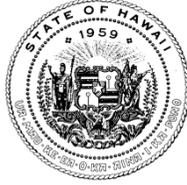


JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA



EDWIN H. SNIFFEN  
DIRECTOR  
KA LUNA HO'OKELE

Deputy Directors  
Nā Hope Luna Ho'okele  
DREANALEE K. KALILI  
TAMMY L. LEE  
CURT T. OTAGURO  
ROBIN K. SHISHIDO

**STATE OF HAWAI'I | KA MOKU'ĀINA 'O HAWAI'I**  
**DEPARTMENT OF TRANSPORTATION | KA 'OIHANA ALAKAU**  
869 PUNCHBOWL STREET  
HONOLULU, HAWAII 96813-5097

January 29, 2025  
9:15 a.m.  
State Capitol  
Conference Room 430 & Videoconference

**H.B. 739**  
**RELATING TO HOUSING**

The House Committee on Housing

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The Department of Transportation (DOT) strongly supports HB739, which establishes the Kamaaina Homes Program as a proactive measure to address Hawaii's critical housing crisis.

Hawaii's housing affordability challenges are among the most pressing issues of our time. With the median home price now exceeding \$800,000, homeownership has become unattainable for many local families. This untenable situation has forced an increasing number of residents, including essential workers, to leave Hawaii in search of affordable living options elsewhere. The resulting outmigration not only diminishes our workforce but also erodes the cultural fabric and sense of community that make Hawaii unique.

DOT recognizes the intrinsic link between housing stability, economic resilience, and cultural preservation. By enabling local families to remain in Hawaii, HB739 not only meets an urgent housing need but also lays the foundation for a more secure and vibrant future for our state.

Thank you for the opportunity to provide testimony on this important measure.

JOSH GREEN M.D.  
GOVERNOR

SYLVIA LUKE  
LT. GOVERNOR



STATE OF HAWAII  
**DEPARTMENT OF TAXATION**

Ka 'Oihana 'Auhau

P.O. BOX 259

HONOLULU, HAWAII 96809

PHONE NO: (808) 587-1540

FAX NO: (808) 587-1560

GARY S. SUGANUMA  
DIRECTOR

KRISTEN M.R. SAKAMOTO  
DEPUTY DIRECTOR

**TESTIMONY OF  
GARY S. SUGANUMA, DIRECTOR OF TAXATION**

**TESTIMONY ON THE FOLLOWING MEASURE:**

H.B. No. 739, Relating to Housing

**BEFORE THE:**

House Committee on Housing

**DATE:** Wednesday, January 29, 2025

**TIME:** 9:15 a.m.

**LOCATION:** State Capitol, Room 430

Chair Evslin, Vice-Chair Miyake, and Members of the Committee:

The Department of Taxation (DOTAX) offers the following comments regarding H.B. 739 for your consideration.

H.B. 739 establishes a new "Kaamaina Homes Program" to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or buyers who limit occupancy to owner-occupants or resident tenants that live and work in the State. The purpose is to secure a dedicated housing supply for locals.

Section 2 of the bill, on page 10, line 1, adds new section 201H-E(b), HRS, establishing a chapter 247 conveyance tax exemption for property sold for which a county purchases a deed restriction pursuant to the Kamaaina Homes Program.

Section 5 of the bill, on page 24, line 4, amends section 247-3, HRS, by adding a conveyance tax exemption for any document or instrument conveying real property that contains a county owned deed restriction pursuant to the Kaamaina Homes Program.

This measure is effective upon its approval.

Regarding the proposed changes in Section 5 of the bill, DOTAX requests that Section 5 become effective as of January 1, 2026 so DOTAX can adopt form and instruction changes necessary for the implementation of the new conveyance tax exemption.

Thank you for the opportunity to provide comments on this measure.

JOSH GREEN, M.D.  
GOVERNOR

SYLVIA LUKE  
LT. GOVERNOR



DEAN MINAKAMI  
EXECUTIVE DIRECTOR

## STATE OF HAWAII

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT AND TOURISM  
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION  
677 QUEEN STREET, SUITE 300  
HONOLULU, HAWAII 96813  
FAX: (808) 587-0600

### Statement of DEAN MINAKAMI

Hawaii Housing Finance and Development Corporation  
Before the

### HOUSE COMMITTEE ON HOUSING

January 29, 2025 at 9:15 a.m.  
State Capitol, Room 430

### In consideration of H.B. 739 RELATING TO HOUSING

Chair Evslin, Vice Chair Miyake, and members of the Committee.

HHFDC **supports** HB 739, which establishes the Kamaaina Homes Program under the Hawaii Housing Finance and Development Corporation (HHFDC) to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers. We are in full support of the program's goal of creating an inventory of homes for local residents.

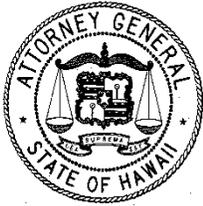
HHFDC has a few considerations:

We would like to include properties held in a revocable living trust in the definition of "Eligible homeowner or homebuyer."

The amount to be paid to the property owner for the deed restriction needs to be determined. Would it be a fixed amount for all properties, percentage of tax assessed value, or would it be based on an appraisal or other means? This could be addressed in administrative rules, but it would be helpful to know what the legislative intent is.

The requirement that the deed restriction be in the first position (page 6, lines 15-16) may not be possible in planned communities where Conditions, Covenants, and Restrictions typically have first position.

Thank you for the opportunity to testify on this bill.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
KA 'OIHANA O KA LOIO KUHINA  
THIRTY-THIRD LEGISLATURE, 2025**

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**ON THE FOLLOWING MEASURE:**  
H.B. NO. 739, RELATING TO HOUSING.

**BEFORE THE:**  
HOUSE COMMITTEE ON HOUSING

**DATE:** Wednesday, January 29, 2025      **TIME:** 9:15 a.m.

**LOCATION:** State Capitol, Room 430

**TESTIFIER(S):** Anne E. Lopez, Attorney General, or  
Chase Suzumoto, Deputy Attorney General

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Chair Evslin and Members of the Committee:

The Department of the Attorney General offers the following comments.

This bill authorizes the counties to purchase deed restrictions from eligible homeowners or home buyers using funds from the Dwelling Unit Revolving Fund. These deed restrictions would require that the property be occupied by at least one owner-occupant or tenant that meets certain qualifications, including individuals who:

- (1) Retired at the age of sixty-five or older and worked an average of thirty hours or more per week at a qualified business<sup>1</sup> within the county for ten consecutive years immediately before retirement; or
- (2) Have a disability and worked an average of thirty hours or more per week at a qualified business within the State for five consecutive years immediately before the determination of disability.

Page 8, line 19, to page 9, line 10.

These provisions appear to be durational residency requirements that may be challenged as violating the right to travel protected by the United States Constitution.

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<sup>1</sup> A qualified business is defined, in part, as a “corporation, partnership, sole proprietorship, trust or foundation, or any other individual or organization carrying on a business,” that: “(1) has a physical presence within the State; and . . . (4) is generally recognized as an operating business within the community.”

In addition to the right to enter and exit another state, the right to travel refers to the right to be treated like other citizens of that state. See *Saenz v. Roe*, 526 U.S. 489, 500 (1999). A state law that burdens this right, “unless shown to be necessary to promote a compelling governmental interest, is unconstitutional.” *Shapiro v. Thompson*, 394 U.S. 618, 634 (1969), *overruled in part on other grounds by Edelman v. Jordan*, 415 U.S. 651 (1974).

Laws distinguishing between new and established residents are strictly scrutinized under an equal protection analysis and frequently invalidated because they impact the fundamental right to travel. For example, in *Saenz v. Roe*, 526 U.S. 489 (1999), the United States Supreme Court overturned a California law granting lower welfare benefits to individuals who had resided in the State for less than one year, explaining that the duration of their residence was irrelevant to California residents’ need for welfare benefits and the law therefore did not serve a compelling state interest. *Id.* at 507.

Similarly, this bill may burden the right to travel by requiring people to have lived and worked here for five or ten years before a qualifying event (retirement or disability). These requirements do not appear to promote a compelling governmental interest, particularly if the owner-occupant or tenant intends to become a permanent resident of Hawai’i after the qualifying event. Therefore, we recommend that the Committee amend this bill to remove the duration requirements on page 9, lines 3 and 8-10, of the bill.

Thank you for the opportunity to testify on this bill.



# HAWAII APPLESEED

## CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai‘i Appleseed Center for Law and Economic Justice  
**Support for HB 739 – Relating to Housing**  
House Committee on Housing  
Wednesday, January 30, 2025 at 9:15AM Conf. Rm. 430 and via Videoconference

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Aloha Chair Evslin, Vice Chair Miyake, and Members of the Committee:

Mahalo for the opportunity to testify in **strong support of HB739**, which would establish the “Kama’aina Homes Program” which would provide funding to counties to purchase voluntary deed restrictions to preserve our existing housing stock for residents.

This legislation is thoughtful and based on successful models like the “Vail InDEED” program in Colorado which is a nationally recognized model being duplicated in many jurisdictions across the country<sup>1</sup>. The program has been successful in housing Vail’s workforce and has been an efficient use of tax payer money—in 2020 it was reported that the InDEED program acquired 153 units costing \$10.5M through the voluntary deed restriction program in comparison to when the town purchased a 288 unit apartment for \$200M<sup>2</sup>.

Under current market conditions, Hawaii’s soaring housing costs—now with median home prices exceeding \$900,000<sup>3</sup>—have made homeownership unattainable for many local families. According to UHERO’s “Hawaii Housing Factbook 2024,” only 20% of residents can afford to purchase a home in the current market<sup>4</sup>. This program tackles this pressing issue by creating a dedicated stock of housing units exclusively reserved for local residents, effectively establishing a “locals-only” housing market.

Hawaii Appleseed would also request the committee consider the following factors when it comes to implementation and prioritization of distributing funds:

**Focus on Outer Islands with Infrastructure Constraints:** Prioritize funding allocation to outer islands where infrastructure limitations—such as insufficient roads, water systems, or sewage capacity—restrict the ability to construct new housing. This ensures the program directly addresses regions where traditional housing solutions face significant barriers.

**Allocate Funds Based on Housing Affordability Challenges:** Recognize that counties like Kauai and Maui experience the highest housing costs relative to local wages. Directing more funds to these areas helps address the affordability gap and ensures local residents have access to stable housing options.

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<sup>1</sup> <https://www.huduser.gov/portal/casestudies/study-081121.html>

<sup>2</sup> <https://www.vaildaily.com/news/vail-indeed-program-earns-national-recognition-for-innovation/>

<sup>3</sup> <https://www.locationshawaii.com/learn/market-reports/hawaii-statewide-real-estate-report/>

<sup>4</sup> <https://uhero.hawaii.edu/wp-content/uploads/2024/05/HawaiiHousingFactbook2024.pdf>



# HAWAII APPLESEED

## CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice  
**Support for HB 739 – Relating to Housing**  
House Committee on Housing  
Wednesday, January 30, 2025 at 9:15AM Conf. Rm. 430 and via Videoconference

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**Leverage Existing County Programs:** Give priority to counties that already have deed restriction programs or similar initiatives in place. These counties have the administrative capacity and expertise to deploy funds quickly and effectively, maximizing the program's impact.

**Build a Strong Pilot Program in the Outer Islands:** Establish a pilot program in an outer island county, such as Kauai or the Big Island, to demonstrate the program's effectiveness in addressing affordability and housing shortages. Success in these areas could serve as a model for statewide implementation.

**Ensure Equitable Distribution of Funds:** Avoid distributing funds solely based on population size. Instead, consider factors like local wages, housing costs, and the number of essential workers in need of housing. This approach ensures smaller, more rural counties receive adequate resources to address their unique challenges.

Prioritizing monies for the Kamaaina Homes Program towards counties with significant infrastructure constraints is important as lagging infrastructure capacity is one of the major barriers to construction of new housing<sup>5</sup>. To make this program most impactful it would be wise that the preservation of current housing stock is prioritized for counties which have significant infrastructure limitations preventing new construction as well as low wages in comparison to housing costs.

Mahalo for the opportunity to testify on this measure.

Sincerely,

Arjuna Heim  
*Director of Housing Policy*

---

<sup>5</sup> <https://dbedt.hawaii.gov/hhfdc/files/2022/12/Act-305-Report-to-the-Legislature-FINAL-2022-12-12.pdf>

**Committee:** House Committee on Housing  
**Bill Number:** HB 739, RELATING TO HOUSING  
**Hearing Date & Time:** January 29, 2025 at 9:15am  
**Re:** Testimony of Malia Wisch **in Support of HB739**

Aloha Chair Evslin, Vice Chair Miyake, and members of the House Committee on Housing:

My name is Malia Wisch and I am a partner and creative director of the local branding and design agency Wall to Wall Studios. I am a third-generation Kailua resident and graduate of Hawaii's public schools.

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**I am testifying in support of HB739**, which establishes the Kama'āina Homes Program to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers.

I went to college and got my first job on the mainland. **I moved home in 2002 knowing I would take a big hit in my paycheck.** I knew if I stayed on the mainland I would adjust to a different standard of living which would make it even harder, if not impossible, to move home.

**Over twenty years later, I am a local employer who struggles to hire locally and who has lost 3 employees – 2 of whom are native Hawaiian – to the mainland in the past few years.** These are talented workers, and none of them wanted to leave. They made up a significant percentage of our staff. They simply couldn't justify the sacrifice to be able to afford housing in Hawai'i anymore.

I had given up hope that there would be a constitutional way to give local working people a leg up in the insane local housing market, where we cannot compete with remote worker salaries or military housing allowances.

**The idea proposed in this bill is exciting and gives me new hope.** It is a model that's been successfully tested in communities with similar challenges and it makes use of *existing* housing. Maybe Hawai'i *can* find and adopt creative solutions to keep our local talent working here at home, where they want to be.

Our design business benefits from a nuanced understanding of local customs, language, humor and symbolism. More importantly, *all of us* enjoy the richness of this shared culture. We will lose it if the current mass exodus is not curtailed.

Mahalo nui loa for considering my testimony in support of this important legislation.

Sara Malia Wisch  
*Partner and Creative Director*  
Wall to Wall Studios  
1128 Nuuanu Ave #203, Honolulu, HI 96817  
[malia@walltowall.com](mailto:malia@walltowall.com)



**Hawai'i YIMBY**  
Honolulu, HI 96814  
hawaiiyimby.org  
info@hawaiiyimby.org

January 29, 2025

House Committee on Housing  
Hawai'i State Capitol  
Honolulu, HI 96813

**RE: SUPPORT for HB 739 - RELATING TO HOUSING**

Aloha Chair Evslin, Vice Chair Miyake, and Members of the Committee,

On behalf of Hawai'i YIMBY, we are writing in **support of HB 739** which would establish the Kama'āina Homes Program, funding and allowing counties to purchase voluntary deed restrictions from eligible homeowners and homebuyers.

We believe in fixing incentives, and this includes creating innovative and targeted incentives. Hawai'i homebuyers continue to struggle to compete with non-Hawai'i buyers both because of lack of funds and a non-dedicated housing stock. This innovative incentive will let counties purchase **voluntary** deed restrictions that require the owner-occupant and/or renters be recently retired from or be a full time employee of a Hawai'i business, with appropriate protections for those experiencing involuntary unemployment or disability. In the long-term, more homes volunteer for the deed restriction creating a stock of homes dedicated to those who work and live in Hawai'i.

This alone will neither solve the housing crisis, nor increase housing supply, however, it is a long range approach to incentivize homebuyers and homeowners to dedicate their home to local working families of tomorrow.

Hawai'i YIMBY (*Yes In My Backyard*) is a volunteer-led grassroots advocacy organization dedicated to supporting bold and effective solutions for Hawai'i's devastating housing crisis. Our members are deeply concerned about Hawai'i's chronic and worsening housing



**Hawai'i YIMBY**  
Honolulu, HI 96814  
hawaiiyimby.org  
info@hawaiiyimby.org

shortage, which has caused home prices to rise much faster than incomes and pushes thousands of kama'āina out to the mainland or into homelessness every single year.

We ask your support for this bill. Thank you for the opportunity to testify.

Sincerely,  
Damien Waikoloa  
Chapter Lead, Hawai'i YIMBY

Edgardo Díaz Vega  
Chapter Lead, Hawai'i YIMBY





# holomua

COLLABORATIVE

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## OUR MISSION

To support and advance public policies that make Hawai'i affordable for all working families.

## OUR VISION

Collaborative, sustainable, and evidence-based public policies that create a diverse and sustainable Hawai'i economy, an abundance of quality job opportunities, and a future where all working families living in Hawai'i can thrive.

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## BOARD MEMBERS

Jason Fujimoto  
Meli James, *Board Chair*  
Micah Kāne  
Brandon Kurisu  
Brad Nicolai  
Mike Pietsch  
Sunshine Topping

## ADVISORY COMMITTEE

Josh Feldman  
Brittany Heyd  
Alicia Moy  
Ed Schultz

Josh Wisch  
*President & Executive Director*

---

827 Fort Street Mall, 2<sup>nd</sup> Floor  
Honolulu, Hawai'i 96813

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HolomuaCollaborative.org

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Page 1 of 2

**Committee:** House Committee on Housing  
**Bill Number:** HB 739, Relating to Housing  
**Hearing Date and Time:** January 29, 2025, 09:15am (Room 430)  
**Re:** Testimony of Holomua Collaborative – Support

Aloha Chair Evslin, Vice Chair Miyake, and members of the committee:

Mahalo for the opportunity to submit testimony **in support** of HB 739, Relating to Housing. This bill would establish and fund the Kama'āina Homes Program.

Hawai'i remains in a housing crisis. Skyrocketing home prices leave many local families struggling to secure safe, attainable places to live. The median home price in Hawai'i now exceeds \$800,000—an impossible amount for most residents. As a result, many local families are being forced to leave in search of affordable living options elsewhere. Between July 2022 and July 2023 alone, an average of twelve people left Hawai'i *every day*.<sup>1</sup> More Native Hawaiians now live outside Hawai'i than within it. This is a loss of our culture, traditions, and the essence of what makes Hawai'i home.

In October 2024, a survey<sup>2</sup> gathering information about the day-to-day financial experience of local workers was released and it suggests this growing crisis has the potential to reach staggering levels. When nearly 1,500 local workers were asked if they may need to move to a less expensive state, only thirty-one percent answered a definitive “no,” while sixty-nine percent said “yes” or “unsure.” And nearly two-thirds of the respondents said the cost of housing was the primary impact on their cost of living in Hawai'i. Each local worker and family we lose to the continent contributes to a loss of our economy, our culture, and our family.

The high cost of living and limited attainable housing options have led many people in our local workforce – teachers, firefighters, health care workers, and more - to consider relocating to the continent, further deepening our state's labor shortages and eroding the quality of life for all residents.

The Kama'āina Homes Program is an income-blind, voluntary initiative, based on programs successfully deployed in other jurisdictions. It would create a dedicated housing supply for local residents by empowering the Counties to purchase perpetual deed restrictions on properties that require occupants to live and work in Hawai'i.

In the face of our state's ongoing housing crisis, this program represents a critical investment in the future of Hawai'i—both in terms of our economy and our

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<sup>1</sup> U.S. Census Bureau, Population Division Estimates, released on March 14, 2024; and calculations by the Hawai'i State Department of Business, Economic Development & Tourism, Hawai'i State Data Center.

[https://files.hawaii.gov/dbedt/census/popestimate/2023/county-pop/2023\\_daily\\_est\\_counties.pdf](https://files.hawaii.gov/dbedt/census/popestimate/2023/county-pop/2023_daily_est_counties.pdf)

<sup>2</sup> <https://holomuacollective.org/survey/>

cultural heritage. This program would ensure housing is reserved for local families for generations. And it would help reverse the trend of families and workers leaving Hawai'i by providing them with the opportunity to live in their communities long term.

A program with similar principles, Vail InDEED<sup>3</sup>, offers an inspiring example. Launched in 2018, Vail, Colorado, created a voluntary program that allowed the town to purchase deed restrictions on homes, ensuring they were only available to local residents. This program has reduced the pressure on the housing market and improved the overall stability of the community. Not only has it fostered a supportive environment for local families, but it has also strengthened the community by ensuring that the people who work in Vail can *afford* to live there, too.

We do respectfully request one amendment. As written, Page 5, line 20 – page 6, line 3, of the current HB 739 draft appears to require the counties to apply to the Hawai'i Housing Finance & Development Corporation (HHFDC) for funding each time they purchase a single deed restriction under this program. Requiring a county to apply for funding each time it successfully negotiates for the purchase of a deed restriction could delay a timely purchase or even prevent an eligible homeowner or homebuyer from choosing to participate in the program. Accordingly, we respectfully request that the bill be amended to provide each county an annual lump sum, as determined by HHFDC, for the county to use when purchasing deed restrictions through the program.

A key feature of the Kama'āina Homes Program is the lack of restriction the program places on how the moneys received by an eligible homeowner or homebuyer can be used. A significant portion of money exchanged in return for a deed restrictions in Vail was used by first time homebuyers, as it provided a sum of money for down payments to families that would otherwise never be able to save for a down payment. Flexibility in how the money can be used—whether for a down payment, tuition, healthcare, or some other important need—is a key draw for many prospective participants.

The Kama'āina Homes Program is an investment in our future. By keeping local families here, we create stronger communities, reduce out-migration, and build a more sustainable economy. It's an opportunity to ensure that our islands remain vibrant, diverse, and a place where local working families can afford to stay.

I urge you to support the Kama'āina Homes Program for the sake of Hawai'i's future, and for the generations of local families who will benefit from the stability, security, and opportunity this program offers.

Sincerely,



Joshua Wisch  
President & Executive Director

---

<sup>3</sup> See <https://www.vail.gov/government/departments/housing/vailindeed>

**HB-739**

Submitted on: 1/28/2025 9:10:47 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Albert Perez	Maui Tomorrow Foundation	Support	Written Testimony Only

Comments:

Although “increasing supply” sounds like a simple solution, we can not build our way out of the affordable housing problem. There are now 56 million millionaires in the world, and Hawaii’s people cannot compete with them economically. Even if Hawaii were to be completely covered with new homes, it would not solve the problem because local residents cannot afford them at market prices. Voluntarily deed restricted housing will actually house Hawaii’s people, and can be used to purchase both existing homes and new construction.

Mahalo for drafting this important bill.

1288 Ala Moana Blvd. Suite 201  
Honolulu, Hawaii 96814  
tel (808) 524-1508  
fax (808) 524-0766  
web [kobayashi-group.com](http://kobayashi-group.com)  
email [info@kobayashi-group.com](mailto:info@kobayashi-group.com)

January 28, 2025

Representative Luke A. Evslin  
Representative Tyson K. Miyake  
Hawai'i State Capitol  
Honolulu, Hawai'i 96813

**RE: HEARING OF JANUARY 29, 2025; TESTIMONY IN SUPPORT OF HB 739  
RELATING TO HOUSING**

Dear Chair Evslin, Vice Chair Miyake, and members of the committee:

Mahalo for the opportunity to submit testimony **in support** of HB739, Relating to Housing. This bill would establish and fund the Kama'āina Homes Program. In the face of our state's ongoing housing needs, this program represents a critical investment in the future of Hawai'i—both in terms of our economy and our cultural heritage.

Kobayashi Group is a company deeply rooted in Hawai'i, understanding the unique values and priorities of our island communities. We take great care to honor those values in everything we do, applying our skills and expertise to meet the needs of a diverse population.

We support the opportunity to secure a long-term inventory of homes not restricted from the important ability to grow equity, but creates a voluntary program to keep these homes for Kama'aina families, which is an innovative approach that has worked in other cities.

Sincerely,



Alana Kobayashi Pakkala  
CEO + Partner



Housing Hawai'i's Future  
PO Box 3043  
Honolulu, HI 96802-3043

January 29, 2025

TO: Chair Evslin and members of the House Housing Committee  
RE: HB 739 RELATING TO HOUSING.

Dear Chair Evslin and Committee Members,

Housing Hawai'i's Future is a nonprofit dedicated to creating opportunities for Hawai'i's next generation by ending the workforce housing shortage.

**We support the establishment of the Kamaaina Homes Program through HB 739.**

The Kamaaina Homes Program is modeled on a similar program in Vail, Colorado. Like many of Hawai'i's communities, Vail is heavily reliant on tourism. Furthermore, tourism has adversely impacted their locality's supply of affordable housing. The housing shortage leads to a workforce shortage. As HHF concluded in our sixth policy brief, the Vail InDeed model is uniquely tailored to Hawai'i's housing constraints.<sup>1</sup>

Deed restrictions can preserve local housing supply. By purchasing deed restrictions from homeowners, county governments can ensure deed-restricted homes remain permanently affordable for residents.

Under this program, residents who work at least thirty hours per week in the community, or who meet another set condition, are eligible to live in these deed-restricted homes. This program will foster a new, permanent affordable housing market for working residents.

**We are grateful for your careful consideration of HB 739.**

Thank you,

A stylized, circular signature in black ink, appearing to be the name "Lee Wang".

Lee Wang  
Executive Director  
Housing Hawai'i's Future  
[lee@hawaiisfuture.org](mailto:lee@hawaiisfuture.org)

A handwritten signature in black ink, appearing to be the name "Perry Arrasmith".

Perry Arrasmith  
Director of Policy  
Housing Hawai'i's Future  
[perry@hawaiisfuture.org](mailto:perry@hawaiisfuture.org)

<sup>1</sup> Housing Hawai'i's Future. "Policy Brief #6: Deed Restrictions in Maui County." 2024.  
<https://www.hawaiisfuture.org/resources/policy-brief-mau-deed-restrictions>.



## HAWAI'I COMMUNITY FOUNDATION

### Testimony in Support of HB 739, Relating to Housing

From: Micah Kāne, Chief Executive Officer & President - Hawai'i Community Foundation

Re: Support for the Kama'āina Homes Program

The Hawai'i Community Foundation (HCF) supports HB 739, which establishes the Kama'āina Homes Program. Housing is a priority area within HCF's CHANGE Framework under the "C" sector of Community-Centered Economy. Per UHERO, "median housing costs in Hawaii are more than 2.7 times the national level"<sup>1</sup> and median rents are the highest in the country.<sup>2</sup> ALICE families are more vulnerable because of our current housing market.

The demand for attainable local housing currently enveloping Hawai'i is at crisis levels. Too many people who do not live or work in Hawai'i are owning and driving up the costs of our housing market, which contributes to a record outmigration of local residents. The agony of this dynamic is punctuated by the fact that more Hawaiians now live out of Hawai'i than in Hawai'i.

While efforts to address the housing crisis have shown progress, it is evident that the current perspectives and efforts need to be expanded, and new creative solutions must be adopted. Hyper prioritization of major off-site infrastructure improvements that can effectuate housing, broad-based collaboration and regulatory reform are more critical now than ever.

We support the creation of the Kama'āina Homes Program because it represents a new and creative solution. Selling a deed restriction can create a variety of meaningful impacts on our community. A deed restriction sold is a promise to the community that another home is available for a working family in perpetuity. A deed restriction sold is an opportunity for a new homebuyer to have the down payment for their first home. It can also help an existing homeowner to fund necessary repairs to their aging home or replace the cesspool on their property. A deed restriction sold is an opportunity for the government to make an investment in our future and preserve our local culture.

Kama'āina want to stay in Hawai'i and HB 739 can open that door and provide that hope. There is universal agreement that locals need more places to call home. Homes must be affordable so residents will be free from the pressure of leaving the island. HB 739 is an innovative solution that contributes to more housing for our community, and HCF is happy to support it.

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<sup>1</sup> [UHERO 2023 Hawaii Housing Factbook](#) at page 1.

<sup>2</sup> [UHERO 2024 Hawaii Housing Factbook](#) at page 6.



TITLE GUARANTY  
HAWAII

January 29, 2025

**Testimony in support of HB 739, Relating to Housing**

Aloha Chair Evslin, Vice Chair Miyake, and Committee Members,

We write in support of HB 739, Relating to Housing, which would establish the Kama'aina Homes Program to place voluntary deed restrictions on homes that will be dedicated for local working residents.

Title Guaranty of Hawai'i is the oldest and largest title company in the state. We have been owned and operated by a kama'aina family since 1896 and we are proud to employ over 250 residents who work in our branches across the state. As an organization that has worked for over a century to help connect local families with housing, we see firsthand the economic shift that is preventing local families from achieving the dream of homeownership.

The Kama'aina Homes Program is an innovative proposal to create a new pool of residential real estate that is restricted to local residents. This will enable locals to get into Hawaii's tight housing market by restricting housing stock for local families and promoting a local workforce. This program is offering property sellers and buyers incentives in exchange for voluntarily placing a deed restriction on their property that restricts the types of future buyers and/or tenants to Hawai'i residents. The proposal accomplishes this by tying the voluntary deed restriction to residency and work requirements. It enables locals to compete with mainland buyers when buying a home and it also encourage property owners to rent to locals long term instead of leaving homes vacant.

HB 739 is an original solution that invests in our community and in culture, and I hope that you support this effort to keep local residents in Hawai'i.

Sincerely,

Mike B. Pietsch  
President and Chief Operating Officer  
Title Guaranty of Hawai'i





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Statement of  
**Meli James and Brittany Heyd**  
Cofounders  
Mana Up

HB739, Relating to Housing

Aloha Chair Evslin, Vice Chair Miyake, and committee members,

We support HB739, which establishes the Kama'āina Homes Program to provide voluntary deed restrictions to willing eligible homeowners and homebuyers who agree to limit the use of their property for local working occupants.

Mana Up is a statewide initiative that helps provide entrepreneurs in Hawai'i with the resources and tools to grow their business and scale globally. As these entrepreneurs continue to grow, they also help contribute to our expanding our local economy. As part of our mission, we aim to sustain the local economy through economic diversification, local job creation, community giveback, investment, and a regenerative culture of entrepreneurship – providing a better future for generations to come here in Hawai'i. To keep these types of entrepreneurs in Hawai'i and even expand our entrepreneurial ecosystem, though, these entrepreneurs need a place to live that they can afford.

We repeatedly hear from our entrepreneurs about the difficulty they have in finding attainable housing that provides them the safety and security necessary to focus on their business and family. Local entrepreneurs want to create and expand their business in Hawai'i, but far too often feel that opportunities for housing and business are better on the continent.

Creating a dedicated housing stock for our local workforce will help our families have security as they navigate the difficult economic conditions that face the State. The Kama'āina Homes Program incentivizes local homeowners and buyers to voluntarily be a part of the solution to create a permanent dedicated housing stock for local families. Housing is a challenge for everyone, and by coming together, we can find shared solutions that help all the people of Hawai'i.

Sincerely,

Meli James | Cofounder, Mana Up  
Brittany Heyd | Cofounder, Mana Up



**Testimony to  
House Committee on Housing  
January 29, 2025  
9:15 AM  
Conference Room 430 & VIA videoconference  
Hawaii State Capitol  
HB 739**

Aloha Chair Evslin, Vice Chair Miyake, and members of the Committee,

We write in support of HB 739. This bill will increase our housing supply for local working families in Hawai'i.

Established in 1904, Hawai'i Gas serves over 70,000 customers on all islands through its utility pipeline infrastructure and propane business, all of whom depend on the company for sustainable, reliable, and affordable gas for water heating, cooking, drying, and other commercial and industrial applications. The company employs some 350 professionals, over 75% of whom are under collective bargaining.

The stability of our local workforce is directly tied to the ability of local families to live and work in Hawai'i. Housing instability has a direct impact on the workforce's ability to remain in the state and to continue supporting the essential infrastructure that allows businesses like ours to thrive and serve the public.

Our company relies on a dedicated workforce of technicians, engineers, and support staff who ensure that the gas services we provide are safe, reliable, and accessible to all residents. However, the rising cost of housing makes it increasingly difficult for these essential workers to remain in the state. The Kama'āina Homes Program offers a meaningful solution by ensuring that local families can secure housing in their communities, thereby providing a stable and skilled workforce that is essential to industries like ours.

HB 739 addresses long-term workforce sustainability, ensuring that employees who work in critical infrastructure sectors like energy can stay in Hawai'i and continue their work without the constant threat of displacement. It is a smart, forward-thinking solution that will benefit all sectors of our economy.

We urge you to support HB 739, as it represents an investment in Hawaii's workforce, infrastructure, and long-term prosperity.

Thank you for the opportunity to testify.



**BUILDBETTER.LIVEBETTER.®**

**January 29, 2025**

**Committee:** House Committee on Housing  
**Bill Number:** HB739, Relating to Housing  
**Hearing Date and Time:** January 29, 2025, 9:15am  
**Re:** Testimony of HPM Building Supply in Support

Dear Chair Evslin, Vice Chair Miyake, and Committee Members:

I would like to submit this testimony in support of HB739, Relating to Housing. The purpose of HB739 is to create a dedicated local housing market through the establishment of the Kama'āina Homes Program.

HPM Building Supply is a 100% employee-owned company serving Hawaii's home improvement market and building industry for over 100 years since 1921. With 18 locations across Hawai'i and Washington State, HPM offers various services and products, including retail stores, building supply and lumber yards, home design centers, drafting and design services, and manufacturing facilities. HPM is dedicated to enhancing homes, improving lives, and transforming communities.

A significant portion of our workforce consists of skilled tradespeople like carpenters, electricians, and plumbers, all of whom are integral to the construction process. However, as housing prices rise and rental prices soar, these workers are forced to leave the state in search of more affordable living situations. The result is a shortage of skilled labor in the construction sector, leading to delays and higher costs for homeowners and developers alike. The Kama'āina Homes Program offers a solution to this by ensuring that local workers have a place to live in the same communities where they work.

HB 739's approach—creating deed-restricted housing dedicated to local working residents—will help stabilize the housing market by giving local workers a fighting chance in a competitive market in which wealthier non-residents often have an advantage. With more local residents able to afford homes and stay in the state we will have a stronger, more sustainable construction industry that benefits everyone, from homeowners to contractors and beyond.

I ask for your support of HB739, as it provides the foundation for a more robust, locally employed, and efficient building industry that will meet the needs of Hawaii's growing population.

Sincerely,

Jason Fujimoto  
Chairman & CEO



(808) 966-5466 • FAX (808) 966-7564  
16-166 MELEKAHIWA STREET • KEAAU, HAWAII 96749

HPMHAWAII.COM





## Testimony in Support of HB 739, Relating to Housing

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Aloha Chair Evslin, Vice Chair Miyake, and members of the Committee,

We write in strong support of HB 739 which will establish the Kama'āina Homes Program allowing interested homeowners and homebuyers to voluntarily sell a deed restriction on their property that limit the occupancy of the property to our local workforce.

aio is a locally owned company with holdings across a broad range of industries. Our companies are purpose-driven and firmly rooted in local values. At aio, Hawai'i is at our core, and through our products and services, we work hard to make Hawai'i a better place for future generations.

Hawai'i is in the midst of a housing crisis. Our employees are our greatest asset, and we want to ensure that they have access to quality and attainable housing. This program is a good first step at establishing a housing market that is dedicated to local working families rather than out-of-state purchasers.

Mahalo for the opportunity to submit testimony in support of HB 739.

A handwritten signature in black ink that reads "Brandon Kurisu". The signature is written in a cursive, flowing style.

Brandon Kurisu  
aio Family of Companies



# TORI RICHARD

January 29, 2025

Aloha Chair Evslin, Vice Chair Miyake, and members of the Committee,

We write in support HB 739 and the creation of the Kama'āina Homes Program.

Tori Richard has manufactured in Honolulu for nearly 70 years, and we continue to proudly do so today. As a long-time medium-sized Hawai'i employer, we recognize the challenge high housing costs pose to everyone working to make ends meet in Hawai'i.

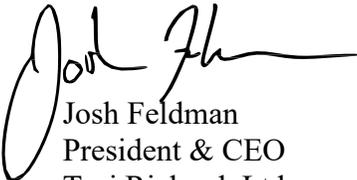
Our business is deeply committed to supporting Hawaii's local workforce, but the growing housing crisis makes it increasingly difficult for our employees to remain in the islands. Attainable housing is key to keeping talented, creative people in Hawai'i, and this bill offers a much-needed solution to that challenge.

Many of our employees are struggling to find attainable places to live. As their employer, I see firsthand the impact this has on their lives. When workers are forced to move away or leave the state altogether, it hurts our ability to operate and expand. The Kama'āina Homes Program ensures that local workers, like those in the fashion, manufacturing, and retail industries, have a place to call home. This stability will allow them to continue contributing to Hawai'i's vibrant economy and support local businesses.

Moreover, as a company that takes pride in being part of the local community, we understand the importance of preserving Hawaii's unique cultural identity. The housing crisis threatens that identity, as local residents are pushed out by non-resident investors and wealthy buyers. HB 739 will help reverse this trend by providing a steady supply of attainable homes dedicated to local residents, ensuring that our workforce and community remain strong and diverse.

I urge you to support HB 739, as it is essential to the future of our business and the local economy. Thank you for your consideration.

Sincerely,



Josh Feldman  
President & CEO  
Tori Richard, Ltd.

1891 NORTH KING STREET  
HONOLULU, HAWAII 96819



January 29, 2025

**The Honorable Luke A. Evslin, Chair**

House Committee on Housing

State Capitol, Conference Room 430 & Videoconference

**RE: House Bill 739, Relating to Housing**

**HEARING: Wednesday, January 29, 2024, at 9:15 a.m.**

Aloha Chair Evslin, Vice Chair Miyake, and Members of Committee:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawaii and its over 10,000 members. HAR provides **comments** on House Bill 739, which establishes the Kamaaina Homes Program to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers.

Hawai'i REALTORS® supports the creation of more workforce housing for Hawaii residents. We do however have concerns that the deed restrictions contained in this measure are in perpetuity. Having deed restrictions on a property in perpetuity can be problematic especially in land use planning, as communities can change and uses for a property may need to change as well over time. The Committee may want to consider instead that the deed restriction be amortized over 10 years.

It is also important to note that homeowners can currently choose to sell their property to Hawaii residents. We need to understand the challenges Hawaii residents face in purchasing a home in Hawaii.

Mahalo for the opportunity to provide testimony on this measure.



# MAUI

CHAMBER OF COMMERCE

VOICE OF BUSINESS

**HEARING BEFORE THE HOUSE COMMITTEE ON HOUSING  
HAWAII STATE CAPITOL, HOUSE CONFERENCE ROOM 430  
Wednesday, January 29, 2025 AT 9:15 A.M.**

To The Honorable Representative Luke A. Evslin, Chair  
The Honorable Representative Tyson K. Miyake, Vice Chair  
Members of the Committee on Housing

## **SUPPORT HB739 RELATING TO HOUSING**

The Maui Chamber of Commerce **SUPPORTS HB739** which establishes the Kamaaina Homes Program to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers.

Housing is one of the Maui Chamber's top priorities as we are in a housing crisis. Ensuring the availability of attainable homes and rentals is essential to the well-being of our residents. It is also a vital pillar in our efforts toward workforce stability and economic recovery.

This is another excellent tool in the toolbox for housing.

For these reasons, we **SUPPORT HB739**.

Sincerely,

A handwritten signature in cursive script that reads "Pamela Tumpap".

Pamela Tumpap  
President

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



Aloha e Representatives, Chair, Vice Chair:

### **Our comments on HB739**

We are testifying on behalf of Locals In My Backyard (LIMBY) Hawai‘i. LIMBY Hawai‘i is a hui of concerned kama‘āina and kānaka working to help develop solutions to our state’s housing crisis.

We are concerned that NIMBYism has driven up costs and driven our friends and families out by opposing all development. We are equally concerned that the apparent answer to this, YIMBYism, insists that anything resembling true affordability is impossible and promotes the building housing that gets bought by overseas investors who outbid local families. ***We won’t solve our housing woes without building more, but we won’t solve them by simply building more.***

The true solution is to create a housing market for locals: one that houses locals first, is tied to local wages, and is managed in trust. We detail real solutions to our housing woes on our website and through our newsletter.

The future for kama‘āina and kānaka will be LIMBY or Las Vegas.

Deed restricted affordability purchased by the counties are a viable mechanism for perpetually affordable housing for local families and workers.

We offer comments and amendments. The bill contains a fairly hands off approach that may limit its impact. To better leverage this bill’s potential and the public’s investment in these units, the bill should be amended to:

- allow counties to define qualified businesses and maintain a list of approved businesses
- require that participants in this scheme pre-register with the county and that such registration be subject to residency and annual renewal and that eligibility be at least partially based on time spent on this list
- rental rates should be restricted to 100% of AMI
- resale limits tied to local incomes
- more stringent penalties for violation of the deeded restriction

These will limit abuse of the program and better direct it towards the local working class. Funds will doubtless be limited for this program. It is therefore critical that those funds go towards long suffering locals. These amendments will achieve that.

Pre-registration side steps the otherwise very loose requirements for “residency”. There is little more required to be a resident than to have an address here: which can be accomplished before one even arrives in Hawai‘i.

Annual renewal with a seniority criteria gives our keiki an advantage as they could register at 18, attend college, return home, and begin saving for a home all while moving up to the front of the line. This would allow them to be first in line above someone who had just arrived with the funds to purchase a home.

We believe the program outlined here is best understood as a way for local families to put down permanent roots. It should not be a rental program—indeed the ability to rent the property would seem to contradict some of the other requirements of this bill.

To that end, if the property is going to be rented, there should be a cap on how much rent could be charged as a percentage of local incomes: rents should not exceed 100% of AMI. This would ensure that the property would continue to pay it forward as lower rents would enable local families to save for an eventual home of their own.

This would also account for the fact that local incomes are skewed higher by those working multiple jobs and as remote work has exploded.

Resale limits that tie this property to local income increases are similarly necessary. This is a public investment in property and we should exercise that option to the fullest extent. It should not be seen as a vehicle for private profit born on the backs of locals leaving and investors buying in.

Finally our housing crisis is dire. We should not tolerate abuse of this program and the penalties for abuse of public funds sorely needed for affordable housing should be more stringent.

Me ka ha‘aha‘a  
Makana Hicks-Goo,  
Organizer on behalf of LIMBY Hawai‘i

**HB-739**

Submitted on: 1/27/2025 6:05:21 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Christine David	Individual	Support	Written Testimony Only

Comments:

This approach has worked well in other parts of our country and we need solutions to help local families buy or rent homes that are guaranteed to remain as homes for local families. I am in strong support of this bill.

**HB-739**

Submitted on: 1/27/2025 6:22:01 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Pankaj Bhanot	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and members of the Committee!

I stand in strong support of HB 739 proposing to establish the Kamaaina Homes Program to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers.

The bill will allow the counties to purchase voluntary and perpetual deed restrictions from homeowners and homebuyers. The restrictions require that \*whomever\* lives in the home—whether the own it or are renting— must live and work locally. This prevents homes from being lost to non-resident buyers or short-term vacation rentals.

This approach has worked well in other places in the country with similar challenges that Hawai'i faces with respect local workers being able to afford local housing.

Mahalo nui loa for the opportunity to testify.

**HB-739**

Submitted on: 1/27/2025 7:44:30 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tracey Erker	Individual	Support	Written Testimony Only

Comments:

We have never owned a home- we hope to own a home in Hawai`i some day. We need more creative solutions.

My husband and I both work for local companies. We would 100% be interested in participating in this program if it was offered. This would provide us an opportunity to own a home here so we can stay.

What happens if we continue to do what we have always done? Nothing changes. Let's create a pathway for local working families like ours to participate in a market that we can potentially afford.

**HB-739**

Submitted on: 1/27/2025 10:28:59 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Douglass Adams	Individual	Support	Written Testimony Only

Comments:

Chair Evslin, Vice Chair Miyake, and Members of the House Committee on Housing:

Thank you for the opportunity to offer testimony in strong support of HB739, which establishes the Kama'aina Homes Program to provide funding to the counties to purchase voluntary deed restrictions from eligible homeowners or homebuyers.

This innovative program would create a dedicated housing stock for local working families by empowering the counties to purchase voluntary and perpetual deed restrictions from homeowners and homebuyers. The restrictions would come with a requirement that both owner-occupants and renters of record work locally. This prevents homes from being lost to non-resident buyers or short-term vacation rentals.

This program is an investment in our future. By keeping local families here, we create stronger communities, reduce out-migration, and build a more sustainable economy. It's an opportunity to ensure that our islands remain vibrant, diverse, and truly home to those who cherish it most—our people.

I encourage the Committee to move this measure to the Committee on Judiciary and Hawaiian Affairs with a favorable recommendation for eventual passage by the House of Representatives.

very respectfully

Douglass Adams

Hilo, Hawai'i

**HB-739**

Submitted on: 1/28/2025 11:21:54 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Keoni Shizuma	Individual	Support	Written Testimony Only

Comments:

Aloha Committee members of the House Committee on Housing,

I am testifying in support of this bill.

I really like the elements in this bill, ensuring that those who live and work in Hawaii reside in these homes. I also appreciate that if a person retires but was working for 10 years prior to retirement, they are still qualified to live there. This makes sense.

The only concern that I hope is addressed is that I believe a person shall be required to work for a certain period of time at 30 hours per week, to qualify to fulfill this deed restriction. I'd suggest for a period of not less than 26 weeks, collectively per year (a person could change jobs and have a break in between but does work the majority of the year for more than 30 hours a week).

The need for the state to protect our local working-class families is dire, and this does just that. I appreciate this bill.

Mahalo for your consideration.

**HB-739**

Submitted on: 1/28/2025 11:46:42 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michelle Condry	Individual	Support	Written Testimony Only

Comments:

**Testimony in Support of HB739**

I am writing to express my strong support for HB739, which aims to keep kama'aina in the islands.

This legislation is crucial for our community because it will help address the issue of providing affordable housing to local working families. I believe that implementing this bill will lead to more locals being able to stay in the islands helping to preserve the culture that makes Hawai'i such an incredible place to live. It will also incentivize people to take local jobs helping to grow Hawai'i's economy.

Moreover, HB739 aligns with our shared values of keeping local families in the islands vs forcing them to the continent. With the challenges we currently face, it is essential that we take proactive steps to provide affordable housing for locals, especially for those who may not qualify for other government programs.

I encourage all legislators to support this important measure and ensure that our community can thrive. Thank you for considering my testimony.

Sincerely,

Michelle Condry

**Committee:** House Committee on Housing  
**Bill Number:** HB 739, Relating to Housing  
**Hearing Date and Time:** January 29, 2025, 09:00am (Room 430)

Aloha Chair Evslin, Vice Chair Miyake, and members of the committee:

Mahalo for the opportunity to submit testimony **in support** of HB739, Relating to Housing. This bill would establish and fund the Kama'āina Homes Program.

Hawai'i is in the midst of an unprecedented housing crisis, with skyrocketing home prices leaving many local families struggling to secure safe, attainable places to live. Residents need to earn nearly twice the median income to afford a home at the median price. As a result, many local families are being forced to leave the islands in search of affordable living options elsewhere. Between July 2022 and July 2023 alone, an average of twelve people left Hawai'i *every day*.<sup>1</sup> And alarmingly, more Native Hawaiians now live outside the state than within it. This loss isn't just in numbers—it's a loss of our culture, traditions, and the very essence of what makes Hawai'i home.

In October 2024, a survey<sup>2</sup> seeking to gather information about the day-to-day financial experience of local workers suggests this growing crisis has the potential to reach staggering levels. When nearly 1,500 local workers were asked if they may need to move to a less expensive state, only thirty-one percent answered a definitive “no,” while sixty-nine percent said “yes” or “unsure.” And nearly two-thirds of the respondents said the cost of housing was the primary impact on their cost of living in Hawai'i. Each local worker and family we lose to the continent contributes to a loss of our economy, our culture, and our family.

The high cost of living and limited attainable housing options have led many people in our local workforce – teachers, firefighters, health care workers, and more - to consider relocating to the continent, further deepening our state's labor shortages and eroding the quality of life for all residents.

The Kama'āina Homes Program is an income-blind, voluntary initiative that has been successfully deployed in other jurisdictions, which would create a dedicated housing supply for local residents by empowering the Counties to purchase perpetual deed restrictions on properties that require occupants to live and work in Hawai'i.

In the face of our state's ongoing housing crisis, this program represents a critical investment in the future of Hawai'i—both in terms of our economy and our cultural heritage. This program would ensure that housing is reserved for locals for generations to come. Just as importantly, it would help reverse the trend of families and workers leaving Hawai'i by providing them with the opportunity to live in their communities long term.

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<sup>1</sup> U.S. Census Bureau, Population Division Estimates, released on March 14, 2024; and calculations by the Hawai'i State Department of Business, Economic Development & Tourism, Hawai'i State Data Center. [https://files.hawaii.gov/dbedt/census/popestimate/2023/county-pop/2023\\_daily\\_est\\_counties.pdf](https://files.hawaii.gov/dbedt/census/popestimate/2023/county-pop/2023_daily_est_counties.pdf)

<sup>2</sup> <https://holomuacollective.org/survey/>

The Kama'āina Homes Program is an investment in our future. By keeping local families here, we create stronger communities, reduce out-migration, and build a more sustainable economy. It's an opportunity to ensure that our islands remain vibrant, diverse, and truly home to those who cherish it most—our people.

I urge you to support the Kama'āina Homes Program for the sake of Hawai'i's future, and for the generations of local families who will benefit from the stability, security, and opportunity this program offers.

Aloha nui,

Billy Pieper

**HB-739**

Submitted on: 1/28/2025 3:39:33 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cody Turk	Individual	Support	Written Testimony Only

Comments:

I support keeping local families in Hawaii. It's important to me that we keep our communities strong by giving locals the ability to afford to live where they grew up.

**HB-739**

Submitted on: 1/28/2025 4:08:57 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sam Dorios	Individual	Support	Written Testimony Only

Comments:

My name is Sam Dorios, and I am submitting testimony in strong support of HB739 which seeks to address the skyrocketing home and rental prices that continue to displace local families in Hawai‘i.

The increasing cost of housing has forced many local working families to leave Hawai‘i in search of more affordable living options, eroding the social and economic fabric of our communities. This bill takes a proactive approach by establishing a dedicated housing stock for local working families through voluntary and perpetual deed restrictions. By empowering counties to purchase these deed restrictions, we can ensure that homes remain occupied by residents who work and contribute to our local economy. This measure will help prevent homes from being lost to non-resident buyers or short-term vacation rentals that drive up prices and reduce housing availability.

This program is an investment in our future. By keeping local families in Hawai‘i, we strengthen our communities, curb out-migration, and build a more sustainable economy. Housing stability for working families means stronger schools, healthier businesses, and a workforce that can continue to serve our islands.

I respectfully urge you to pass HB739 to protect our local families and ensure that Hawai‘i remains home to those who cherish and sustain it.

Mahalo for your time and consideration!

-Sam



**HB-739**

Submitted on: 1/28/2025 7:38:02 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Celia Suzuki	Individual	Support	Written Testimony Only

Comments:

I am in full support of this bill. Thank you.

**HB-739**

Submitted on: 1/28/2025 7:58:41 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Brianna Goo	Individual	Support	Written Testimony Only

Comments:

I was born and raised in Hawaii and I support HB739. This legislation is important to me because all Hawaii local families should have access to living in affordable homes in Hawaii.

**HB-739**

Submitted on: 1/28/2025 8:07:41 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Bridgette Dodge	Individual	Support	Written Testimony Only

Comments:

This program is an investment in our future. By keeping local families here, we create stronger communities, reduce out-migration, and build a more sustainable economy. It's an opportunity to ensure that our islands remain vibrant, diverse, and truly home to those who cherish it most—our people. I am support of this bill.

**HB-739**

Submitted on: 1/28/2025 10:32:01 PM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ben Trevino	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Evslin, Vice Chair Miyake, and members of the committee:

Mahalo for the opportunity to submit testimony in support of HB739, Relating to Housing. This bill would establish and fund the Kama‘āina Homes Program.

I am in full support of this bill and its intent to secure housing for our Kama‘aina residents. Every single member of the legislative body is close to their constituents, not to mention residents themselves, and consequently very familiar with the nature of housing challenges facing our working families.

One of the messages that our residents receive when the cost of housing is so high is: **There is no place for you here.** The Kama‘āina Homes Program is an opportunity for us to send different messages: **You are part of this community. Your presence in Hawai‘i matters. You belong.**

I urge you to support the Kama‘āina Homes Program and let our people know how important they are.

Sincerely,

Ben Trevino

**HB-739**

Submitted on: 1/29/2025 7:48:09 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Josh Levinson	Individual	Support	Written Testimony Only

Comments:

Committee: House Committee on Housing

Bill Number: HB 739, Relating to Housing

Hearing Date and Time: January 29, 2025, 09:15 am (Room 430)

Re: Testimony in Support

Aloha Chair Evslin, Vice Chair Miyake, and members of the committee,

Mahalo for the opportunity to submit testimony in support of HB 739, Relating to Housing. I strongly support the principle of creating and maintaining a dedicated pool of housing for local residents and families. The high cost of housing has already forced too many local families to leave Hawai‘i, and without meaningful intervention, we risk becoming a place where only the wealthiest individuals—both residents and non-residents—can afford to own or rent a home. Unlike on the continent, where people can move to a more affordable city or region while staying in their home state, Hawai‘i’s geographic isolation means that unaffordable housing anywhere in the state effectively means leaving the state altogether.

I appreciate the intent behind the Kama‘āina Homes Program and encourage the legislature to continue exploring this bill and the viability of similar initiatives. While implementation challenges exist, the concept of incentivizing local homeownership and preserving housing for future generations is worth pursuing. We must find ways to ensure that Hawai‘i remains a home for the people who have built their lives here, not just those who can afford to buy in.

Mahalo for your time and consideration.

Sincerely,

Josh Levinson

**HB-739**

Submitted on: 1/29/2025 8:41:10 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ken Gilbert	Individual	Support	Written Testimony Only

Comments:

Thank you.

I am submitting this testimony in favor of HB 739 Related to Housing in Hawaii.

The Kama'aina Homes Program needs to be established and supported by way of HB 739. Our State of Hawai'i housing needs are not being met and is unrepresented. Hawai'i needs to invest in the future of the next generations of Hawai'i families. Local families need to be able to stay in Hawai'i and support their family legacy and our local culture. I have been a resident of Hawai'i for 50 years. My wife is fourth generation in Hawai'i, our kids are fifth generation in Hawai'i. This initiative and others like it needs to be a priority for today and the future of our families and our beautiful State.

Thank you for this opportunity.

**HB-739**

Submitted on: 1/29/2025 11:10:00 AM

Testimony for HSG on 1/29/2025 9:15:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jamie Yamagata	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Evslin, Vice Chair Miyake and Members of the Committee,

I am writing in strong support of HB739 which seeks to establish the Kama‘āina Homes Program to create a dedicated housing supply for local residents. As a lifelong resident of Hawai‘i, I have witnessed firsthand how our housing market has become increasingly out of reach for local families, forcing many of my friends to leave the islands in search of affordability elsewhere.

In 2021, my husband and I were in the market to purchase our first home together. We were financially prepared, pre-approved and ready to make offers. However, time and time again, we lost out to buyers offering \$50,000 to \$100,000 over asking price—often with all-cash offers. The experience was devastating. We were not looking for luxury, just a modest home with two bathrooms and a reasonable commute so we could continue raising our children in the place we call home. It became clear that many of the buyers we were competing against were not in the same boat as us—a local family simply trying to put down roots.

The reality is, if our circumstances had allowed us to move to the mainland for a more affordable community, we likely would have. And while we have done everything possible to make it work here, I worry about what the future holds for our children. If the housing market continues on this trajectory, I do not see how they—or their generation—will be able to afford to stay in Hawai‘i.

The Kama‘āina Homes Program is a necessary step toward addressing this crisis. Similar programs have been successfully implemented in other tourism-dependent communities on the mainland, ensuring that local residents are prioritized and have a real chance at homeownership. There is no reason we cannot do the same here in Hawai‘i.

I urge you to pass this bill and take action to protect the future of local families. Mahalo for your time and consideration.

Sincerely,

Jamie Yamagata and Nolan Hong