

## AH Committee

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**From:** Dina McCallion <dinamccallion@gmail.com>  
**Sent:** Thursday, September 17, 2020 1:12 PM  
**To:** AH Committee  
**Cc:** Tamara A. Paltin  
**Subject:** Testimony re: Lihau'ula project

Aloha Kākou,

I hope this e-mail finds you well. I would like to submit testimony regarding the Lihau'ula project. I would request you vote no.

It is not as affordable as it needs to be!

Given the DTI (debt to income) ratios needed to qualify for mortgages, on average, local people in HI do not meet those requirements. And even if some of them normally would; the recent shut downs have caused many people to go into further debt. Therefore eliminating their chances of meeting the DTI ratios necessary to qualify for even an 'affordable home' right now. Unfortunately, everyone needs to make sacrifices lately including developers who will clearly be making considerable profits from such projects. This may have worked in 2006 but not now.

There are many other reasons this project should not be allowed to move forward. The location is not a good choice for development. There is no water, hardly any rainfall, terrible fire hazards, and the pristine reefs below would be so negatively impacted that they may never recover. Are we willing to sacrifice that yet again?

Yes, we do need housing, yes we needed it yesterday and yes it does need to be affordable. But we are now in a position collectively as a state, if not the world, to have to reassess what is realistically affordable and expectations of reasonable profits to be made. You are in a position to say no. Developers who have land don't want to own empty land forever. They want to develop it. You have the ability to say what the needs of our community are and they will either meet those needs or not get to develop. I guarantee you, they will find a way to meet our needs while still making enough money off of their project. It's time to hold developers to a higher standard, expectation, and requirement. They will comply. You'll see.

Mahalo,  
Dina Edmisson  
(808) 344-1724