.
- Today’s STVR market mirrors this speculative bubble: high-risk investor purchases push prices beyond local reach, leaving residents vulnerable when the market shifts.

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3. Phasing Out STVRs = Lower Prices, More Resident Ownership

- Removing STVRs in A-1 and A-2 zones would:
 - _ Deflate speculative pricing and return units to resident-driven market values.
 - _ Create realistic entry points for local buyers, even with the possibility of assessments.
 - _ Shift housing policy back to serving Maui residents instead of protecting investor ROI.

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4. The Smokescreen Problem

- Using special assessments as an excuse to oppose Bill 9 is misguided at best, disingenuous at worst.
- Framing this as “protecting locals” ignores the root cause of unaffordability—investor-driven STVR speculation—and risks becoming a smokescreen to maintain high investor valuations.

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5. Bill 9 Aligns With Maui’s Long-Term Interests

- Reduces overcrowding, car saturation, and wildfire risks by easing investor-driven overpopulation in residential zones.
- Supports local families by prioritizing housing for residents, not tourism speculation.
- Upholds the County’s duty to serve its people, protect public trust, and prioritize community well-being over speculative interests.

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Conclusion

The real financial risk for local families is buying into a speculative, inflated market—not facing occasional assessments. Bill 9 restores fairness, housing stability, and long-term community sustainability.

Lore Menin
Kihei Resident
Maui Bus Rider
STVR owner