

HLU Committee

From: lament.filletts-66@icloud.com
Sent: Wednesday, July 2, 2025 7:35 AM
To: HLU Committee
Subject: Bill 9 Testimony

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Hi,

My name is Lori Medefind and as a property owner in Maui I would like to ask Maui County to reconsider this bill and seek other avenues for affordable housing rather than to demolish property rights of thousands of existing owners.

The problems were created by a failure of past administrations to set a precedent and establish proper rules. Do not harm current owners due to past admin failures.

Limit future STR's and encourage more affordable housing but please DO NOT HARM CURRENT OWNERS who purchased in good faith knowing what their rights were. (Minatoya List)

As well, many of the properties on the list were never built or intended to be affordable housing. Those that were, served the time required by the county to provide affordable housing and served their purpose. You cannot and should not change the rules on them now.

Thank you, Lori Medefind

HLU Committee

From: HulaHideaways Maui <hulahideaway@gmail.com>
Sent: Wednesday, July 2, 2025 7:42 AM
To: HLU Committee
Subject: Bill 9 Testimony

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To those who hold the power to decide our futures,

My name is Jill. I've lived on Maui for over 33 years. I raised three children here, as a single mother. I gave Lomi Lomi to neighbors and visitors alike — healing with my hands while trying to hold together a life that, many days, felt like it was coming apart at the seams.

Sixteen years ago, with the help of a modest inheritance, I bought a small vacation rental property in Kahana. It wasn't a luxury. It was survival. I poured my sweat, time, and spirit into that place. I managed it myself, legally and responsibly. It became my lifeline — paying my mortgage, feeding my family, and offering the faintest hope that I might one day retire.

I'm 63 now. I didn't go to college. I don't have a pension. I do have a son with autism who will forever depend on me for care, stability, and love. That vacation rental was my plan for him. For us.

And now it's gone.

The looming threat of this bill has unraveled everything I built. I couldn't take the stress anymore. I couldn't sleep. For six months, I've woken in panic, sick with fear. This morning, I asked myself, "Why am I so scared to testify?" The answer was hard: Because I live in this community. I love this community. And I'm afraid the people I live among — my friends, my neighbors — will turn on me for simply trying to survive.

But I'm here now. Because I *am* scared. And because I know I'm not the only one.

Just last week, I closed on the sale of the Kahana property — not because I wanted to, but because I felt I had no choice. It was on the Minatoya list. The uncertainty became unbearable. I sold it to someone from Idaho, for less than it was worth, just to escape the weight crushing my chest. The market is spiraling, properties are flooding the listings, and panic is in the air like smoke.

Now, I face a future with no safety net and a dwindling amount of money that must somehow last the rest of my life — and care for my son's life too. We will likely be forced to leave the island that has been our home for more than three decades.

I carry a shame I shouldn't have to — as if I've done something wrong by trying to make ends meet in a legal, sustainable way. I followed the rules. I worked hard. I gave back. I *live* here. And I feel like my community, my government, has turned its back on me if this passes.

Please. Hear my words.

I am not a corporation. I'm not an investor in some faraway place. I'm a mother. A caregiver. A neighbor. A local. I am one of the faces this bill will erase if it passes.

I want to believe there's still compassion in this process. That you'll pause and see us — not just the headlines or the noise, but the real people who will be broken by this.

I want to stay.

I want to be heard.

I want to live with dignity on the island I love.

Please — do not let this bill take that away from me.

With aloha,
Jill West Maui

HLU Committee

From: Rebecca G. <vamusem@yahoo.com>
Sent: Wednesday, July 2, 2025 7:44 AM
To: HLU Committee
Subject: Bill 9 Testimony

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I am opposed to Bill 9

The online comments from Lahaina Strong supporters are absolutely despicable. They are using threats of Violence and using inhumane tactics to scare beloved community members from testifying against this bill.

HLU Committee

From: Sandlake Properties <sandlakeproperties@gmail.com>
Sent: Wednesday, July 2, 2025 7:47 AM
To: HLU Committee
Subject: Bill 9 Testimony

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

Aloha Chair, Vice Chair, and Committee Members,
Our names are Aaron and Nicole Sweeney, and we own a vacation rental here in Maui. We run a small local business that's really feeling the impacts of the drop in tourism. We wanted to share what this proposed phase-out of short-term rentals could mean for families like ours and the people we work with every day. Our business depends on visitors who stay in short-term rentals. Many of them come back year after year, and they support local restaurants, shops, and tour companies — not just the big-name spots, but the mom-and-pop places that make Maui special. If these rentals go away, we worry we'll lose those repeat visitors, and with them, a huge part of what keeps us going. We are already feeling the impact of this proposed change. We also employ 4-5 local workers — folks who rely on this work to take care of their families. We're not just talking about numbers. These are real people that will be affected by this change. We urge you to please consider voting against this STR ban bill. Thank you for your consideration.

Mahalo,
Aaron and Nicole Sweeney

HLU Committee

From: Patty Prater <pattyjoprater@gmail.com>
Sent: Wednesday, July 2, 2025 7:53 AM
To: HLU Committee
Subject: Bill 9 Testimony

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

Dear council,

I am writing to oppose bill 9 as it not the answer to Maui's housing crisis.

Patty prater

Sent from my iPhone

HLU Committee

From: Bart Bright <bartjbright@gmail.com>
Sent: Wednesday, July 2, 2025 7:54 AM
To: HLU Committee
Subject: Bill 9 Testimony

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

Aloha Chair, Vice Chair and Committee members,

My name is Bart Bright, and I own a short-term rental property in Maui County. I am writing to express my opposition to the proposed legislation to phase out approximately 7,000 vacation rentals.

I have worked hard to be a responsible community-oriented owner. I have recommended many businesses to my guests and have updated my condo to keep it an enjoyable place to stay. I've employed many local professionals to clean, maintain and upgrade my unit on a regular basis. Some of the most common reviews I receive is how much the guests appreciate their own kitchen and washer and dryer.

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,
Bart Bright
Cell: 925-381-4315

Sent from my iPad

HLU Committee

From: Julie <sjicurn@aol.com>
Sent: Wednesday, July 2, 2025 8:10 AM
To: HLU Committee
Subject: Bill 9 Testimony

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I, Julie Williams, OPPOSE BILL 9..

this legislation is one-sided. I urge the council to work with the STR 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.

Our family has owned this property since 1970.

Thank you for your time and consideration

Julie Williams

HLU Committee

From: Maui Rental Connection CEO <mauirentalconnections@gmail.com>
Sent: Wednesday, July 2, 2025 8:26 AM
To: HLU Committee
Subject: Bill 9 Testimony

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

Aloha,

My name is Holly Crouse, and I've been blessed to call Maui my home for over 20 years. I moved here from Minnesota, drawn by Hawaii's Culture of Aloha, the beauty of the 'āina, and the spirit of kindness that truly sets this place apart. I immersed myself fully — learning hula, volunteering with organizations that protect our turtles, monk seals, and ocean environment. One of my kumu once told me, "When you were born, you must have stood in the wrong line," because my heart and soul are Hawaiian. That remains the greatest compliment I've ever received.

As the owner of a full-service real estate brokerage — including long-term rental property management and vacation rentals — I bring over 45 years of experience. Our approach is grounded in ethics, empathy, and sustainability. We coach our long-term property owners to price fairly — often below market — to attract tenants who treat their homes with care and respect. The result? Most of our tenants stay for 5+ years, and rents remain stable, because we understand the financial strain many face.

Our vacation rental side is just as conscientious. We educate every guest about the importance of respecting the 'āina, the people, and the culture. Most guests arrive with deep admiration for Maui's unique spirit — they seek not just beauty, but meaning.

Since the fires, everything has changed.

The heartbreak began with conspiracy theories, division, and fear. Visitors, who once brought aloha and helped sustain our economy, began asking if it was even *safe* or *welcomed* to come. Today, Maui's outward-facing message feels less like "Aloha" and more like "Visitors aren't wanted." While some nonprofits have amplified this message, it has also reached global headlines. Sadly, I feel it every day: where there were once smiles, there are now frowns or avoidance. It breaks my heart.

And now, *Bill 9*.

This bill — and the energy surrounding it — has divided our island even further. I understand the urgent need for affordable housing; I was part of discussions back in 2000 warning this crisis was coming. We didn't build. We didn't prepare. And now we're trying to "fix" decades of inaction in a matter of months — by targeting one industry that, for better or worse, has helped sustain this economy.

Bill 9 won't solve our housing crisis. What it will do is:

- **Destroy livelihoods** for thousands who rely on short-term rentals.
- **Drive condo values down** even further — many already down 30%+.

- **Cause foreclosures** and financial ruin for both local and mainland owners.
- **Decrease tax revenue** drastically — which funds schools, infrastructure, and public safety.
- **Harm the tourism experience** — visitors *do* care, but this message is pushing them away.
- **Deepen resentment and fear** — many are afraid to speak up publicly due to threats and hostility.

I myself lost my condo in the 2008 crash, selling at a massive loss and forfeiting my retirement savings. Since then, I've rented upcountry for 17 years. I work 70+ hours a week. I don't own property anymore. Yes, I too want affordable housing, but I also understand that prices would have to fall by hundreds of thousands *and* homeowners would still face high taxes, maintenance fees, and assessments. Even if Bill 9 passes and prices drop, it's not guaranteed that locals will be able — or willing — to buy.

And what happens when lawsuits begin? Lenders may red-flag entire condo complexes. Sales freeze. Properties sit empty. We risk turning paradise into something much worse — something we *can't* fix.

I urge our leaders to look at long-term, *real* solutions: incentivize building affordable homes, fast-track permitting, create partnerships with developers that prioritize kama'āina housing — not punitive policies that deepen division.

Maui was once a place where strangers smiled at each other, where aloha wasn't just a word but a way of life. I fear we're losing that — and once it's gone, no policy can bring it back.

Mahalo for taking the time to listen. I speak from love, and from deep concern for the island that stole my heart.

With aloha,

Holly Crouse

Real Estate Broker

Maui Resident, 20+ Years

Create your own [email signature](#) 

HLU Committee

From: ledandzep23@aol.com
Sent: Wednesday, July 2, 2025 8:41 AM
To: HLU Committee
Subject: Bill 9 Testimony

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Dear Maui County Council:

Although I am not currently a fulltime Maui resident, My heart and sole is! I wanted you to hear my voice, as my Family DOES come from Hawaii heritage and we feel terrible to be included/caught up in this Minatoya ban of our long saved for home.

I am Alana Holdsworth, my mother is Pearla Arancon/Holdsworth. She was born and raised on Oahu in Wahiawa in 1937. My grandma house still there and although my grandparents have passed away, my Uncle still resides there, he is in his 80 yrs old. My mother in 1962 left Hawaii, sadly, she could NOT afford to buy a home there! she went to California, got married and did buy a home there for \$16,000. That is where i was born and raised.

With our relatives many of them still on the Islands, Oahu, Hawaii, we continued to travel back to visit family from 1964 till the present. My mother's dream of being able to return and buy in Hawaii , never came true. and she has passed away! I am disabled with brain stem compression, Hereditary Ehlers Danlos syndrome(connective tissue disorder) diabetes. I have been saving \$\$ for so many years, in dream of buying a small home in Hawaii. Just a few months ago, I have done this!! I feel so blessed and happy to be fulfilling my mother's dream and mine!!!

My children live in CA and AZ, I have lived in AZ for many years, while coming back several times each year to Hawaii to visit my family members. My situation, being lo income/receiving low monthly disability award since 2006, I MUST rent my small studio condo in Maui, for minimum of 16 weeks per year to be able to just pay the montly HOA fees is \$1010 plus the property tax is \$600 monthly. In order to cover my whole year of HOA and \$6000 property taxes. I do NOT make a profit or rent out the other weeks. I live there, when the other paying guests are not there. and so do my children, and my relatives. I consider Maui, Hawaii my home!! if I could afford to live there 12 months per year, I would! but financially I can not yet afford to do so. I understand this Bill is to make more housing/affordable housing for Hawaiiin , locals, in effect giving the housing "back to" those who have natural right to it. Please understand I AM ONE OF THOSE! this is so very frustrating and dissapointing. to find after purchasing my Hawaii home April 7 2025. I NOW may lose my right to even be able to live in it, as I wont be able to rent it those 16 weeks that I NEED TO in order for me to financially be able to afford to keep my home!!

I wonder how many other CONDOS/APT on the Mlnatoya list are owned by people of Hawaiian descent? in my situation, and who only own ONE property on the Islands, and are at risk of losing their home?? PLEASE PLEASE consider what this Bill will do to ALL of us in this situaiton, as mine.

SUGGESTIONS: I dont know if legal or not but: MAYBE Target those owners WHO OWN MORE THAN ONE PROPERTY? What is their need to have more than ONE property? profit? isnt there a way to NOT harm the folks like ME??? Please consider what this Bill will do, it will take away

my Island Home, I am not a wealthy woman, nor am I young. This has taken me 34 years to save money\$\$ for. It is a small 455 sq ft home. I cannot afford anything more. Make a Bill to Take away, Limit folks to only owing ONE PROPERTY!

Wont that give you enough homes then for the local Hawaiian folks in need? and will take away the extra homes from the profiteering non hawaiian folks/owners! Please find another way than to BAN ALL SHORT TERM APT/CONDO , as thi will take my home away from me being able to have my right to use it. I will either have to sell it. or rent it out 6m? so NOT considered short term, but then i have to USE IT ONLY the other 6months and this takes away from when i usaully would use it. I have to go back and forth from AZ to Maui. as I have my pets there right now and my Medical Team for my rare disorders EDS, brain stem compression are there at Mayo clinic.

I thank you for your time in hearing my Voice and my story. I am ALANA , my daughter is Hallie NALANI, my mother is PEARLA Arancon and we are Hawaiian! I am in my mid 60's and wanted my daughter/children to inherirt this Island home, when I pass away. If bill 9 passes I lose my home, essentially, you will be taking a home away from a Hawaiiin person and my family.

Mahalo
Alana Holdsworth
480 434 5781

HLU Committee

From: Rocky Young <jib1988@yahoo.com>
Sent: Wednesday, July 2, 2025 8:43 AM
To: HLU Committee
Subject: Bill 9 Testimony

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Aloha,

I own a condo at Ke Nani Kai in Molokai why in the world is this included in the fight on Maui?

Sincerely,
John M.Young

HLU Committee

From: ~ Forest ~ <ParadiseVista@hotmail.com>
Sent: Wednesday, July 2, 2025 9:56 AM
To: HLU Committee
Subject: Bill 9 Testimony

Importance: High

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Hello Board Members,

We are requesting an exemption for those of us who are residents of Maui and are only able to live here because of our STR income. I am in my late 70s and my partner, she is in her late 60s. We understand that you want more housing but why penalize the 15% of STR owners that live here?

Thanks for your consideration!

Forest

Managing Director, [Maui Improv](#)

Producer & Host

[Musical Starstreams](#), [The Blue Bus](#), [earotica](#)

Managing Director & Owner, [Waveform Records](#)

[Maui Tranquility](#) & [One Mississippi Ave](#) Vacation Rentals

Licensed Attorney (Inactive), State of California

(619) 379-7827 (voice & txt)

HLU Committee

From: KulaGuys <leeinspect@juno.com>
Sent: Wednesday, July 2, 2025 11:32 AM
To: HLU Committee
Subject: Bill 9

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Aloha Chair, Vice Chair, and Committee Members,

My name is Steve Grogan. I have been a full time resident here on Maui since 1978. I'm a full-time resident, and I run a small bed and breakfast.

I have read and heard testimony of many people on both sides of the issues around this proposed bill and I agree with all those who oppose it.

I will only add this comment: This type of legislation is all about moving tourist generated revenue to the large, off-island corporations (hotels) rather than local family businesses like our own. I believe those arguments about "Wall Street" vs "Main Street" apply here.

Thank you for your consideration,

Steve Grogan,

Hale Kiana B&B

Leeinspect@juno.com

HLU Committee

From: Hilda <cpacl2002@yahoo.com>
Sent: Wednesday, July 2, 2025 11:44 AM
To: HLU Committee
Subject: Bill 9 Testimony

[You don't often get email from cpac12002@yahoo.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

My husband and I are strongly opposed to Bill 9. We purchased a condo in Maui in 2022 to offer it as short term rental since it was legally allowed. We are paying property tax and Maui also collects TOT taxes. In addition, we create jobs to the residents of Maui: housekeeping, air conditioning, remodeling, plumbing, etc.

We cannot financially support this bill since we rely on the funds earned from short term rentals to pay not only property tax and maintenance, but the mortgage. You will force us to sell or foreclose, but we intend to sue if this bill passes. It also does not make financial sense to Maui since it will lose all the TOT taxes and property taxes will decrease as property values plummet. Furthermore, tourism, which Maui residents relies on, will negatively impact all businesses in Maui.

It is astonishing that government officials can even consider Bill 9 since you do not comprehend the negative financial and social consequences of your decisions and actions.

Hilda Flores

Sent from my iPhone

HLU Committee

From: Robert Flores <robertfloreshomes@gmail.com>
Sent: Wednesday, July 2, 2025 12:03 PM
To: HLU Committee
Subject: Bill 9 Testimony

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

> I strongly opposed to Bill 9. My wife and I purchased a condo in Maui in 2022 to offer it as short term rental since it was legally allowed. We are paying property tax and Maui also collects TOT taxes. In addition, we create jobs to the residents of Maui: housekeeping, air conditioning, remodeling, plumbing, etc.

> We cannot financially support this bill since we rely on the funds earned from short term rentals to pay not only property tax and maintenance, but the mortgage. You will force us to sell or foreclose, but we intend to sue if this bill passes. It also does not make financial sense to Maui since it will lose all the TOT taxes and property taxes will decrease as property values plummet. Furthermore, tourism, which Maui residents relies on, will negatively impact all businesses in Maui.

> It is astonishing that government officials can even consider Bill 9 since you do not comprehend the negative financial and social consequences of your decisions and actions.

Thanks,

Robert Flores
Kaanapali Plantation Owner

HLU Committee

From: Eileen Ryan <eoryan8@comcast.net>
Sent: Wednesday, July 2, 2025 12:15 PM
To: HLU Committee
Subject: Bill+9+Testimony

[You don't often get email from eoryan8@comcast.net. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Aloha,

The ban on STR is not a good idea for the economy of Maui. Too many businesses rely on tourists and with STR tourists will not come. Hotels are much higher than a one or two bedroom condo, prohibitive to many vacationers. Many tourists who stay in hotels will only stay within the grounds of the hotel and dine and shop at the hotel. This does not help the local businesses.

If STR are banned, I believe the majority of owners will not rent their properties on a long term basis.

This makes it a lose/lose situation.

I understand this is unconstitutional therefore the county will be faced with law suits - a lose/lose situation.

What has your study produced in terms of loss of income if the ban is to go through?

What has your study produced in terms of more housing available due to the ban?

I oppose the ban on STR.

Thank you,
Eileen Ryan

HLU Committee

From: Keith Brants <gkbrants@gmail.com>
Sent: Wednesday, July 2, 2025 12:23 PM
To: HLU Committee
Subject: Bill 9 Testimony
Attachments: Maui Short Term Rental Testimony-July 2 2025-from GK Brants.pdf

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Aloha,

My Testimony Regarding Bill 9 and the use of Short Term Rentals appearing on the Minatoya List is attached.

Mahalo for your consideration,

GK Brants

Testimony in Support of Continued Short-Term Rentals on Maui

A Personal Perspective from a Committed Community Member

Introduction

I respectfully submit this testimony in support of the continued use of short-term rentals on the island of Maui. As an owner of a condominium listed on the Minatoya list, a registry granting the use of condominiums for over thirty years. I am acutely aware of the responsibilities and privileges that come with operating a short term rental. My intent is to share my perspective as a full time resident, property owner, a taxpayer, and a supporter of the Maui community, while also expressing my sincere empathy for residents who are struggling with the need for long term housing, especially those impacted by the tragic Lahaina fires of August 2023.

Acknowledging the Community's Needs

I want to begin by acknowledging the pressing need for affordable, long-term housing on Maui. The devastation in Lahaina has only heightened the urgency of this challenge, and I am deeply sympathetic to those who have lost their homes or have been struggling with the high cost of living. As a member of the larger Maui ohana, I share the desire to see all residents housed and secure.

The Role of Short Term Rentals

My own contribution to the community comes principally through my diligent payment of General Excise Tax (GET), Transient Accommodations Tax (TAT), Maui Transient Accommodations Tax (MTAT), and property taxes. These financial commitments generate significant revenue for Maui County, supporting public services and infrastructure that benefit everyone, residents and visitors alike.

Should the County revoke my ability to offer my condo as a short term rental, my only viable recourse would be to move into the unit myself. Unfortunately, converting the property to a long term rental is not a feasible solution, as the rental income would not cover the expenses of ownership. In this scenario, the County would not gain a new long term rental unit; instead, it would lose the local jobs I support by hiring Maui-based cleaning and maintenance professionals, further reducing economic opportunities for local families.

A Personal History with Hawaii

My wife and I have deep roots in the Hawaiian Islands. Over 35 years ago, we lived on the Big Island. My wife is a proud graduate of the University of Hawaii, and through our work, we have traveled to and supported most of the islands of Hawaii. Though not born in Hawaii, our connection to the community runs deep. Maui, with its breathtaking beauty and welcoming spirit, captured our hearts and dreams. Our careers took us to the mainland for several decades, but our aspiration remained the same: to return to Maui for our retirement and give back to the island that means so much to us.

When we purchased our condo, it was with the hope that it would help supplement our retirement income and allow us to be part of this community once again. Yet, the changing regulations around short term rentals threaten to unravel this dream for us, as is the case for many others who have made similar investments in good faith.

Potential Consequences of Restricting Short Term Rentals

I respectfully urge the Maui County Council to consider the far-reaching consequences of restricting or eliminating short term rentals, especially those that have operated legally for decades under the Minatoya list. The loss of these rentals will not directly translate into an increase in long term housing options, as many owners, like myself, would simply choose to occupy their units personally or sell their units. I fear that local residents may lose out to offshore investors. Moreover, the county would lose valuable tax revenue and employment opportunities for local residents.

We must look for innovative solutions that balance the needs of residents and property owners. For example, enforcing existing requirements, such as mandating 25% worker housing in new developments, addresses housing shortages without undermining the rights of established short term rental owners. This approach supports both the economic and social wellbeing of the community.

Conclusion

At the end of the day, we all share the same goal: to have a roof over our heads and to earn a living in this island paradise we cherish. I firmly believe that it is the county's responsibility to provide for the people of Maui by supporting a variety of housing and economic opportunities. Short term rentals, when properly regulated and taxed, are not the root cause of our housing challenges, but rather an important part of Maui's diverse community and economy.

I urge the Council to carefully weigh the unintended consequences of this legislation. Let us work together to find solutions that truly serve the interests of all Maui residents—now and for generations to come.

Mahalo for your time and consideration.

Gary K Brants
2777 S. Kihei Rd, Unit G-114
Kihei, HI 96753
gkbrants@gmail.com

HLU Committee

From: Cheryl Cromer <ccromerr@netscape.net>
Sent: Wednesday, July 2, 2025 8:19 AM
To: HLU Committee
Subject: Bill 9 Testimony

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Aloha Chair, Vice Chair, and Committee Members,

My name is Cheryl Cromer and my husband and I own a short-term rental property in Maui County. I want to express my deep concern and strong opposition to the proposed legislation to phase out more than 7,000 vacation rentals.

My husband and I have visited Maui for 25 years. Several years ago we began to choose short term rentals for our stays so we could experience life on Maui and shop and eat in local establishments instead of being limited to hotels.

A few years ago we decided to invest in Maui in the only way we could-buy buying a short term rental that would help with the costs. We have worked hard to be responsible and community-oriented owners. Because of rental income we are able to spend time on Maui and support local restaurants, local musicians, farmers markets, tours, local maintenance workers, cleaners and landscapers and shop at local stores. We recommend local restaurants, shops and tour guides in our welcome guide. Our guests often leave Maui saying they felt more connected to the island because of the personal experience they had in our home.

Owning in this complex has not been easy. We have a mortgage with Bank of Hawaii and have faced huge maintenance costs, special assessments, as well as massive increases in insurance costs after the fires. STR income helps cover some of those costs while supporting the local businesses and workers we appreciate so much.

We urge the Council to work with owners like us to find a fair and balanced path forward — one that protects local jobs, supports the economy, and holds STR owners to high standards.

Mahalo,
Cheryl Cromer and Buddy Ratner

HLU Committee

From: sandymual <sandymual@aol.com>
Sent: Wednesday, July 2, 2025 4:46 PM
To: HLU Committee
Subject: Bill 9 Testimony

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Aloha Council,

One issue that I did not hear come up is what about properties like the Maui Sands that are on leased land? The fees before a mortgage, insurance, utilities are \$1700/hoa monthly and \$1500/land lease. That is \$3200/mo. Also, with only 13 years left on the land lease it is unlikely any lending institution will loan a mortgage.

The Maui Sands complex was built in 1965 and due to it's age have many aging issues coming up. The complex are one and two bedroom units with one parking stall and no room for any extra. As such, I anticipate the dues going further up. Please consider removing the Maui Sands from the Minatoya list or vote no on Bill 9. With the cost of this property no family, including myself would be able to afford to live full time on this property without STR.

Mahalo,
Sandra Micallef

HLU Committee

From: Aaron Rajic <aaronrajic@gmail.com>
Sent: Wednesday, July 2, 2025 5:03 PM
To: HLU Committee
Subject: Bill+9+Testimony

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

To Whom It May Concern,

My name is Aaron Rajic, and I am the owner of a condo in Kihei, Maui. I am writing to express my strong opposition to the proposed ban on short-term rentals. Our property has been legally operating as a short-term rental since 2011 and is included on the Montoya List, which has upheld its legal standing.

This property is not only a personal investment—it is a critical source of income for our family. We used to live in Hawaii, and we continue to depend on the income from our short-term rental to help cover our living expenses. Additionally, I work for Hawaiian Airlines, and the added financial strain from losing this income could directly affect our ability to maintain our livelihood here in the islands.

The condos in our complex were never intended to be affordable housing, which is one of the County's stated goals in pursuing this ban. Converting these units would not only fail to address the affordable housing crisis, but it would also damage the very foundation of Maui's visitor economy. Local vendors, maintenance workers, housekeepers, and small businesses all rely on the consistent flow of responsible visitors who stay in short-term rentals like ours.

If enacted, this policy will have devastating economic consequences for property owners, workers, and service providers throughout the island. I urge you to consider the long-term harm this decision will cause to local families and to Maui's economy as a whole.

Please protect our property rights and preserve the legal operation of short-term rentals already recognized under existing laws.

Sincerely,

Aaron Rajic
Owner – Kihei Bay Surf Unit 243
Pilot- Hawaiian Airlines

(928)533-1236

HLU Committee

From: David W. Richardson, R(B) <dave@hawaiilife.com>
Sent: Wednesday, July 2, 2025 5:38 PM
To: HLU Committee
Subject: Bill 9 Testimony

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

Dear HLU Committee,

I have been a resident of Maui since 1974. I am married to a local woman of Japanese, Hawaiian and Chinese descent. We have 6 children together. 3 live on Oahu and 3 live on Maui. 4 of them have been fortunate to procure homes over the years, I totally recognize the need for housing. The problem lies not in attempting to undo what the County has already approved. That to me is a HUGE mistake and has multiple repercussions that I believe leadership is sticking their heads in the sand over.

1) Revenue to the County that these TVR's provide is a mainstay of our economy. How are we going to supplement the cash flow we receive? Correct me if I am wrong but I believe the Mayor said raise real property taxes. If in fact that is the case, I can tell you right now (I am a realtor of 45 years) that people will sell and leave even if they take a loss. I live in S Maui and some of my clients pay as much as \$500,000 annually in real property taxes !!

2) You will kill the cottage industry that supports the TVR's. A workforce that relies on Vacation renters coming to the island, maids, restaurants, landscapers, handymen activities etc,. You are in essence putting people out of work so unemployment will climb. When unemployment climbs so does crime and homelessness, that is a fact of life.

3) You are opening up the County to a catastrophic lawsuit. Our mayor, who is also a judge, should know better. There will be attorneys lining up on a pro-bono basis to sue the County because people purchased condominiums based on the Montoya ruling that grandfathered in apartment zoned buildings in 1989. 36 years you have told the public that it is okay to rent their properties out in designated apartment zoned buildings. You don't think for a minute that these people won't sue for loss of revenue and loss of value. The bottom will fall out of the market because without the ability to continue renting on a short term basis there will be a huge stampede to unload properties at well below current values. We are already seeing this in the market. Not only are you taking a huge deficit in the budget by discontinuing these rentals but the County will be tied up for years in litigation that will add to the deficit and if these hungry attorneys win, where does the money come for that??

4) The economy will be further crippled because tourism will take a major downward spike. Tourists dream of coming to Maui and the TVR's provide an AFFORDABLE opportunity at \$200-\$300 a night. How many tourists that come to Maui want to pay \$800 a night for a room overlooking the parking lot??

5) Maintenance fees for condominiums, do you even have an idea at how expensive it is on a monthly basis to cover Association fees and those don't include taxes or utilities. Who can afford to rent these on a six month basis. Not the local families

6) Virtually all of these Apartment zoned buildings were built for occasional travel. Where are local tenants going to store their things? There are no garages, nowhere to keep personal items outside of the apartment.

I could go on, but I am sure you have heard the same rhetoric. The fact that this is even being considered as a solution is honestly mind boggling. If you decide to proceed with removing the Montoya ruling there

is no turning back and it is my sincere belief that YOU, the County Council and the Mayor will be ultimately responsible for putting Maui in a position of dire straits financially that I don't believe we will ever be able to recover from. That will be your LEGACY to pass on to all that currently reside here and if you blow it off as a farce, my friends you are in for a VERY rude awakening.

God Bless you all. I know you have a difficult job but this is a very open book. You need to work with developers to honestly fast track housing through, which has NEVER happened in the past. Why isn't there more housing? because the County has no clear cut policy on working with affordable housing until recently. That is the absolute reality of why we are here today attempting to create a solution that is a knee jerk response to a problem the County has never lived up to in the past.

Taking away the Montoya ruling is a HUGE mistake, financially for the well being of our island.

Thank you for listening.

With Aloha

808-870-9916

