

# Budget, Finance, and Economic Development Committee (2025-2027) on 2026-04-27 10:00 AM - Reconvened from 04/24/2026 at 9:00 a.m.

Meeting Time: 04-27-26 10:00

## eComments Report

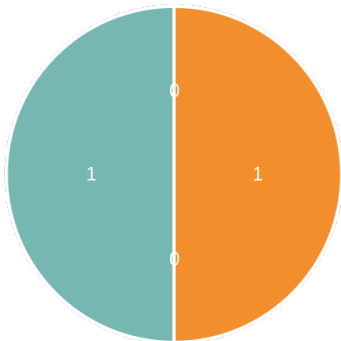
Meetings	Meeting Time	Agenda Items	Comments	Support	Oppose	Neutral
Budget, Finance, and Economic Development Committee (2025-2027) on 2026-04-27 10:00 AM - Reconvened from 04/24/2026 at 9:00 a.m.	04-27-26 10:00	2	2	0	1	0

### 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

Support (0%)   Oppose (50%)   Neutral (0%)  
No Response (50%)



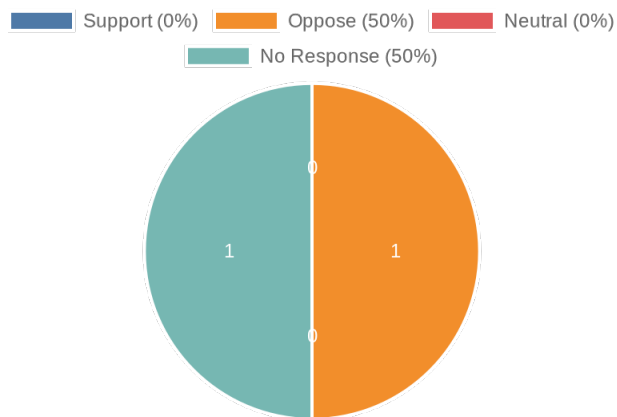
**Budget, Finance, and Economic Development Committee (2025-2027) on 2026-04-27 10:00 AM - Reconvened from 04/24/2026 at 9:00 a.m.**  
04-27-26 10:00

Agenda Name	Comments	Support	Oppose	Neutral
A G E N D A	1	0	1	0
BFED-1 PROPOSED FISCAL YEAR 2027 BUDGET FOR THE COUNTY OF MAUI (BFED-1)	1	0	0	0

### Sentiments for All Agenda Items

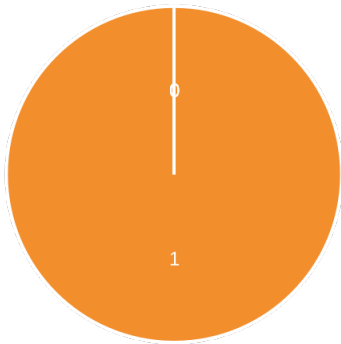
The following graphs display sentiments for comments that have location data. Only locations of users who have commented will be shown.

### Overall Sentiment



## Overall Sentiment

Support (0%)   Oppose (100%)   Neutral (0%)  
No Response (0%)



### Edward Codelia

Location:

Submitted At: 9:37am 04-27-26

#### Testimony in Opposition

Budget, Finance, and Economic Development Committee

Proposed FY2027 Budget

Chair and Members of the Committee,

I am submitting testimony in opposition to the proposed Fiscal Year 2027 budget and the manner in which it continues to move forward through both the Council and the Administration.

After reviewing the materials associated with this budget, it is difficult to identify any meaningful structural reform to how Maui County manages public money. Instead, this proposal largely continues the same patterns that have existed for decades: expanding spending, increasing borrowing authority, and layering new programs on top of existing ones without addressing the underlying issues of oversight, accountability, and long-term planning. Maui County now operates with a budget exceeding \$1.6 billion for a population of roughly 165,000 residents. With that level of funding, residents should expect reliable wastewater systems, safe transportation corridors, coordinated emergency response, and long-term infrastructure planning that matches growth to capacity. Instead, residents continue to see delayed projects, strained infrastructure systems, and reactive decision-making while government spending continues to grow.

Over time, many residents have come to believe that the County's budgeting process primarily benefits a narrow group of insiders rather than the broader community. The perception—fair or not—is that favoritism, special treatment, and entrenched interests continue to influence how public money moves through this government. When the same spending structures persist year after year with little measurable improvement in public systems, those concerns inevitably grow stronger.

Public trust becomes even more fragile when serious questions arise about how funds are administered.

Litigation recently filed in Circuit Court alleges that the Mayor's Chief of Staff reported suspected fraud involving grants issued through the County's Office of Economic Development and was later demoted and terminated after raising those concerns.

Regardless of how the courts ultimately resolve those allegations, their existence raises legitimate questions about financial oversight within the administration responsible for implementing this budget.

Oversight concerns also became visible during the emergency response following the Lahaina fires. Disaster response required rapid action and large amounts of public money began moving quickly through temporary programs and contractors. In my own experience managing rental property after the disaster, we received a rental application from a household whose reported income came from operating supply vans transporting goods into Lahaina at approximately \$10,000 per week under County-funded emergency operations.

Emergency spending is necessary during disasters. No one disputes that. But when public money moves quickly, oversight must become stronger—not weaker. Residents expect strong financial controls and transparency when taxpayer dollars are distributed at that scale.

Unfortunately, confidence in those controls is difficult to maintain when residents see the same patterns repeated year after year: limited audits, limited accountability, and little visible reform in how public funds are managed.

Another factor that cannot be ignored is voter participation. In recent county elections, turnout has often been around 40 percent of registered voters, which represents an even smaller share of the total resident population. When fewer than half of registered voters determine the leadership responsible for managing more than a billion dollars in public funds annually, entrenched political structures can persist with little pressure for change. Low participation reduces accountability and allows long-standing practices to continue largely unchanged.

The result is the environment residents increasingly perceive today: a government that continues to grow its budget while struggling to demonstrate meaningful improvements in infrastructure capacity, housing development, wastewater systems, and long-term planning.

Maui County has every advantage necessary to build a well-managed infrastructure system. Our population is manageable. Our property tax base is strong. Tourism generates substantial revenue. Yet despite these advantages, we continue to face infrastructure limitations, slow project delivery, and persistent questions about fiscal oversight.

That is not a funding problem. It is a governance problem.

When a lawsuit alleging retaliation tied to the reporting of suspected financial misconduct within the administration is filed at the same time the County is asking the public to approve a billion-dollar budget, the issue before this Council is no longer simply about appropriations. It is about public trust.

For that reason, I respectfully advise the Council that it is your responsibility—as the legislative body charged with approving County expenditures—to initiate oversight before advancing a budget of this magnitude.

There are several actions available to the Council immediately:

First, the Council should request that the Office of the County Auditor conduct an independent audit of the Office of Economic Development and related grant programs, including review of internal controls governing grant approvals, reimbursements, and vendor verification.

Second, the Council should request that the Board of Ethics review potential conflicts of interest related to grant administration within the Mayor's office and associated departments.

Third, the Council should consider placing reporting requirements or conditional release of funds on departments administering grant programs until independent audits confirm that adequate financial controls are in place.

Fourth, the Council should require public reporting to the Council regarding any internal investigations, audits, or corrective actions related to the administration of grant funds.

These are not punitive actions. They are basic responsibilities of a legislative body entrusted with oversight of public spending.

Residents are paying close attention to how this situation is handled. The question many in the community are asking is simple: when credible concerns about financial oversight arise, will their elected representatives act, or will the system continue as it always has?

This Council has both the authority and the responsibility to ensure that taxpayer funds are administered with transparency, discipline, and accountability.

For that reason, I urge the Council not only to reconsider advancing this budget in its current form, but also to initiate the oversight actions described above before approving additional expenditures.

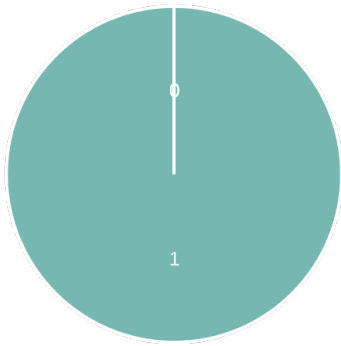
Restoring public confidence in government begins with demonstrating that oversight is real—not optional.

Thank you for the opportunity to testify.

Edward Codelia, Maui Resident

Overall Sentiment

Support (0%)   Oppose (0%)   Neutral (0%)  
No Response (100%)



**BFED Committee**

Location:

Submitted At: 11:01am 04-27-26

Testimony received from BFED Committee

**Testimony in Opposition  
Budget, Finance, and Economic Development Committee  
Proposed FY2027 Budget**

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Over time, many residents have come to believe that the County's budgeting process primarily benefits a narrow group of insiders rather than the broader community. The perception—fair or not—is that favoritism, special treatment, and entrenched interests continue to influence how public money moves through this government. When the same spending structures persist year after year with little measurable improvement in public systems, those concerns inevitably grow stronger.

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Unfortunately, confidence in those controls is difficult to maintain when residents see the same patterns repeated year after year: limited audits, limited accountability, and little visible reform in how public funds are managed.

Another factor that cannot be ignored is voter participation. In recent county elections, turnout has often been **around 40 percent of registered voters**, which represents an even smaller share of the total resident population.

When fewer than half of registered voters determine the leadership responsible for managing more than a billion dollars in public funds annually, entrenched political structures can persist with little pressure for change. Low participation reduces accountability and allows long-standing practices to continue largely unchanged.

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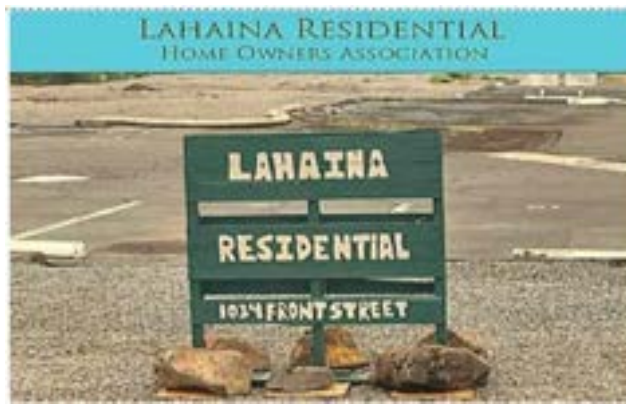
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Restoring public confidence in government begins with demonstrating that oversight is real—not optional.

Thank you for the opportunity to testify.

Edward Codelia, Maui Resident



April 27, 2026

The Honorable Richard T. Bissen, Jr.  
[Mayors.Office@co.maui.hi.us](mailto:Mayors.Office@co.maui.hi.us)  
200 S. High Street  
Kalana O Maui Building  
Wailuku, HI 96793

Thomas Cook  
[thomas.cook@mauicounty.us](mailto:thomas.cook@mauicounty.us)

Gabe Johnson  
[gabe.johnson@mauicounty.us](mailto:gabe.johnson@mauicounty.us)

Leslie Milner, Budget Director  
Josiah Nishita, Managing Director  
Richard E. Mitchell, Director of  
Housing

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Yuki Lei Sugimura  
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Nohelani U'u-Hodgins  
[nohe.uu-hodgins@mauicounty.us](mailto:nohe.uu-hodgins@mauicounty.us)

Dear Mayor, Council Members, Managing Director, and Director of Housing:

Please find attached additional owner testimony received for Lahaina Residential AOAO.

Mahalo,

Krista Barresi (s)

Account Manager, Lahaina Residential AOAO

JS Property Management Inc.

1962-B Wells St.

Wailuku, HI 96793

## **Subject: Strong Support for Bill 75 – Lahaina Residential Rebuild**

Aloha Chair Lee and Members of the Maui County Council,

My name is Jeffrey Hedlund and I am the owner-occupant of Unit 214 at Lahaina Residential. I lived there for 18 years, from 2005 until the day of the fire. It represents nearly my entire adult life on Maui.

What was lost on August 8, 2023 was not just structures, but a community. Lahaina Residential was a place where neighbors knew each other by name, where working people lived close to their jobs, and where long-term residents formed the fabric of Lahaina town. The loss of that community has been far more personally disruptive than I could have ever imagined.

Since the fire, I have been displaced, financially strained, and separated from the place I have called home for over two decades. I went from being stable and self-sufficient to watching my savings, intended for rebuilding and long-term security, steadily erode while waiting for a path forward that still remains uncertain nearly 2.5 years later. I am currently liquidating assets intended for retirement just to cover life's now-elevated costs.

Bill 75 represents that path forward.

This is not a request to build something new or speculative.

We are not asking for new housing.

We are asking for the ability to rebuild the homes we already had.

Lahaina Residential is shovel-ready. Financing is lined up. A contractor is engaged. But there is a \$6 million gap preventing reconstruction from moving forward. Without closing that gap, the entire project is at risk of stalling indefinitely.

At the same time, each owner is being asked to cover a \$200,000 special assessment. Such an amount is simply not feasible for many, especially given that a large portion of the community is made up of kupuna and long-time working residents. Required "replacement value" insurance has proven to be nowhere near sufficient, and existing assistance programs - while helpful to others - do not address our specific situation.

The reality is this: without support, Lahaina Residential will not be able to rebuild. If we cannot rebuild, we do not just lose our homes, we lose our place in Lahaina permanently.

From a policy standpoint, this is one of the most efficient housing solutions available:

- These are existing units, not new development
- The project is ready to move forward immediately

- The funding acts as leverage, unlocking substantially larger private financing
- The property has never been, and will never be, used for short-term vacation rentals

In other words, this directly supports the County's stated goal of returning Lahaina's working residents back to Lahaina.

At the same time, delays continue to compound the problem. Construction costs are rising. Contractor availability is not indefinite. Our purchasing power continues to decline while we are required to hold funds in ways that do not keep pace with inflation. We are also continuing to incur ongoing costs without having homes to live in.

The window to rebuild is not open forever. The time is now.

I want to be clear: this is not about preference or convenience. It is about whether a long-standing community of residents, many of whom have lived and worked in Lahaina for decades, will be able to return at all.

You have stated that housing for Lahaina's working class is a priority. Bill 75 is an opportunity to act on that priority in a direct, immediate, and meaningful way.

I respectfully urge you to support its passage.

Mahalo for your time and consideration.

Sincerely,



Jeffrey Hedlund

Owner & Resident

Lahaina Residential  
1034 Front Street  
Unit 214  
Lahaina, HI 96761  
808.281.4304

## Addendum: Key Facts – Lahaina Residential Rebuild (Bill 75)

### Project Overview

- 60 total condominium units
  - 33 owner-occupied
  - 23 long-term rental units
  - 0 short-term vacation rentals
- Located in the heart of Lahaina town (Front Street)
- Historically housing long-term residents and working members of the Lahaina community

### Rebuild Status

- Project is shovel-ready
- Contractor (Arita-Poulson) engaged and timeline-sensitive
- Financing structure established and pending final gap closure
- Delays risk loss of contractor pricing and availability

### Financial Summary

- Total estimated rebuild cost: ~\$35,000,000
- Funding sources:
  - Insurance proceeds: ~\$10,000,000
  - Estimated HECO settlement: ~\$10,000,000 (timeline uncertain)
  - Owner assessments: \$12,000,000 total (\$200,000 per unit)
  - Bank financing approved and contingent (Bank of Hawaii)
- Current funding gap: **\$6,000,000 preventing construction start**

### Owner Impact

- \$200,000 special assessment per unit
- Many residents are kupuna or long-term working residents with limited access to capital
- Insurance coverage has proven insufficient to meet actual rebuild costs
- Existing assistance programs do not address this ownership structure
- Ongoing expenses continue despite loss of housing

### Time Sensitivity

- Construction costs continue to rise in an inflationary environment
- Contractor availability is limited and not guaranteed long-term
- Settlement timelines remain uncertain and delayed
- Purchasing power of available funds continues to decline

## **Policy Considerations**

- Restores existing housing stock (not new development)
- Fastest path to returning residents to Lahaina
- Leverages public funds to unlock significantly larger private financing
- Supports long-term residents and workforce housing
- Aligns with County and State stated goals for Lahaina recovery

## **Key Point**

Without closing the \$6M gap, the project is unlikely to proceed.

Without the project, these residents are unlikely to return.

This represents one of the only shovel-ready, workforce-oriented rebuild opportunities currently available in Lahaina.

Dear Council members,

Re: Maui County Bill No. 75 (2026)

My name is Angela Weldon (Maiden name Angie Dyckman). I have lived on Maui since just after the Vietnam War, when my family settled and eventually called Maui home. I was raised in Lahaina, attended Kamehameha III Elementary School, was one of the first students at the new Lahaina Intermediate School, and graduated from Lahainaluna High School and the University of Hawaii. I can tell you that Hawaii, in particular Lahaina, is my home. I lived within a mile of my siblings and my parents for almost my entire life. I raised my little family in Lahaina, sometimes struggling to make it as a single parent. I have worked in the tourist industry at hotels, harbor boats, and Front Street retail. I worked very hard, going to school while working to finish my education, and became a Registered Nurse, after which I spent 19 years at Maui Memorial Medical Center (barely taking 3 weeks between graduation and employment). For many years, I cared for patients with acute and chronic illnesses in my Maui Community. Once my son was out on his own, I was shocked to find I could BUY my own condo unit exactly where I wanted to be for however long I have left. My forever home. It took me over 30 years to work up to owning a 600-square-foot home. I was elated. I was a homeowner in Lahaina. Every time I bought something, a new refrigerator, for example, I said to myself, “This is the last refrigerator I will ever have to buy”. It turned out that was not to be. On August 8, 2023, within a matter of hours, I lost my home, all my belongings, my car, and BOTH of my parents to wildfire. I scrambled out of Lahaina in a bathing suit, pareo, and slippers. I was on automatic pilot or something—a daze. I was used to emergencies, I tell myself. You can't help but take inventory of your life and everything you lost after this kind of life-altering catastrophe, but all that does, I discovered, is lead to crying; for months, years, today, and tomorrow, and every day.

Post-fire, I lived in a rental unit in Napili with one of my brothers, who also lost everything. I never stayed in a hotel or received FEMA assistance. I was a professional, I had a job and a place to rent, and I would just get back to it. I thought I could handle it. I have always been strong, figured things out, and made things happen if I worked hard enough. And I always worked. I cried in the car before and after going into the hospital to work but just kept at it.

When I received the special assessment bill notification from Lahaina Residential, I was already paying HIGH rent, my mortgage, HOA, utilities, and replacing necessities as needed, and I was at my limit. I couldn't add on a \$200,000 bill while the HECO lawsuit dragged on. I quit my job as an RN and left Hawaii. I am now in Alaska in a cheap apartment. Waiting.

This is the thing...I lost everything due to the fire on August 8, but if this project doesn't happen, I will lose everything all over again. I will continue to pay my mortgage and have no home. I will not be able to move back to Maui. If this project doesn't happen, I'll have no hope left. The proposed Bill No. 75 is not just some grant money for some condos in Lahaina. It is life. At the moment that councilwoman Paltin said, after the first reading, “I choose life”, I broke down in tears, as I am while writing this, and wondered how anyone could say no to this Bill.

Thank you, Angela Weldon, Lahaina Residential, unit #210

April 23, 2026

Lori Powers

1034 Front Street #115

Lahaina, HI 96761

To: All Maui County Council Members

RE: Proposed Bill 75 Funding for Rebuilding Lahaina Residential

It has been nearly 3 years since the residents of Lahaina Residential lost their homes, many of whom have lived there for decades. I purchased my condo in 2016 with a plan to have live there through my retirement years. It was the most special community! Neighbors knew each other, watched out for each other, socialized at the pool and barbeque together. It was a safe and friendly place to call home. All of us want that back, and we can create it again with financial assistance.

My journey since August 8, 2023 has been the life of a gypsy. I have moved 7 times since the fire, and my next move will be December of this year when my current lease ends. My insurance settlement was \$50,000 which I have put toward the \$200,000 special assessment. My mortgage has been on deferment which ends next month. I will then be obliged to start paying my mortgage payment again along with rent. My expenses since the fire have tripled. I have faith that we will be able to rebuild and get some semblance of normalcy back in our lives.

Please vote yes for this critical funding of \$6,000,000 to bridge the gap in our cost to rebuild and put 60 families back home to Lahaina Residential.

Respectfully,

*Lori*

Lori Powers

808-344-4427

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**Bill 75 Urgent Request for Lahaina Residential**

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**From** Sally B <sallyonmaui@gmail.com>

**Date** Fri 2026-04-24 5:06 AM

**To** County.clerk@mauicounty.us <County.clerk@mauicounty.us>

I am writing to testify in support of Bill 75, funding a grant to Hawaii Community Lending to assist owner occupants at the fire destroyed complex of Lahaina Residential.

We moved to Maui in 2003, I worked as a veterinarian in Kahului and my husband worked in construction. We have lived on the north shore as I was often on call for emergencies and needed to be close to Kahului. I have been partially retired since 2018, and my husband since 2020.

We purchased our condominium at LR in 2018 with hopes of retiring there, as we have always loved Lahaina and looked forward to a less car-oriented lifestyle. We completely remodeled the original condition unit, and had been renting it on a long term basis to local workers. We have rented to construction workers, ship captains, dive masters, and a retired couple (who were able to purchase affordable housing which they then lost in the fire).

We were lucky that despite the loss of our unit we still had our home in Paia, but loss of the rental income has been a major blow to our finances. We have retirement savings that we can use towards the assessment and will not be eligible for the owner-occupant grant monies, but we strongly support HCL's attempt to help the many older and lower income owners that are eligible, both because it's the right thing to do and also because if the complex is not rebuilt we will have lost entirely the investment in our retirement home.

There has been a lot of financial support for single family residence rebuilding in Lahaina, but so far nothing for multi-unit residences. Our complex was well known for being affordable for retired kapuna and as a rental option for regular working people on the west side. I truly hope the county will support rebuilding this type of desperately needed housing also.

Thank you for your time.

Aloha

Sarah Bumpus

Pewter Grossman

Lahaina Residential unit 108

## LR 128 Owner Testimony - Bill 75 Urgent Request for Lahaina Residential

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**From** Krista Barresi <KBarresi@js.management>

**Date** Fri 2026-04-24 7:27 AM

**To** Krista Barresi <KBarresi@js.management>

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Dear Esteemed Maui County Council Members,

My husband and I have lived on Maui for almost 27 years. In preparation and planning for our retirement, we purchased our condominium at Lahaina Residential in 2019. We renovated our unit with all the upgrades and conveniences we felt necessary to fully enjoy our retirement home in Lahaina Town. We did not have a mortgage, as that was a primary element of our retirement plan.

We retired in early 2023 and have since been living on a fixed income of our Social Security only. The August 2023 wildfires destroyed our retirement dream. We not only lost our home, but my husband also lost his nearby music studio, containing all of his instruments, recordings, related equipment and computers.

We have been paying rent for over two years, which has created a financial strain on our retirement income and savings. As the cost of living here on Maui only continues to rise, we are fearful we may have to leave our island home. My husband is 74 years old. I am 70 years old and currently undergoing chemotherapy for a recent cancer diagnosis.

It has seemed very unfair that there was not a program offered within the CDBG Funding for “Multi-Family Homeowners”, especially knowing a program does exist for “First Time Homebuyers”.

We are humbly asking the County to appropriate the \$6 million Grant we need now, to finally begin our Lahaina Residential rebuild, in hopes of staying here on Maui.

Mahalo,

Deborah Jordan and Bernard Cortinez  
Owners  
Lahaina Residential #128





**Before**



**After**





April 21, 2026

AOAO Lahaina Residential  
1034 Front Street  
Lahaina, HI 96761

RE: Maui County Bill No. 75 (2026)

The proposed Maui County Bill No. 75, which would provide up to \$6,000,000 in assistance for the AOAO Lahaina Residential rebuild, represents a crucial step toward the completion of this important project. By offering substantial financial support, the bill will help enable residents to return to their homes and restore the community.

Combined with insurance proceeds, lawsuit settlement funds, potential bank financing, and the resources allocated by this bill, the possibility and feasibility of rebuilding AOAO Lahaina Residential are significantly strengthened. The collaboration of these funding sources makes it much more likely that the project can be completed successfully.

If there are any questions or concerns, please feel free to contact me.

Sincerely,



Jon Fujimoto  
Vice President  
808.856.2608  
[Jon.fujimoto@boh.com](mailto:Jon.fujimoto@boh.com)

**Re: Lahaina Residential AOA - Testimony from Survivors to Maui County**

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**From** Brad Willis <bradwillis259@gmail.com>

**Date** Tue 2026-04-21 2:04 PM

**To** Krista Barresi <KBarresi@js.management>

Aloha Krista! Here you go. Please acknowledge receipt.

Best to you!

Brad

Aloha Chair and Maui County Council,

My wife Cynthia and I first visited Hawaii in 1991. We were enamored, and decided that some day we would call the islands home. Well, it took some time, but by 2012 we ready to make a move. At first we looked at big Island but Madam Pele said "No, this isn't for you! After checking on Maui though, we were met with open arms! We moved to Lahaina Residential in October 2013. I worked from home as a photographer and designer and Cynthia worked at the historic Village Gallery and Gift Shop on Front ST. We enjoyed almost 10 years in our island home.

August 8, 2023 changed all that.

I won't repeat the basic facts of that day as it has been related previously.

However for us, having no warning from fire or police, we decided to ride it out. At about 4:15pm with smoke beginning to fill our closed up home we realized that was not to be. We exited to a nightmare of gale force winds and flying embers. The traffic on Front Street was at a standstill, so we felt our only option was to flee on foot. We had with us the clothes on our backs, my laptop and our 67 and 70 year old legs to carry us.

Heading north on Front St we stopped to consider our options. The ocean to the left or continue north to who knows what. Right then, a visitor in a

car stuck in the traffic lowered her window and said "Get in!". I think we all just needed to know that we were in this with someone else and not alone. There were certainly no guarantees that this was going to end well for any of us. After a while the traffic began to creep slowly forward. We later found that this was because the blockade at the corner of Front ST and the highway had been opened.

About an hour later we found ourselves at a condo complex in Ka'anapali where our good samaritan was staying. We attempted to get a room at the next door property but were turned away because of the lack of power and just general confusion.

We ended up staying with Stephanie from California for three nights until she was able to get back to the airport and her flight home. Had it not been for her kindness and generosity who knows where this story would have ended? It is that spirit of kindness and generosity that we ask of you.

Having lost everything, including nearly all record of a 35 year professional photography career, every personal photograph of our 42 year marriage and 34 years of equity, we find ourselves attempting to begin again. Living on Social Security and some savings, the emotional and financial hardship of the fire's legacy has been even further exacerbated by the \$200,000 assessment from Lahaina Residential for the rebuild shortfall.

We consider Lahaina Residential to be a familiar anchor to many over the years as a part of Lahaina history. Many people we've met have called it home at one time or another. This isn't just a building... it's people's homes and lives. We implore you to help us rebuild those homes and lives.

Mahalo for your time and consideration.

Brad & Cynthia Willis  
Formerly of Unit 207  
Lahaina Residential

1034 Front ST  
Lahaina, HI 96761  
bradwillis259@gmail.com

**Bill 75**

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**From** Dawn Allen <kanakaiallen12@gmail.com>

**Date** Tue 2026-04-21 10:50 AM

**To** Krista Barresi <KBarresi@js.management>

April 21, 2006

Re: Bill 75

Aloha,

My name is Donna (Dawn) Allen. I am an owner at Lahaina Residential, unit 223. I am a single 76 year old, and have lived in Hawaii for 40 years. I moved to Lahaina in 1974, and bought my condo in 2000.

The fire burned down my house and also the Na Hoku jewelry store on Front Street, where I had worked for 25 years. Because I'm now unemployed and only collect Social Security, I live on that and my savings account.

I could use some help. I never thought I would be in this position at my age. I hope I will be considered for a grant.

Mahalo,

Dawn Allen

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**LR 129 - Bill 75 - \$6 Million to HCL for Lahaina Residential Owner Occupants**

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**From** Krista Barresi <KBarresi@js.management>

**Date** Tue 2026-04-21 4:22 PM

**To** Krista Barresi <KBarresi@js.management>

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**From:** Jason Toth <jason@rvrd.com>

**Sent:** Tuesday, April 21, 2026 11:38 AM

**To:** Krista Barresi <KBarresi@js.management>

**Cc:** Ginger Toth <email@gingerpottin.com>

**Subject:** Re: RECORDING OF MEETING TODAY - Bill 75 - \$6 Million to HCL for Lahaina Residential Owner Occupants

**Subject: Bill 75 Urgent Request for Lahaina Residential**

Aloha Chair Lee and Members of the Maui County Council,

Our names are Jason and Ginger Toth, and we have owned Lahaina Residential Unit 129 since 2012. We are writing to express our strong support for Bill 75 and respectfully ask for your vote in favor of its second reading.

This funding is critically important for Lahaina Residential and for the families still trying to rebuild nearly three years after the fire. Like many others, we remain underinsured, and even with the possibility of future settlement funds, there will still be major deficiencies and costs that owners will have to carry. Any support that helps close that gap and actually get rebuilding started is extremely important.

Bill 75 would provide critical support to help Lahaina Residential move forward with rebuilding. Without this support, many families, including ours, will continue carrying mortgages, insurance, HOA fees, other ongoing obligations, the rising cost of living, and the responsibility of raising children, all on top of everything we have already lost. For many, taking on additional loans is simply unattainable. We need this help to move forward.

For us, this is not only financial, it is deeply personal. We are trying to rebuild, return home, and restore some stability for our family after an incredibly traumatic loss. The longer rebuilding is delayed, the harder it becomes financially, emotionally, and practically.

Please support Bill 75 and help move Lahaina Residential forward.

Mahalo for your time and consideration,

Jason and Ginger Toth

Lahaina Residential Unit 129

I am a 66 year old condo owner at Lahaina Residential, and I am writing this to whomever may be interested,

You have my sincere thanks for reading this.

I and my wife purchased condo #113 at Lahaina Residential about 10 months before the fire. It is our first condo here in Hawaii. We got married here and then saved our money for 5 years to be able to afford our first home. It seemed like a dream, but sadly, it's turned into a financial nightmare.

1 year before the fire hit, my 28 year old daughter passed away. That was devastating. She is buried in Kapalua. Just as we were starting to find our balance again the fire swept in and took everything. Not just our home, but also our office and studio that was at the other end of Front Street. My wife builds miniatures and she had created several years worth of these. She was about to open her shop at 505 Front Street. I lost years of work as well on all of my hard drives I kept in the office. And the project I was running with a small team was aborted.

As a result of this I had to take out an SBA business loan and so now I find myself over half a million in debt, paying monthly interest to the government. We are also in debt with our Mortgage company (Service Mac) as they pressure us to pay an \$80k forbearance bill that is due, and a mortgage on top of our monthly rent. Then, on top of everything, we get hit with a \$200,000 special assessment bill, for the shortfall of the HOA's insurance and the cost for the re-build, something we had no control over or visibility into.

It has felt like we've been driven deeper and deeper into debt as a result of the fire. My wife, Wanida, is from Thailand and her father had a massive stroke 2 years ago. He requires fulltime home care and constant hospital visits. Her uncle has terminal cancer and kidney failure and we are doing our very best, even with our challenges to support our family.

Everyone has a story. I don't mean to be asking for pity. We didn't lose loved ones, or each other in the fire, so for that we are grateful everyday. I visit my daughter's resting place in Kapalua every Sunday and I live with hope for the future, and hope that the system will ultimately not let us down. We are barely head-above-water. Please help if you can.

Thank you so much for taking the time so hear our story. Much love and aloha.

Greg and Wanida Johnson

greg@humanaturestudios.com

Greg: (510) 375-5123

Wanida (808) 666-1586

Current Address: 3708 Lower Honoaliilani Rd. apt E30, Lahaina 96761

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**Bill75 Urgent Request for Lahaina Residential**

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**From** Jonathan Kaufman <kaufmanjonathan41@gmail.com>

**Date** Mon 2026-04-20 1:57 PM

**To** Krista Barresi <KBarresi@js.management>

**IMPACT STATEMENT FOR GLORIA AND JONATHAN KAUFMAN**

**OWNER/OCCUPANTS LAHAINA RESIDENTIAL** My wife and I woke up on the morning of August 8, 2023 to no electricity or internet, and limited cel phone service. Since we had been living in our home at 1034 Front St. since we purchased it on October 4, 1995, there had been many similar mornings over the almost 28 years we resided there, so we didn't think that much of it except for the inconvenience that we were always prepared for. We brought the battery powered fan, lights, and Sterno stove out of the closet and settled in to wait for the power to come back on like it always did. A little after noon my wife went for a walk around the Baby Beach area of Lahaina and came home saying "Wow it's really starting to blow hard, and palm fronds and shingles and other debris are starting to be whipped around by these winds."

Around 2 o'clock we went downstairs to clean up some of the palm fronds and other debris that had been scattered around which is when we started to smell smoke. This in itself was not that unusual as over the 28 years we lived there we smelled smoke whenever cane fields were burnt or small little brushfires way up in the hills above Lahaina flared up, but these were always quickly extinguished and had never posed any problems, so we really thought very little of it.

Around 3 o'clock we started to get concerned, as the smell of smoke became stronger, the winds became more intense, and as we stood on our lanai we started to see shingles flying all over. As we looked out from our bedroom window the sky above Lahaina was turning black. At 3:45 we went downstairs and found ourselves in a hail storm of glowing red embers coming down on us and our roof like snow. The sky was black, the winds were screaming, and debris was now flying dangerously everywhere. That's when we realized we had stayed too long. But there were no warnings. No sirens. No police driving through the neighborhood with bull horns advising us to evacuate. We had no idea that this was a disaster heading right for us. We found ourselves in imminent danger of a fire storm that was rapidly heading towards us and our home and we had no idea it was coming. But we knew we had to leave immediately or we'd be overtaken by the flames.

We ran upstairs and in a panic grabbed the only thing we had time to save, our cat Buttercup. With Buttercup in our arms we fled back down the stairs with only what was in our pockets and the clothes on our back, and got into my truck to escape the the fire storm that was heading right for us.

The only way to exit our property was onto Front Street which was in total gridlock. We thought we would head north, towards Kahana, where we might be able to stay with friends, but that direction was blocked. Finally a gap opened in the traffic and we were able to head south towards the harbor and the south end of Lahaina.

It was complete chaos.

Forty five minutes later, at 4:30, we had barely made it half a block to the corner of Baker Street, when a lady came up to our truck, banging on the door screaming "Help me help me my baby my baby!" The traffic was insane. Cars were trying to drive all over the place but couldn't move. They were just pointed in different directions because it was gridlock. Cars were on the sidewalk. They were on the seawall. In all directions. It was pandemonium. The lady with the baby screamed at us "I can't move.

There's a van in front of me with no driver just stopped in the middle of the road blocking traffic. Nobody can get around it. Help me please!!!" My wife didn't hesitate for a second. She jumped right out of our truck and ran into that van which was still running with no one in it and somehow managed to drive it off the road, which allowed traffic to resume crawling. Her decision to take immediate action and move that van saved lives.

Of that there is no doubt.

It took another 15 to 20 minutes just to get from Baker Street to Papalaua Street where we met friends of ours with four children heading north also at a snails pace. We found out later they only made it another half block till they were forced to abandon their vehicle and jump into the ocean where they stayed for 10 hours till they were rescued the next morning.

We kept crawling and crawling at a snails pace south on Front Street barely making any progress. But I could see we were headed in the right direction. I kept telling my wife "We're gonna be OK we're gonna make it we're going in the right direction."

We found out later, indeed, that of the people heading north behind us, many died and many had to save them selves by abandoning their cars and jumping in the ocean.

By 5:30 PM we had only made it to the Banyan tree where I said to my wife "Maybe we should tuck in at the harbor and ride this out there. It seems like a good place to shelter from a fire, I mean with the harbor and the boats and all?"

But she said "No. We've got to make it to Kahului because we need to get Buttercup a litter box, kitty litter, and cat food."

You see, a cat is not like a dog. You can't let a cat out by the side of the road and expect them to urinate. A cat needs a litter box or they won't urinate, and if they don't urinate it could be fatal.

In that moment it was Buttercup who saved our lives. Had we gone to the harbor we may have died with all the people there who were caught up in the blazing inferno that was boats exploding amid the destruction of the harbor!

All the roads leading up to the highway were blocked so we had to continue on Front Street in a crawl heading to the south end of Front Street. When we finally made it to Puamana where Front Street meets the highway there was a man in the middle of the highway directing traffic around the fallen telephone poles and wires. This was not a policeman. This was a citizen directing traffic and helping to save lives. And in our entire struggle to get from Keawe Street to Puamana we never saw any emergency service personnel. They were too busy elsewhere. They were overwhelmed. This was the first time in about 3 hours that we knew for sure that we were safe.

We pulled in by Cut Mountain and waited for a while thinking that eventually there'd be an all clear and we could return home. We knew things were bad, but we really did not have a grasp at this time of the severity of the situation. When we finally met a policeman and told him where we lived and asked him when we could return home he said with great sorrow "I'm so sorry. Your home is gone. It's all destroyed."

We were in shock. We drove up into the hills above Lahaina by Launiupoko and with about 1000 other cars watched Lahaina burn as darkness fell. When we began to realize that the fire was now even heading towards us up in Launiupoko we left for Kahului to get Buttercup his kitty litter, litter box, and food. We spent the night in the Walmart parking lot with hundreds of other evacuees consoling each other and realizing that we had nothing left. We bought a toothbrush and toothpaste and bottled water and wondered what we would do next and how we would get by. We had now lost everything: Our home, all of our property, all of our possessions. Everything was gone. But we had each other and we had Buttercup.

The next day we had our cell phone service back and friends got in touch with us in Kihei and said they had a room with a mattress on the floor and we could stay with them until we found other accommodations. It was then that the reality of the situation became clear to us and my wife had an emotional breakdown. She cried uncontrollably. She was inconsolable.

By the grace of God we suffered no physical injuries but the degree to which we have experienced a decline in the quality of our life as a result of the emotional distress and mental anguish from the evacuation and destruction of our home is astronomical. My wife was working for 33 years as a bartender at Lahaina Fish Company on Front Street, also destroyed by the fire and now that income has been lost to us.

I retired in February 2022 from the TSA at Kahului Airport, until my retirement was shattered by the loss of our home and all of our possessions.

Now we pray that you will grant Hawaii Community Lending the resources to help us rebuild and return to our home.

Mahalo for your consideration in this time of great need.

Gloria and Jonathan Kaufman

April 20, 2026

Testimony to Council Re Allocation of Rebuild Funds to Lahaina Residential

My name is Miss Gaylene Nagel, and I am now kupuna. I had just turned 64 at the time of the fire. My retirement life was planned to be debt free with time for enjoying life with friends and family at Lahaina Residential, centrally located to town and pet friendly ☺. I am now 67. Years have been lost and travel plans put on hold, and now carefully planned savings are needed to buy back my home.

Each of us at Lahaina Residential need to come up with \$200,000 in Special Assessment to bridge the gap in the rebuilding costs to regain our home and cornerstone asset of retirement. I don't think anyone had near that amount in insurance. And speaking for myself, asking for assistance is not something we are used to or comfortable with, but we are in desperate times.

I personally received a total of \$50,000 and received \$25,000 in SBA loans. I am praying that we can rebuild or we will lose everything we have worked for and still be homeless. We ALL want to be back in our homes, but without this help, we cannot rebuild. We cannot afford to buy new condos, and being kupuna, cannot get loans. None of us want to be added to the list of *homeless* folk. And we do not need to be added to the waitlist for *low-income housing*. We have homes that are ready to be rebuilt. Why not just **help us to rebuild** the homes we already have?

We can't wait to get on with getting back home, and for some of us, time is more precious than ever. Please vote YES and help us get back home.

Respectfully,

Miss Gaylene Nagel  
Lahaina Residential #215

Cc Krista Barrisi, Thom Ravey

Aloha Krista,

We appreciate you distributing information on Bill 75 Urgent Request for Lahaina Residential. Please share this email with the Maui County Council.

Aloha Chair Alice Lee, and fellow Council Members

We were permanent residents of Lahaina Residential Unit #124 at the time of the August 8, 2023 wildfire that destroyed the town of Lahaina. Like our neighbors at Lahaina Residential, we were fortunate to escape the fire before our homes and personal belongings were destroyed. Yes, this has been a tough time for us, both financially and mentally. However, compared to those who lost their lives, the families of those who passed away in the fire, and those who had no one to turn to afterward—many of whom are still struggling to live and adjust—Alexis and I are not worthy of pity or handouts.

That said, as past president of the Lahaina Residential AOAO during the 2023 fire, I was blessed to get to know the residents of Lahaina Residential. While I was only on the board for 5 1/2 months prior to the fire, I learned a great deal about our resident and can vouch for their need in this time of financial uncertainty. Many of our residents are retired and pretty much live day to day. The Savings they have are for the rest of their lives, and the costs associated with the rebuild are monumental. In many cases, these costs are not remotely obtainable by our retired residents or those who work in town in the service industry. Without assistance I fear these people will be in a dire situation so I humbly ask that the Council pass the Second Reading of Bill 75.

As for Alexis and me, we miss our home, our community and the town of Lahaina. We moved to the mainland in September of last year because the cost of rent in Honokowai was depleting our savings, and an annoying thing called prostate cancer was interrupting our time on Maui.

We hope to return to Lahaina Residential when it is rebuilt. We have no intention of selling our unit because our daughter lives on the island and needs an affordable place to stay.

God Bless and much Aloha to all.

Mahalo

Jim and Alexis Koon

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**Re: PLEASE SUBMIT WRITTEN TESTIMONY - Bill 75 - \$6 Million to HCL for Lahaina Residential Owner Occupants**

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**From** Christy shaver <christyshaver@gmail.com>

**Date** Mon 2026-04-20 3:13 PM

**To** Krista Barresi <KBarresi@js.management>

Thank you Krista.

Can you please forward to appropriate individuals.

**Written Testimony:**

Aloha Chair and Members of the Maui County Council,

My name is Christy Shaver and I am an owner at Lahaina Residential.

I am writing in strong support of Bill 75, not just as a policy matter, but as someone whose life is directly shaped by this decision.

Before the fire, Lahaina Residential was more than where I lived. My neighbors were my 'ohana. We shared a sense of connection, care, and everyday presence that made it feel like a true community.

On August 8, 2023, that was taken from us.

Since then, we have all experienced loss and displacement in different ways. I miss that sense of community every day.

Since the fire, I have been doing my best to rebuild some sense of stability, but there are limits to what I can carry on my own.

Right now, there is a real opportunity to move forward. Our community is ready to rebuild, but without support, that path remains out of reach.

The proposed allocation of \$6 million to close the funding gap for Lahaina Residential is critical. It is the one piece needed to allow our already approved financing to move forward and begin rebuilding.

What is being decided here is not abstract. It will determine whether people like me, and my neighbors, have a way to return home.

Many of the residents are kupuna or long-time members of the community who cannot take on additional financial burden. Without this support, it will not just delay rebuilding. It will change who is able to come back.

I ask that you see this for what it is. A chance to restore a community that already existed, made up of people who are trying to return to their lives after profound loss.

Please support this funding and help bring Lahaina Residential residents home.

Mahalo for your time and consideration,

Christy Shaver

Lahaina Residential Unit #117

## BFED Committee

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**From:** Krista Barresi <KBarresi@js.management>  
**Sent:** Monday, April 27, 2026 10:02 AM  
**To:** Krista Barresi  
**Subject:** PART FOUR - Bill 75 - Lahaina Residential AOA - 04 27 2026 Testimony from Survivors to Maui County  
**Attachments:** Part Four LR testimony 04 27 2026-compressed.pdf  
**Importance:** High

The Honorable Richard T. Bissen, Jr.  
[Mayors.Office@co.maui.hi.us](mailto:Mayors.Office@co.maui.hi.us)  
200 S. High Street  
Kalana O Maui Building  
Wailuku, HI 96793

Leslie Milner, Budget Director  
Josiah Nishita, Managing Director  
Richard E. Mitchell, Director of  
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April 27, 2026

Dear Mayor, Councilmembers, Budget Director, Managing Director, and Director of Housing:

Please find attached **PART FOUR testimony for Lahaina Residential AOA.**

Mahalo,

Krista

Krista Barresi (S)

Account Manager, Lahaina Residential AOA  
JS Property Management, Inc.  
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Cell: 808.870.6847