



**DEPARTMENT OF BUSINESS,  
ECONOMIC DEVELOPMENT & TOURISM**  
KA 'OIHANA HO'OMOHALA PĀ'OIHANA, 'IMI WAIWAI  
A HO'OMĀKA'IKĀ'I

**JOSH GREEN, M.D.**  
GOVERNOR

**SYLVIA LUKE**  
LT. GOVERNOR

**JAMES KUNANE TOKIOKA**  
DIRECTOR

**DANE K. WICKER**  
DEPUTY DIRECTOR

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Statement of  
**JAMES KUNANE TOKIOKA**  
Director  
Department of Business, Economic Development, and Tourism  
before the  
**HOUSE COMMITTEE ON ECONOMIC DEVELOPMENT AND TECHNOLOGY**

Friday, February 7, 2025  
10:00 AM  
State Capitol, Conference Room 423

In consideration of  
**HB 1405**  
**RELATING TO PERMITS.**

Chair Ilagan, Vice Chair Hussey, and members of the Committee:

The Department of Business, Economic Development and Tourism (DBEDT) supports HB 1405 which seeks to establish specific deadlines within the facilitated application process and requires DBEDT to develop resources and processes to streamline permit applications. We believe that this legislation is essential to improving efficiency, reducing delays and fostering economic development across Hawai'i. However, we respectfully propose the following amendments to enhance the bill's effectiveness and ensure successful implementation.

Proposed Amendments and Implementation Structure:

- I. Organizational Structure
  1. Permit Facilitation Office (PFO)
    - Primary Role: Oversee the facilitated application process, ensure inter-agency coordination, monitor compliance with deadlines and manage the digital portal.
  2. Staffing Requirements
    - Permitting Coordinator (1.0 FTE): Responsible for coordinating between state, federal and county agencies, ensuring timely notifications and managing facilitated application review teams.

- Digital Systems Manager (1.0 FTE): Oversee the development, implementation and maintenance of the digital portal, ensuring user accessibility and system security.
- Administrative Support (0.5 FTE): Assist with documentation, communication and logistical support for the PFO.

### 3. Facilitated Application Review Teams

- Comprised of designated representatives from relevant state, federal and county agencies, along with the applicant.
- Teams operate under joint agreements outlining responsibilities, timelines and processes.

## II. Resources Needed

### 1. Digital Portal Development

- Platform Requirements:
  - i. User-friendly interface for applicants and agencies.
  - ii. Document upload and management capabilities.
  - iii. Real-time application tracking and status updates.
  - iv. Automated notifications and deadline reminders.
  - v. Secure access with role-based permissions.
- Budget:
  - i. Initial Development: \$150,000
  - ii. Annual Maintenance & Upgrades: \$50,000

### 2. Technology and Equipment

- Hardware:
  - i. High-performance computers for staff.
  - ii. Secure servers for data storage.
  - iii. Backup and recovery systems.
- Software:
  - i. Project management tools.
  - ii. Communication platforms (e.g., video conferencing, instant messaging).
  - iii. Cybersecurity software.
- Estimated Cost: \$50,000 (initial setup)

### 3. Training and Capacity Building

- Workshops and seminars for staff and agency representatives on the new processes and digital portal usage.
- Ongoing professional development on best practices in permit facilitation and inter-agency coordination.
- Estimated Cost: \$20,000 annually

4. Operational Budget

- Office supplies, travel expenses for inter-agency meetings and contingency funds for unforeseen expenses.
- Estimated Cost: \$30,000 annually

III. Implementation Timeline

1. Phase 1: Planning and Development (July 2025 – July 2027)

- i. Hire staff for the Permit Facilitation Office.
- ii. Develop and test the digital portal.
- iii. Establish criteria for low-impact projects.
- iv. Draft standard operating procedures and joint agreement templates.

2. Phase 2: Pilot and Training (July 2027 – July 2028)

- i. Launch pilot program with selected projects.
- ii. Conduct training sessions for staff and agency representatives.
- iii. Collect feedback and make necessary adjustments to the portal and processes.

IV. Performance Metrics

1. Key Performance Indicators (KPIs)

- i. Average time taken from application submission to permit issuance.
- ii. Number of applications processed within statutory deadlines.
- iii. Reduction in backlog of permit applications.
- iv. Applicant satisfaction scores from surveys.

2. Reporting

- i. Reports to the legislature on the status of the facilitated application process.
- ii. Annual review and recommendations for further streamlining measures.

The proposed amendments aim to strengthen the intent of HB 1405 by ensuring DBEDT has the necessary structure and resources to implement the facilitated application process effectively. By leveraging technology, enhancing inter-agency coordination and setting clear deadlines, we can significantly reduce permitting delays and support economic growth in Hawai'i.

Mahalo for the opportunity to provide testimony with the proposed amendments.



Charter Communications  
Testimony of Rebecca Lieberman, Director of Government Affairs

**HOUSE COMMITTEE ON ECONOMIC DEVELOPMENT & TECHNOLOGY**

Hawaii State Capitol  
Friday, February 7, 2025

**SUPPORT FOR H.B. 1405 – RELATING TO PERMITS**

Chair Ilagan, Vice Chair Hussey, and Members of the Committee.

Thank you for the opportunity to testify in support of H.B. 1405, which establishes clear timelines and modernized processes for the facilitated permit application system.

Efficient permitting is essential for advancing critical infrastructure projects, including broadband deployment, that support Hawaii's economic growth and digital future. As the largest broadband provider in the state, Charter understands the challenges posed by permitting delays, which can slow broadband expansion and network repairs, and hinder access to essential connectivity for businesses and residents. The creation of a single digital portal, a fast-track process for low-impact projects, and streamlined agency coordination has the potential to help accelerate infrastructure improvements across the state. Additionally, this measure will also support the ongoing recovery efforts in Lahaina by expediting permitting and construction, ensuring that the community can rebuild efficiently with improved connectivity and essential services.

In 2023, Charter extended its network to reach an additional 9,000 homes and small businesses in Hawaii, investing \$96 million across the state. Charter participated in the FCC's Emergency Broadband Benefit Program (EBB) and Affordable Connectivity Program (ACP), which helped connect over 59,000 eligible households in Hawaii with high-speed broadband. Broadband internet access is more important than ever and Charter offers a variety of affordable high-speed internet packages to meet all the connectivity and budget needs of our customers. With Spectrum Internet Assist, qualifying low-income families and seniors can receive high-speed internet for only \$15 per month.

Mahalo for the opportunity to testify in support of H.B. 1405.



Written Statement of  
**Jeannine Souki**  
Senior Manager – Government & Regulatory Affairs

**HOUSE COMMITTEE ON ECONOMIC DEVELOPMENT & TECHNOLOGY**  
February 7, 2025, 10 AM  
Conference Room 423, Hawai'i State Capitol

**SUPPORT FOR:**

**H.B. 1405 – RELATING TO GOVERNMENT PROCEDURES**

To: Rep. Greggor Ilagan, Chair  
Rep. Ikaika Hussey, Vice Chair  
Members of the Committee on Economic Development & Technology

**Re: Testimony providing support for HB1405**

Aloha Honorable Chair, Vice-Chair, and Committee Members:

Thank you for the opportunity to provide testimony in support of HB1405, which aims to streamline the permitting process in Hawai'i to reduce delays and establish greater efficiencies for building infrastructure and other critical projects.

Hawaiian Telcom supports the intent of this measure, as Hawai'i's state and county permitting processes are more challenging, time-consuming, and costly than those in other states, causing significant delays to important projects. This bill seeks to establish clear timelines for agencies to respond to applications, creates online permitting portal, and provides a fast-track process for low-impact projects.

Since Congress approved \$65 billion in 2021 to provide states and U.S. territories with federal grants to close the digital divide through the Infrastructure Investment and Jobs Act (IIJA) and Broadband Equity, Access, and Deployment (BEAD) programs, the State of Hawai'i has been awarded over \$300 million in federal funding. This funding will be matched with state and private sector investments to build broadband infrastructure and deliver high-speed internet services across the state. Additionally, Hawaiian Telcom was one of 36 projects awarded a highly competitive federal Middle Mile Grant to build a new interisland broadband fiber cable connecting Kaua'i, O'ahu, Moloka'i, Maui, and Hawai'i. These federal projects have in common a low-impact to our island's geography and share a highly defined timeline for delivering critical broadband services while contending with the current complexities of our state and intergovernmental permitting processes. Streamlining regulations, including permitting, will help stimulate and maximize private and public sector investments in the planned construction of fiber-enabled broadband networks.

While these federal dollars provide a temporary infusion of funding for broadband infrastructure and services, the investments will yield significant economic and technological benefits for our state for generations to come. They will enhance the capacity and resiliency of our broadband networks and extend broadband connectivity throughout the state. Hawaiian Telcom applauds initiatives like this to improve coordination of our permitting processes.

Thank you for the opportunity to support HB1405.



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**Lauren Zirbel**, HFIA, *Executive Director*  
**Paul Kosasa**, ABC Stores, *Advisor*  
**Derek Kurisu**, KTA Superstores, *Advisor*  
**Toby Taniguchi**, KTA Superstores, *Advisor*  
**Joe Carter**, Coca-Cola Bottling of Hawaii, *Advisor*  
**Eddie Asato**, Pint Size Hawaii, *Advisor*  
**Gary Okimoto**, Safeway, *Immediate Past Chair*

TO: Committee on Economic Development and Technology

FROM: HAWAII FOOD INDUSTRY ASSOCIATION

Lauren Zirbel, Executive Director

DATE: February 7, 2025

TIME: 10am

RE: HB1405 Relating to Permits

Position: Support

The Hawaii Food Industry Association is comprised of two hundred member companies representing retailers, suppliers, producers, manufacturers and distributors of food and beverage related products in the State of Hawaii.

HFIA is in support of this measure. As the measure notes a backlog in permit applications can lead to delays in housing, industrial, and commercial projects, stifling economic development in the State. Businesses within our food supply chain, like other sectors in Hawaii have dealt with the negative consequences of the backlog in permitting. Streamlining the permitting process will have a range of positive impacts for our state. Specifically, our members have reported that permitting delays is one of the biggest impediments to the installation of energy generation and storage systems. Fixing the permitting process can enable our food systems and our state move more efficiently towards resiliency and sustainability. We encourage the Committee to pass this measure and we thank you for the opportunity to testify.

**HB-1405**

Submitted on: 1/30/2025 2:18:11 PM

Testimony for ECD on 2/7/2025 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ann Chung	Individual	Support	Written Testimony Only

Comments:

I definitely support this bill.



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NFIB.com

February 1, 2025

TO: Rep. Greggor Iligan, Chair  
Rep. Ikaika Hussey, Vice Chair  
Members of the Economic Development  
and Technology

FR: Michael Iosua, State Director  
NFIB, Hawaii Chapter

RE: **SUPPORT OF HB 1405 – RELATING TO PERMITS**

Hearing date: February 7, 2025, at 10:00 AM

Aloha Chair Iligan. Vice Chair Hussey and members of the committee,

Mahalo for the opportunity to submit testimony on behalf of NFIB's Hawaii Chapter in **SUPPORT** of HB 1405 – RELATING TO PERMITS. NFIB is a nonprofit, nonpartisan, and member-driven organization exclusively dedicated to small and independent businesses. With members in all four counties, NFIB's Hawaii chapter advocates on issues that affect Hawaii's small and independent business owners.

The current permit application process in Hawaii is excessively cumbersome and almost always leads to extended waiting periods. These delays hinder critical housing, industrial, and commercial projects, ultimately slowing economic development and increasing costs for businesses and residents alike. The backlog of applications affects a wide range of industries, from construction and real estate development to renewable energy and tourism, all of which are essential to Hawaii's economy.

HB 1405 would amend DBEDT's facilitated application process to provide resources for and streamline permit applications. This legislation is an important step toward improving efficiency, reducing delays, and fostering economic growth in Hawaii. Specifically, the bill would

- Require agencies to respond within ten days of being notified about a facilitated application request.

- Provide estimated timelines for permit issuance, ensuring greater accountability.
- Establish a single digital portal for applications, document uploads, and real-time tracking of permit status.
- Create a fast-track process for low-impact projects and a permit-by-rule process allowing review by licensed design professionals.
- Allocate necessary funding and personnel to DBEDT to support the implementation of these reforms.

By streamlining the process and setting clear deadlines for agency response and implementing process improvements, this bill will create a more predictable and efficient permitting system, reduce administrative inefficiencies, and provide businesses and individuals with a more transparent and predictable permitting process. Furthermore, this bill aligns with broader efforts to improve government services and enhance economic resilience in Hawaii.

For these reasons, I strongly encourage the committee to pass HB 1405. Mahalo for your consideration.

February 7, 2025

**The Honorable Greggor Ilagan, Chair**

House Committee on Economic Development & Technology  
State Capitol, Conference Room 423 & Videoconference

**RE: House Bill 1405, Relating to Permits**

**HEARING: Friday, February 7, 2025, at 10:00 a.m.**

Aloha Chair Ilagan, Vice Chair Hussey, 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 **supports** House Bill 1405, which establishes specific deadlines within the facilitated application process and requires the Department of Business, Economic Development, and Tourism to establish certain resources and processes to help streamline permit applications. Establishes and appropriates funds for positions within the Department of Business, Economic Development, and Tourism.

The facilitated application process was designed for the Department of Business, Economic Development, and Tourism ("DBEDT") to serve as the lead agency for projects requiring state, county, or federal permits. The purpose was to simplify the application process by coordinating review to help reduce delays and duplication of efforts. However, any delays or backlogs in the current process can significantly increase project costs and create uncertainty for residential and commercial projects. As such, efforts to help streamline the facilitated permitting process can help with Hawaii's housing challenges.

Mahalo for the opportunity to provide testimony on this measure.

**HB-1405**

Submitted on: 2/3/2025 8:44:29 AM

Testimony for ECD on 2/7/2025 10:00:00 AM

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

Comments:

I support HB1045 relating to establishing deadlines relating to permits.



# Hawai'i Island Chamber of Commerce

1321 Kino'ole Street - Hilo, Hawai'i 96720

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Irene Yamanaka

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## TESTIMONY BEFORE THE HOUSE COMMITTEE ON ECONOMIC DEVELOPMENT & TECHNOLOGY HB 1405 - Relating to Permits – IN SUPPORT

Friday, February 7, 2025 10:00 AM

Aloha Chair Greggor Ilagan, Vice Chair Ikaika Hussey, and Members of the Committee,

My name is Carla Kuo, and I serve as the Executive Officer of the Hawai'i Island Chamber of Commerce, representing over 300 businesses and individual members, primarily from East Hawai'i Island. I am writing to voice my **support for HB 1405**, which aims to set clear deadlines within the facilitated application process and mandates the Department of Business, Economic Development, and Tourism to implement resources and procedures aimed at streamlining permit applications. Additionally, this bill establishes and allocates funding for new positions within the Department to support these efforts.

By improving the efficiency and predictability of the permitting process, HB 1405 will have a significant positive impact on the business community. It will reduce delays and uncertainties that often hinder development projects, allowing businesses to operate more effectively, invest with greater confidence, and contribute to the economic growth of Hawai'i. This streamlined approach will foster a more business-friendly environment, encouraging both new ventures and the expansion of existing enterprises. Mahalo for the opportunity to testify on behalf of the Hawai'i Island Chamber of Commerce.

Sincerely,

Carla Kuo

Executive Officer

Hawai'i Island Chamber of Commerce

**HB-1405**

Submitted on: 2/4/2025 3:21:52 PM

Testimony for ECD on 2/7/2025 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Joy Dillon	Individual	Support	Written Testimony Only

Comments:

Aloha, Chairs, Vice Chairs and all members of the ECD and FIN committees.

I support bills 1405 & 1406 regarding permit simplification. Anything at all that can be done to simplify and streamline obtaining building permits is needed to facilitate building homes.

Please vote YES on these 2 measures. Thank you for your consideration.

Joy Dillon, Hilo resident

Feb. 7, 2025, 10:00 a.m.

Hawaii State Capitol

Conference Room 423 and Videoconference

**To: House Committee on Economic Development and Technology**

**Rep. Greggor Ilagan, Chair**

**Rep. Ikaika Hussey, Vice Chair**

**From: Grassroot Institute of Hawaii**

**Ted Kefalas, Director of Strategic Campaigns**

RE: HB1405 — RELATING TO PERMITS

Aloha Chair Ilagan, Vice-Chair Hussey and other members of the Committee,

The Grassroot Institute of Hawaii **supports** [HB1405](#), which would impose deadlines for the Hawaii Department of Business, Economic Development and Tourism to act on permits submitted through the state's facilitated application process.

It would also require the department to create a digital portal for processing these permits and a fast-track process for low-impact projects, which the department would be tasked with defining.

As the bill notes, the facilitated application process can be "cumbersome and subject applicants to lengthy waiting periods." and "a backlog in applications can lead to delays in housing, industrial, and commercial projects, stifling economic development in the state."

Thank you for the opportunity to testify.

Ted Kefalas

Director of Strategic Campaigns

Grassroot Institute of Hawaii

**Testimony to the House Committee on Economic Development & Technology (ECD)  
Representative Greggor Ilagan, Chair  
Representative Ikaika Hussey, Vice Chair**

**Friday, February 7, 2025, at 10:00AM  
Conference Room 423 & Videoconference**

**RE: HB1405 Relating to Permits**

Aloha e Chair Ilagan, Vice Chair Hussey, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber supports House Bill 1405 (HB1405), which establishes specific deadlines within the facilitated application process and requires the Department of Business, Economic Development, and Tourism to establish certain resources and processes to help streamline permit applications and appropriates funds for positions within the Department of Business, Economic Development, and Tourism.

HB1405 aligns with our 2030 Blueprint for Hawaii: An Economic Action Plan, specifically under the policy pillar for Small Business. This bill promotes policies that drive economic growth, enhance workforce opportunities, and improve the quality of life for Hawaii's residents.

Hawaii's permitting process is slow and inefficient, delaying essential housing, industrial, and commercial projects. Bureaucratic backlogs hinder development and economic growth. This bill improves efficiency by setting firm deadlines and requiring the Department of Business, Economic Development, and Tourism (DBEDT) to streamline permitting. Key measures include a digital portal for permit tracking, a fast-track process for low-impact projects, and clearer agency responsibilities.

By increasing transparency and efficiency, the bill eliminates bottlenecks, allowing projects to move forward without unnecessary delays. Digital tools and deadlines enhance accountability while maintaining regulatory oversight. The Chamber supports this bill as a vital step in modernizing Hawaii's permitting system, accelerating economic growth, and ensuring timely project approvals.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.

We respectfully ask to pass House Bill 1405. Thank you for the opportunity to testify.

**HB-1405**

Submitted on: 2/6/2025 12:01:18 AM

Testimony for ECD on 2/7/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jordan Odo	Individual	Support	Written Testimony Only

Comments:

Chair Ilagan, Vice Chair Hussey, and members of the Committee,

I submit this testimony in **SUPPORT** of HB 1405, which proposes improvements to the Department of Business, Economic Development, and Tourism's ("DBEDT") facilitated application process.

The lengthy permit review process has consistently been identified by businesses, housing developers, and construction companies as a major obstacle to economic development and housing projects in Hawaii. Delays in a project's approval process can increase development costs and tie up precious capital – significant financial risks that often deter future investment in Hawaii. If we do not fix the delays today, our state will not be able to (a) pursue the economic diversification and development it desires, (b) lower the cost of living for its residents, and (c) keep our kamaaina here.

HRS § 201-62 established a facilitated application process, in which DBEDT coordinates with federal, state, and county agencies to get projects over the permitting finish line. This was a noble idea when it was proposed many years ago, but with no deadlines agencies could delay their review process without any accountability. HB 1405 will turbo boost the facilitated application process by requiring agencies to provide estimated review timelines, requiring investment in a permit application portal, and creating a fast-track process for low-impact projects.

I am in favor of creating a system of accountability for our agencies, and I believe HB 1405 is a step to get there.

Thank you for allowing me to submit my testimony.

Jordan Odo



Hawaii Operating Engineers Industry  
Stabilization Fund PAC  
2181 Lauwiliwili Street  
Kapolei, HI 96707  
Phone: (808) 845-6221  
Website: [www.hoeisf.com](http://www.hoeisf.com)

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February 7, 2025

House Committee on Economic Development & Technology  
Representative Greggor Ilagan, Chair  
Representative Ikaika Hussey, Vice Chair

**TESTIMONY IN SUPPORT**  
House Bill 1405, Relating to Permits

Aloha Chair Ilagan, Vice Chair Hussey, and Members of the Committee:

Thank you for the opportunity to submit testimony on behalf of the Hawaii Operating Engineers Industry Stabilization Fund Political Action Committee (HOEISF PAC). The HOEISF PAC is a non-profit labor management organization whose core mission is to represent the interests of the Operating Engineers Local Union No. 3 and Hawaii's leading contractors and ensure that the industry is thriving and sustainable for the future.

We are writing in **support of HB1405**, which establishes specific deadlines within the facilitated application process and requires the Department of Business, Economic Development, and Tourism to establish certain resources and processes to help streamline permit applications.

One of the greatest barriers to growth and development in our state is a permitting process that can often cause backlogs in applications and costly delays when starting much needed projects like building affordable housing and repairing key infrastructure. The HOEISF PAC supports HB1405 because it seeks to establish a more efficient permitting process by setting deadlines for agencies to provide estimated timelines for issuing permits, which not only expedites the process but provides applicants with greater predictability for planning and execution. In addition, the creation of a single digital portal that allows applicants to upload documents and track the status of applications in real time should create greater efficiency by streamlining communication and reducing paperwork.

Thank you for the opportunity to provide our testimony in support and we urge you to pass this measure.

**HB-1405**

Submitted on: 2/6/2025 9:49:34 AM

Testimony for ECD on 2/7/2025 10:00:00 AM

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

Comments:

I encourage the Committee to support HB1405 and recommend its passage to the Committee on Finance. Streamlining permits has been one of the components identified as necessary to improve our affordable housing and commercial property development processes.

respectfully

Douglass Adams



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

February 7, 2025

TO: Chair Ilagan and members of the House Committee on Economic Development & Technology  
RE: Relating to Permitting

Dear Chair Ilagan 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 HB 1405.**

At the state level, inefficient and/or antiquated permitting processing systems create delays, fostering distrust and impeding the realization of affordable workforce housing projects.

HB1405 arrives as a constructive tool for rebuilding trust and eliminating delays. The measure will create a layer of accountability between applicant and agency by mandating timetables for processing applications subject to the facilitated application process managed by the Department of Business, Economic Development, and Tourism (DBEDT).

Furthermore, the establishment of a digital portal will enable applicants and the agency to more effectively and transparently manage the intake of permitting applications. For low-impact projects of little concern, this is especially necessary.

Fewer delays, greater efficiency, and increased government transparency are needed to increase affordable workforce housing inventory across our islands.

We support this pragmatic conversation about the state's permitting processes.

**Let's continue the conversation, and advance HB 1405.**

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)