



Testimony of **Lahaina Strong**
Before the House Committee on
Housing

In Consideration of House Bill No. 467
RELATING TO FORECLOSURES

To Chair Evslin, Vice Chair Miyake 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 20,000 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** 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 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** 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

HB-467

Submitted on: 1/30/2025 8:50:43 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Simon Windell	Lahaina Community Land Trust and Northwest Community Land Trust Coalition	Support	Remotely Via Zoom

Comments:

I'm here on behalf of the Lahaina Community Land Trust (as the CFO of the organization), and the Northwest Community Land Trust Coalition (as the Treasurer of the board), in STRONG support of this legislation.

It is well-documented that gentrification intensifies post-disaster (see: New Orleans and Katrina). The Lahaina Community Land Trust was formed after the Lahaina fires to stand between the community and gentrification:

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. 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 post-disaster community) remains in local hands by:

- 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 premediated 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.

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 (god willing and the creek don't rise).

HB-467

Submitted on: 1/29/2025 7:31:35 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467

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

I am writing in full support of House Bill 467, 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 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass HB467 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.

**Andrew Isoda
Lahaina, Mau'i**

HB-467

Submitted on: 1/29/2025 7:42:47 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Raul Nohea Goodness	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467

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

I am writing in **full support** of **House Bill 467**, 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** 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.

Raul Nohea Goodness

Wailuku, Maui

HB-467

Submitted on: 1/29/2025 8:44:17 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

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

Comments:

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

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We urge you to pass HB467 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.

Stacey Alapai, Makawao Maui

HB-467

Submitted on: 1/29/2025 8:45:43 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacqueline Hudson	Individual	Support	Written Testimony Only

Comments:

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

I am writing in full support of House Bill 467, 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 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, Jacqueline Hudson

6 Kiohuohu lane Unit 8

Lahaina, HI 96761

(808)269-0295

HB-467

Submitted on: 1/29/2025 9:00:16 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
dale chappell	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467

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

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We urge you to pass HB467 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.

Aloha, Dale Chappell

Maui resident 43 yrs

HB-467

Submitted on: 1/29/2025 10:15:13 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
mary drayer	Individual	Support	Written Testimony Only

Comments:

there is no need for me to discuss our housing situation - PLEASE do whatever you can to mitigate the suffering of those affected by the lifting of the moratorium - my heart hurts for the locals of many generations and all kanaka 'ōiwi :((you know the vultures are circling ..we already have enough of them !!!)

mahalo,

mary drayer - wailuku maui

HB-467

Submitted on: 1/29/2025 10:58:51 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Kathy Lomeli	Individual	Support	Written Testimony Only

Comments:

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

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We urge you to pass HB467 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.

Kathy Lomeli

HB-467

Submitted on: 1/29/2025 11:16:55 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
KEALA FUNG	Individual	Support	Written Testimony Only

Comments:

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

I am writing in full support of House Bill 467, 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 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.

Keala Fung

HB-467

Submitted on: 1/30/2025 5:04:33 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Wahinehookae	Individual	Support	Written Testimony Only

Comments:

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

I hope this message finds you well. I am reaching out to express my heartfelt support for House Bill 467. This legislation is not just a policy; it represents a lifeline for local families facing the looming threat of displacement as we grapple with the aftermath of the devastating wildfire on August 8th.

The impact of that tragedy still reverberates through our community, and with the foreclosure moratorium coming to an end, many of us who survived are now at risk of losing our homes. It's a deeply personal concern for me and many of my neighbors, as we strive to recover and rebuild our lives. The thought of disaster capitalism exploiting this situation is alarming, and it's crucial we act to protect our community from outside investors who might profit from our misfortune.

House Bill 467 is an essential step in safeguarding our homes. By preventing bulk sales of foreclosed properties and ensuring that homes are sold individually, this bill gives local families like mine a genuine chance to reclaim what is rightfully ours. Large-scale, bundled auctions only serve to benefit investors and developers, leaving residents in the lurch as we fight to stay in our beloved hometown.

Thank you for considering the profound impact this bill will have on our community. Your support can help ensure that we have the opportunity to rebuild together.

Mahalos

Eric Keali'i Wahinehookae

Ewahinehookae@gmail.com

HB-467

Submitted on: 1/30/2025 5:50:00 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Ann Pitcaithley	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467

I am in strong support of House Bill 467. Please show your committment to the recovery of Lahaina in protecting and prioritizing local families who were displaced from the Lahaina fire . The foreclosure moratorium is expiring , and local families who survived the fire are at risk of losing their properties. We must allow not the exploitation from disaster capitalism with bulk sales of foreclosed properties to occur.

Large-scale, bundled auctions only benefit investors and developers whose only goal is profit, shutting out residents who want to rebuild and remain in their hometown.

Intervention of this bill should be centered around community ownership, giving tenants, local organizations, community land trusts and government entities the first opportunity to buy foreclosed properties. HB467 can help establish permanently affordable housing, preventing predatory real estate practices. Many of the Lahaina fire survivors were multigeneration long time residents. They are entitled to protection against the predatory tactics of real estate practices. The integrity of the community is also at stake.

Mahalo,

Ann Pitcaithley

HB-467

Submitted on: 1/30/2025 6:10:22 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Tiara Rivera	Individual	Support	Written Testimony Only

Comments:

SUPPORT for House Bill 467

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

I am writing in full support of House Bill 467, 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 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.

Tiara Rivera

HB-467

Submitted on: 1/30/2025 7:05:58 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah Biggs	Individual	Support	Written Testimony Only

Comments:

A foreclosure crisis is looming. Pass HB467 to protect fire survivors, prevent predatory real estate practices, and preserve the integrity of our community. Mahalo

HB-467

Submitted on: 1/30/2025 7:58:06 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
robert Petty	Individual	Support	Written Testimony Only

Comments:

DISASTER INVESTORS? another name for oportuists to steal our state.

you have the responsibility to protect and defend our land.

There are many othe label we can use: VULTURES, HARPIES, CARPETBAGGERS,

HB-467

Submitted on: 1/30/2025 8:25:37 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

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

Comments:

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

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

Nalani A. From Lahaina

HB-467

Submitted on: 1/30/2025 9:22:06 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Arika Hultquist	Individual	Support	Written Testimony Only

Comments:

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

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We urge you to pass HB467 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.

Arika Hultquist

HB-467

Submitted on: 1/30/2025 9:36:28 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

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

Comments: I am in support of the relief that this would bring members of my community.

HB-467

Submitted on: 1/30/2025 9:42:01 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

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

Comments:

SUPPORT for House Bill 467

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

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We urge you to pass HB467 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.

Cheylah-Marie Uyeda

HB-467

Submitted on: 1/30/2025 10:04:09 AM

Testimony for HSG on 1/31/2025 9:15:00 AM

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

Comments:

I strongly support this!

HB-467

Submitted on: 1/30/2025 12:31:31 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Justin Hughey	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Luke A. Evslin and members of the committee

I am writing in strong **support of HB467.**

The foreclosure moratorium on Maui ended January 4th and people on the ground are anticipating a foreclosure crisis as economic impacts of the fire continue. Not only do we need to prepare for the continued economic impacts from the Lahaina wildfire, we also are going to see the national economy slid into the abyss from Trump’s five trillion dollar tax cuts for the wealthy. Every Republican President since Hoover that has cut taxes on the wealthy has produced a recession or worse. Without intervention, we know disaster capitalism will result in investors taking advantage of the crisis to purchase foreclosed properties and provide profit off them later.

My name is Justin Hughey and I am a 48 year old Special Education Teacher who lives in Wailuku on Maui. I moved here to take my first teaching job at King Kamehameha III Elementary in 2006. The cost of living was so high that I went into debt very quickly and had to work nights waiting tables as a second job in order to rent a one bedroom apartment and live paycheck to paycheck. I never gave up the dream of home ownership and started looking into very few options for affordable housing. I joined a seminar and learned about a new Community Land Trust called Na Hale O Maui. In 2010 there were a lot of foreclosed homes because of the current recession. John Anderson, then the current Executive Director expressed that this was a way to transform foreclosed homes into permanent affordable housing in perpetuity. I immediately started the paperwork to get on the pre-approved buyers list. Somehow my efforts and good fortune sprung myself to the top of the list and I was able to purchase their first home. The house is located at 37 Poniu Circle. It is a 3 bed, 2.5 bath, 1,521 square, two car garage just walking distance to downtown Wailuku. The house was built in 1988 but went into foreclosure. I was told the bank wanted to sell it for \$475,000 but ended up selling it to Na Hale O Maui for \$375,000. Na Hale O Maui then sold the home to me for \$270,000. The non for-profit owns the land on a 99 year lease at forty dollars a month with an option for another 99 years. I can sell the house to my kids if I wish. I own the house, Na Hale O Maui owns the land. The house today if it was on the market is listed on the internet for \$961,000 dollars. I can’t just sell the house and keep the profit. I collect shared equity and whenever I sell it, it has to go to either my kids or a list of reapproved Na Hale O Maui buyers who will be able to purchase it at a truly affordable rate. The concept is that every home they purchase will be affordable in perpetuity. My mortgage is \$1,361.00. You can’t find a one bedroom apartment, anywhere, at this rate. My wife, whom I

met after I bought the house is a teacher as well. We each pay about \$600 a month for housing. We both wanted to have children and if it wasn't for this truly affordable home, we would have moved to the mainland. We now have a five year old boy named Jasper and a three year old boy named Oskar. All the rooms are finally taken up. We are all so grateful. It was like winning a lottery ticket.

Governor Green suspended many state laws in his emergency proclamation to produce so called affordable housing. I am not seeing a lot of truly affordable housing being produced. With the high cost of the land and materials, I have not seen a better way of producing truly affordable housing than through community land trusts. The school I was working at burned down in the Lahaina wildfire. I was able to transfer to a school close to home but a lot of people I worked with in Lahaina were forced to leave. Now I teach at Kahului Elementary and even in central Maui I am working with children who's parent are struggling to find affordable options. Affordable housing is also a major factor in the fact that Kahului elementary started the year with thirteen school wide employment vacancies.

We need courageous as well as creative leadership, now more than ever. Thank you for hearing this bill. Making it easier for community land trusts to purchase foreclosed homes is a great start. We can make sure the local homes stay in local hands by: Prohibiting foreclosure properties from being bundled together. Giving tenants, community organizations, and the city or state the first opportunity to purchase. This gives locals a fighting chance at making sure the local homes serve local people. There are so many more hard working families like mine that deserve a chance at truly affordable housing.

HB-467

Submitted on: 1/30/2025 1:16:28 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen J Comcowich	Individual	Support	Written Testimony Only

Comments:

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

Please support HB467 (2025) to prevent the bulk sales of foreclosed properties and prioritize local ownership. As a resident of Lahaina I see this bill as an important step in ensuring we "Keep Lahaina lands in Lahaina hands". However this bill will also support other communities around Hawaii in maintaining local ownership.

While foreclosure may be a sad loss for one family, the lower price point that comes with a foreclosure can be an opportunity for a family to own a home. Ensuring local land trusts and county governments have the opportunity to purchase foreclosures and expand affordable and workforce housing options is another benefit of this bill. On the other hand, bundling foreclosures benefits investors.

Thank you for your support in making Hawai'i a place local familys can thrive.

Karen Comcowich

Lahaina, HI

HB-467

Submitted on: 1/30/2025 3:55:10 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
melissa tomlinson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Evslin, Vice Chair Miyake, and Members of the Committee,
I am writing in **full support** of **House Bill 467**, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. The August 8th wildfire devastated the Lahaina community, and with the foreclosure moratorium ending, many survivors are now at risk of losing their properties. Without intervention, profiteers will try and make this a money making opportunity and will exploit this crisis, pushing local families out while outside investors line their pockets.

HB467 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a real chance to purchase them which is desperately needed at this time. Large-scale, bundled auctions only benefit investors and developers, shutting out residents who want to rebuild and remain in their hometown. If you're not housing your local community that want to stay, what are you really doing?, you are setting up for displacing them.

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 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

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

Mahalo for your commitment to Lahaina's recovery.

Melissa Tomlinson

HB-467

Submitted on: 1/30/2025 5:11:59 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Sara Patton	Individual	Support	Written Testimony Only

Comments:

Please pass this bill to support local and individual ownership of properties, and preserve the integrity of our community.

HB-467

Submitted on: 1/30/2025 6:54:45 PM

Testimony for HSG on 1/31/2025 9:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Riley Bond	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Riley Bond, and I support H.B. No. 467. Lahaina has endured countless challenges, and the community is still recovering from the impacts. In this difficult time, any steps we can take to prevent outside investors from profiting off vulnerable fire survivors' unfortunate circumstances are necessary. This bill is an important step toward achieving this goal by ensuring that foreclosed homes are not sold to outside investors, but remain accessible to local families and community-based organizations.

The bill's prohibition on bundling properties at foreclosure sales will help prevent the displacement of residents and ensure properties are not turned into vacation rentals or left vacant. By requiring that each home be sold individually, local tenants, prospective owner-occupants, and affordable housing nonprofits, and community land trusts are given a fair chance to keep these properties within the community.

The provision allowing a 45-day period for eligible bidders to match or exceed the highest bid further supports local ownership and helps ensure that foreclosed homes remain in the hands of those who will live in them and invest in the community.

This bill is essential for preserving our community and protecting the future of Lahaina and Hawaii's at large. I urge you to support it.

Thank you for your time and consideration.

Sincerely,
Riley Bond
Lahaina, Maui