



Testimony of **Lahaina Strong**
Before the House Committee on
Consumer Protection and Commerce

In Consideration of House Bill No. 467 HD1
RELATING TO FORECLOSURES

To Chair Matayoshi, Vice Chair Chun and the honorable members of the committee,

We are writing on behalf of Lahaina Strong, an organization deeply rooted in our community's resilience and advocacy. Originally formed in 2018 following the Hurricane Lane fire in Lahaina and revitalized after the devastating fires of August 8, 2023, Lahaina Strong has become the largest grassroots, Lahaina-based community organization, with over 35,000 supporters. Our mission is to amplify local voices and champion community-driven solutions, which are more critical than ever as we continue rebuilding and recovering.

Lahaina Strong, stands in **support of House Bill 467 HD1** which addresses the urgent need to protect local residents from the devastating impacts of a looming foreclosure crisis on Maui. With the foreclosure moratorium ending, our community is facing another wave of grief as the economic impacts of the August 8th wildfire continue to unfold.

Without intervention, disaster capitalism threatens to exploit this crisis, allowing outside investors to purchase foreclosed properties and profit at the expense of local families.

HB467 HD1 ensures that foreclosed properties cannot be bundled together for auction. By requiring individual property auctions, local residents have a fairer chance to submit competitive offers. Bundled auctions only benefit investors, shutting out families who want to rebuild and remain in their community. Additionally, this bill prioritizes giving tenants, community organizations, and government entities the first opportunity to purchase foreclosed properties. This approach ensures that local homes remain in service to local people.

When paired with the work of community land trusts, this measure can help create a pool of permanently affordable housing for local residents and generational families in Lahaina.

We respectfully request the Legislature **support House Bill 467 HD1** to protect local residents, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your consideration and for your commitment to helping communities like Lahaina recover and rebuild.

Sincerely,

Lahaina Strong



LAHAINA COMMUNITY
LAND TRUST

February 10, 2025

Dear Chair Matayoshi, and members of the House Committee on Consumer Protection and Commerce,

Apologies that I can not be there in person to express my gratitude for your hearing of HB 467 and my strong support.

Lahaina Community Land Trust is in STRONG support of HB 467.

It is well-documented that gentrification intensifies post-disaster (see: New Orleans/Katrina, Houston/Harvey). The Lahaina Community Land Trust was formed after the Lahaina fires to stand between the community and the gentrification and displacement that comes with distress-driven sales and investor-purchase of large amounts of land in the impacted area.

A recent analysis of real estate transactions and tax data for Lahaina properties estimates that **Lahaina could see a 20% turnover of ownership of at least \$360 million in value in the three years following the disaster.**

Many fire-affected homeowners are still in mortgage forbearance, meaning in the coming months, a balloon mortgage payment will be due, and many don't know how they are going to pay it.

The **foreclosure moratorium on Maui ended on January 4th**, and we, working on the ground, are **anticipating a foreclosure crisis as the economic impacts of the fire continue (and only intensify).**

Without intervention, we know that disaster capitalism will result in investors taking advantage of this crisis to purchase foreclosed properties and profit from them later. This would be a VERY lucrative opportunity for those motivated by money. We must be motivated by more than money. We must be motivated by community.

Preserving and perpetuating community means ensuring that the housing stock of Lahaina (or any other community) stays in local hands by using all tools at our disposal, including:

- Prohibiting foreclosed properties from being bundled together. When properties are auctioned individually, local residents have a better chance of making a competitive offer. When properties are bundled, only investors have the opportunity to buy, likely in a premeditated and strategic manner.
- Giving tenants, community organizations, and the city or state, the first opportunity to purchase. This gives local folks a fighting chance at making sure that local homes serve local people.

Lahaina Community Land Trust | PO Box 12580 | Lahaina HI 96761



LAHAINA COMMUNITY
LAND TRUST

Paired with the work of community land trusts, this measure can help us to build a pool of permanently affordable housing for local residents and generational families in Lahaina and beyond.

Here are a couple examples about how this is playing out on the ground right now:

We are currently working with our first homeowner, who's fire destroyed home and land are in foreclosure. We have spent a lot of time and resources on an effort to pull their property out of foreclosure and purchase it before it goes to auction.

This is one case.

One case that was a test on how difficult the process is, how vulnerable our fire affected homeowners are. Extrapolate this to the ~2000 residential parcels in Lahaina town, and the effort becomes herculean.

LCLT is also working with a data provider to begin to monitor all of the residential parcels in Lahaina town for judicial foreclosures, so we can proactively reach out and work with homeowners to 1) keep them on their land, and only if they need to sell, 2) purchase the land on behalf of the community. This is resource and time intensive.

This bill will solve these problems and enable us to focus on primary challenges.

In summary:

This bill will have a significant impact on the Lahaina community's ability to stem the tide of disaster capitalism and gentrification today... and set Hawaii up for a healthy community response to the next natural disaster.

Lahaina Community Land Trust hopes that this bill is passed, signed into law and takes effect immediately upon signing. Any delay in the effective date is a danger to our community, and I only wish we had had this conversation last session so this could be law now.

Please feel free to reach out to me with any questions about this bill or our work to prevent the foreclosure/displacement/gentrification crisis in our Lahaina community.

Autumn Ness
Executive Director
Lahaina Community Land Trust
808 832 5258

LATE

HB-467-HD-1

Submitted on: 2/11/2025 6:46:29 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sergio Alcubilla	Hawaii Workers Center	Support	Written Testimony Only

Comments:

February 11, 2025

Hawai'i State House of Representatives

Committee on Consumer Protection and Commerce

Rep. Scot Z. Matayoshi, Chair

Rep. Cory M. Chun, Vice Chair

RE: STRONG SUPPORT for H.B. 467 HB RELATING TO FORECLOSURES.

Dear Chair Rep. Matayoshi, Vice-Chair Rep. Chun, and Members of the Committee on Consumer Protection and Commerce:

The Hawaii Workers Center (HWC) envisions a Hawaii in which all workers are empowered to exercise their right to organize for their social, economic and political well-being.

It is a resource of information, education, training and organizing for Hawaii's workers.

The HWC stands in support of H.B. 467 HD1.

LATE

HB-467-HD-1

Submitted on: 2/11/2025 1:43:56 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Maui Housing Hui	Maui Housing Hui	Support	Written Testimony Only

Comments:

We are in support of this measure.

HB-467-HD-1

Submitted on: 2/9/2025 10:36:58 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Amy Sanchez	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Amy Sanchez

HB-467-HD-1

Submitted on: 2/9/2025 11:05:05 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Stacey Alapai	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

HB-467-HD-1

Submitted on: 2/9/2025 11:10:39 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jessie Nogaro	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Jessie Nogaro

HB-467-HD-1

Submitted on: 2/9/2025 11:16:23 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ananda Stone	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in **full support** of **House Bill 467 HD1**, critically important for protecting local families from displacement as Maui faces an impending foreclosure crisis. Without intervention, disaster capitalism will exploit this crisis.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill keeps homes in local hands rather than allowing them to be flipped for profit.

I urge you to **pass HB467 HD1** to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Ananda Stone

HB-467-HD-1

Submitted on: 2/9/2025 11:22:15 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
India cote-Cosme	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

India Maile Cote- Cosme

HB-467-HD-1

Submitted on: 2/9/2025 11:29:20 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keila Paahana	Individual	Support	Written Testimony Only

Comments:

I urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

HB-467-HD-1

Submitted on: 2/9/2025 11:55:14 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
John Fitzpatrick	Individual	Support	Written Testimony Only

Comments:

Aloha,

I strongly support HB467 that will prevent the bundling and selling of foreclosed homes. Each home is foreclosed on and affects individual families this bill would allow the state or other non-profits the ability to purchase the property for the community and not have vulture capitalists and private equity firms purchase entire swaths of foreclosed properties.

Mahalo,

John Fitzpatrick

HB-467-HD-1

Submitted on: 2/9/2025 12:02:06 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Shay Chan Hodges

Maui, Hawaii

HB-467-HD-1

Submitted on: 2/9/2025 12:22:55 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Aviva Libitsky	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Aviva Libitsky

HB-467-HD-1

Submitted on: 2/9/2025 1:13:04 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
De Andre Makakoa	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I write to you as a fire survivor, a father, and a Native Hawaiian deeply committed to protecting my community from the next wave of displacement. I strongly support **House Bill 467 HD1** because without immediate action, Maui’s foreclosure crisis will become the next disaster we face.

The August 8th fire devastated our hometown, leaving thousands without homes. Now, with the foreclosure moratorium ending, many survivors stand to lose the last thing tethering them to Lahaina—our land. If we do nothing, disaster capitalism will sweep in, stripping local families of their homes while outside investors profit from our loss.

HB467 HD1 is a necessary safeguard. It ensures foreclosed properties are sold individually—not in bulk—so local families have a real chance to buy back their homes. Large-scale bundled sales only serve the interests of developers and investors, pricing out the very people who are fighting to stay.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to purchase foreclosed homes. Paired with community land trusts, **HB467 HD1 creates a pathway to permanently affordable housing**—one that prevents speculation and secures homes for future generations of Lahaina families.

We cannot allow history to repeat itself. We urge you to pass HB467 HD1 to **protect fire survivors, stop predatory real estate practices, and ensure that Lahaina remains a home for its people—not a commodity for outsiders.**

Mahalo for your time, your action, and your commitment to standing with us.

De Andre Makakoa

HB-467-HD-1

Submitted on: 2/9/2025 1:42:45 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kara Kiernan	Individual	Support	Written Testimony Only

Comments:

Support for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in strong support of House Bill 467 HD1, a crucial measure to protect local families from displacement as Maui faces a looming foreclosure crisis. The devastating wildfire on August 8th left our community in ruins, and with the foreclosure moratorium ending, many survivors are at risk of losing their homes. Without action, disaster capitalism will exploit this tragedy, displacing local families while outside investors reap the benefits.

HB467 ensures that foreclosed properties are sold individually rather than in bulk, giving local families a fair chance to purchase them. Bulk sales and bundled auctions only favor investors and developers, excluding residents who want to rebuild and remain in their hometown.

Furthermore, the bill prioritizes community ownership by granting tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This strategy keeps homes in local hands and prevents them from being flipped for profit. When combined with community land trusts, HB467 HD1 can pave the way for permanently affordable housing, safeguarding homes for future generations in Lahaina.

I urge you to pass HB467 HD1 to protect survivors, combat predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and dedication to Lahaina’s recovery.

Kara Kiernan

HB-467-HD-1

Submitted on: 2/9/2025 1:48:52 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lana Rose Olson	Individual	Support	Written Testimony Only

Comments:

Please support this bill so those of us without millions of dollars at our disposal have any hope of secure long term housing.

HB-467-HD-1

Submitted on: 2/9/2025 2:33:37 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kristy Lam	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Me ke aloha ‘āina,

Kristy

HB-467-HD-1

Submitted on: 2/9/2025 3:47:24 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
pahnelopi mckenzie	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in **full support** of **House Bill 467 HD1**, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with **community land trusts**, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass HB467 HD1** to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Pahnelopi McKenzie

HB-467-HD-1

Submitted on: 2/9/2025 4:23:24 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Priscilla Stuckey	Individual	Support	Written Testimony Only

Comments:

Aloha, Members of the Committee,

I am writing in full support of **House Bill 467 HD1**, which is critical in protecting local families from displacement. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. The people need your help to prevent disaster capitalism from pushing local families out to increase profits to outside investors.

HB467 prevents bundling of foreclosed properties so that local families have a real chance to purchase them. This is crucial for residents who want to rebuild and remain in their hometown.

The bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first chance to buy foreclosed properties. This approach keeps homes in local hands rather than allowing them to be flipped for profit. When paired with **community land trusts**, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass HB467 HD1** to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Priscilla Stuckey

HB-467-HD-1

Submitted on: 2/9/2025 4:57:23 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennifer Kau'i Young	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

HB-467-HD-1

Submitted on: 2/9/2025 9:04:18 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kazuo Flores	Individual	Support	Written Testimony Only

Comments:

Aloha,

I'm in full support of Bill HB467 HD1.

HB-467-HD-1

Submitted on: 2/9/2025 10:28:58 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Paul Carter	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Paul Carter

201 River RD

Wailiku, HI

HB-467-HD-1

Submitted on: 2/10/2025 6:02:37 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Janice Herrick	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Janice Herrick

HB-467-HD-1

Submitted on: 2/10/2025 6:35:16 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Deborah Surace	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Sincerely

Aloha

Deborah Surace

HB-467-HD-1

Submitted on: 2/10/2025 6:42:53 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cardenas Pintor	Individual	Support	Written Testimony Only

Comments:

Aloha,

I support this bill.

Mahalo nui,

Cardenas (Cards) Pintor

HB-467-HD-1

Submitted on: 2/10/2025 6:45:04 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lana Bilbo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Sincerely,

Lana B.

HB-467-HD-1

Submitted on: 2/10/2025 7:35:47 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Elizabeth ray	Individual	Support	Remotely Via Zoom

Comments:

Keep local homes for local residents ...stop outside investors purchasing and over developing the aina... disrespecting the delicat balance between stewardship to the land ,sustainability, and protection from mauka to makai. Local community resident programs to better lahaina(make greener) like Kailua initiatives and Lahaina strong beach cleanups and ocean classes, information...classes on stewardship, planting, cultivating and self sustaining the aina serve and protect This land while outside investors like overdevelop bring over tourism too many footprints and scars to this island. Certain outside investors harm the delicat balance of the coexistence of human and nature . Disasters are caused by neglect to these islands. Fires are caused by neglect of the land. overproduction,waste traffic, cultural genicide...a disproportionated allocation of water to the rich in their hotels and mansions while local children run around an unwatered brown feild...I could go on but you understand you always have...keep Hawaii Hawaiian give priority and respect where it belongs. Aloha

HB-467-HD-1

Submitted on: 2/10/2025 8:45:21 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Winternitz	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in **full support** of **House Bill 467 HD1**, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to **pass HB467 HD1** to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Elizabeth Winternitz, Kula, Maui

HB-467-HD-1

Submitted on: 2/10/2025 8:46:51 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lana	Individual	Support	Written Testimony Only

Comments:

Aloha, I am in support of the community/county/state having the right to purchase/look at foreclosed properties first. Number of times I have looked at properties and they were giving tours to people outside of the state virtually. How does the community have a chance at staying home in Hawaii when outside investors/people are given access?

Mahalo for your time.
Lana Albright

HB-467-HD-1

Submitted on: 2/10/2025 8:48:10 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sierra Mcveigh	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

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HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Sierra Mcveigh

HB-467-HD-1

Submitted on: 2/10/2025 11:06:11 AM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brissa Christophersen	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in **full support of House Bill 467 HD1**, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown. As a Maui resident, with many friends and family residing from Lahaina who may be affected by these foreclosed properties, it is critical to give the original families and Lahaina community organizations the opportunity to purchase these properties first; to prevent foreign entities that may be interested in the profit and potential exploitation of these lands.

This bill also prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to buy foreclosed properties. This approach keeps homes in local hands, rather than allowing them to be flipped for profit. When paired with community land trusts, HB467 HD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

Members of the Maui community urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Brissa Christophersen

HB-467-HD-1

Submitted on: 2/10/2025 12:05:24 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kelcy Durbin	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Kelcy Durbin

HB-467-HD-1

Submitted on: 2/10/2025 12:05:44 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Barbara O'Connor	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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Out of state buyers should not be given priority over our local residents to purchase a home here in Maui.

We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina's recovery.

Barbara O'Connor

HB-467-HD-1

Submitted on: 2/10/2025 12:16:37 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nicki Tedesco	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Nicki Tedesco

HB-467-HD-1

Submitted on: 2/10/2025 1:26:27 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennifer Noelani Ahia	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467 HD1

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

I am writing in full support of House Bill 467 HD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

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We urge you to pass HB467 HD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and commitment to Lahaina’s recovery.

Noelani Ahia

LATE

HB-467-HD-1

Submitted on: 2/11/2025 1:40:21 PM

Testimony for CPC on 2/11/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Isis Osborne	Individual	Support	Written Testimony Only

Comments:

Aloha e,

I support this vital bill to preserve housing for local people!

Mahalo,

Isis Osborne, 96815