



### **Support for HB467/SB332**

Aloha e Senators, Chair, Vice Chair:

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

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

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

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

We support this legislation because it increases the opportunity for locals and non-profits to acquire affordable housing via auction.

Bundling of properties raises the threshold for participation so high that only the largest corporations can participate. This reduces competition and allows for a select few to benefit the most.

By providing owner-occupants and local nonprofits a sort of "first right of refusal" this bill substantially increases the prospects for local homeownership at lower prices.

Makana Hicks-Goo,  
Organizer on behalf of LIMBY Hawaii

# Hawaii Financial Services



Est. 2003

Hawaii Senate

February 20, 2025

The Thirty-Second Legislature

Chair Rhoads, Vice Chair Gabbard and the members of the House Committee

**RE: Testimony in Support of SB332 SD1**

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I was born & raised in Lāhainā, where some of my family homes still stand, while others were tragically destroyed in the Lāhainā Wildfire of August 8, 2023. As a proud small business owner for 24 years, I lost my mortgage brokerage in that devastating fire. I am writing to express my strong support for Senate Bill 332 SD1, which is crucial in protecting local families from displacement as Maui faces an impending foreclosure crisis.

Since the aftermath of the Lāhainā fires, I have witnessed the significant challenges faced by Maui County homeowners. Many are struggling to pay rent while worrying about their future when the foreclosure moratorium lifts. Families are being separated because landlords cannot accommodate everyone in smaller condos and homes. This additional emotional and physical stress often leads to substance abuse, domestic violence, and, in some heartbreaking cases, suicide. Hawai'i has been grappling with high suicide rates, and the recent events have only exacerbated this crisis.

Before the tragic Lāhainā Wildfire, our local families were already striving to stay afloat. The disaster has compounded their grief, financial ruin, and collective trauma. As someone known as the "Local Lender" who has financed many of the fire victims' homes, I am deeply immersed in their struggles. I receive numerous calls, emails, and texts filled with questions, tears, and frustration from families uncertain about their future. This bill is one of the most critical measures I implore you to enact promptly.

The August 8th wildfire devastated our community. With the foreclosure moratorium ending, many survivors are now at risk of losing properties that have been in their families for generations. Without intervention, disaster capitalism will exploit this crisis, pushing local families out while outside investors profit.

Proud Member Of:



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# Hawaii Financial Services



Est. 2003

SB332 prevents bulk sales of foreclosed properties, ensuring homes are sold individually so local families have a genuine opportunity to purchase them. Large-scale, bundled auctions benefit only investors and developers, excluding residents who wish 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, preventing them from being flipped for profit. When combined with community land trusts, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lāhainā.

I urge you to pass SB332 SD1 to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community.

Mahalo for your attention to this pressing matter and your commitment to the well-being of our community.

*'O au iho nō me ka 'oia'i'o,*



Tera L.H. Paleka, CMPS  
Certified Mortgage Planning Specialist™  
Principle Broker In Charge

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Website: [www.HawaiiFinancialServices.com](http://www.HawaiiFinancialServices.com)  
Company NMLS#: 1566069 | Individual NMLS#: 357949





Testimony of **Lahaina Strong**  
Before the Senate Committee on  
**Judiciary**

In Consideration of Senate Bill No. 332 SD1  
**RELATING TO FORECLOSURES**

To Chair Rhoads, Vice Chair Gabbard and the honorable members of the committee,

We are writing on behalf of Lāhainā 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 Senate Bill 332 SD1** 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.

SB332 SD1 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 Senate Bill 332 SD1** 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,

Lāhainā Strong



**LATE**

February 21, 2025

**SUPPORT SB332**

Dear Senators:

**HI Good Neighbor is in full support of SB332, which would prohibit the bundled sale of foreclosed properties.**

We see the devastating consequences of properties being bought up by investors and outside buyers. To combat this insatiable demand, we need more tools in the toolbox. SB332 is a necessary tool to prioritize local families over developers and corporate greed.

Please vote yes on SB332.

Mahalo,

Christine Otto Zaa

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 11:00:12 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Marc Sanders	Testifying for Hana Business Council	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in full support of Senate Bill 332 SD1, 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, local families will be pushed out while outside investors profit.

SB332 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, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

As Vice-President of the Hana Business Council, I urge you to pass SB332 SD1 to protect survivors, to prevent predatory real estate practices, and to preserve the integrity of our community.

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

Marc Sanders, Vice-President

Hana Business Council



**SB-332-SD-1**

Submitted on: 2/19/2025 8:57:27 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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

**SB-332-SD-1**

Submitted on: 2/19/2025 9:02:33 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
J. Kehau Lucas	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

‘O au ‘o Kēhau Lucas no Wailuku. Maui. I am an K-12 educator, a lineal descendant of Hawai‘i, a new mother, and a highly concerned resident. I **write today in strong support of Senate Bill 332 SD1**, a measure that is essential to protecting kama‘āina local families from displacement as Maui faces a looming foreclosure crisis. The August 8th wildfire devastated our community, and with the foreclosure moratorium expiring, many survivors are now at imminent risk of losing their homes. Without action, disaster capitalism will take hold—allowing outside investors to exploit this crisis while long-time local kama‘āina families are pushed out.

**SB332 SD1 is a safeguard against this exploitation.** By preventing bulk sales of foreclosed properties, it ensures homes are sold *\*individually\**, giving local families a fair opportunity to purchase them. Large-scale, bundled auctions overwhelmingly favor developers and corporate investors, effectively shutting out the very people who need these homes the most—those who lost everything and are trying to rebuild their lives in the only place they call home.

Additionally, this bill prioritizes community ownership, giving tenants, local organizations, and government entities the first opportunity to purchase foreclosed properties. This is more than a policy change—it’s a commitment to keeping homes in local hands. **With tools like community land trusts, SB332 SD1 can create permanently affordable housing**, preventing speculation and ensuring future generations of Lahaina residents are not priced out of their own hometown.

This is a defining moment. We urge you to pass **\*\*SB332 SD1\*\*** to protect survivors, stop predatory real estate practices, and preserve the integrity of our community.

Mahalo for your time and your dedication to Maui’s collective recovery.

Aloha ‘Āina,

J. Kēhau Lucas

**SB-332-SD-1**

Submitted on: 2/19/2025 9:07:23 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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.

**SB-332-SD-1**

Submitted on: 2/19/2025 9:08:59 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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, Nicole Tedesco

**SB-332-SD-1**

Submitted on: 2/19/2025 9:32:34 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Carol Ligorio	Individual	Oppose	Written Testimony Only

## Comments:

I support the passing of this bill. Keeping these properties for the residents of Lahaina is what comes first. I'm a resident is Lahaina and have been all my life. My family goes back 6 generations of being from Lahaina. We are the ones that should have a say or cousin for the properties that's available in our hometown. We have visited already buying properties all over the island and Lahaina is and always will be a community that everybody knows everybody. And we look out for each other. Keeping Lahaina Lahaina is what we want and need. This should be the upmost priority especially after what we've been through. So pass this bill because it is important for us locals and the Lahaina community.

**SB-332-SD-1**

Submitted on: 2/19/2025 9:52:01 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in full support of Senate Bill 332 SD1, which is critical in protecting local families from displacement as Maui faces an impending foreclosure crisis. I was born and raised in Lahaina and tragically lost the home we were renting in the August 8th fires. As a member of this community, I would be grateful for the opportunity to possibly buy a lot if someone felt the need to sell. However, I know that residents like myself cannot compete with bulk land sales.

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.

SB332 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, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass SB332 SD1 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.

**SB-332-SD-1**

Submitted on: 2/19/2025 10:05:22 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Amanda Kuhns	Individual	Support	Written Testimony Only

## Comments:

It's hard to write legalese in hopes to be heard. It's hard to care about grammar. Things are not nearly as complicated as we continue to make them.

I am Haole. I am not a steward of this land. I can see the desecration and absolutely depravity with which the state and most Haoles treat this land and its people. Having to beg governing bodies to do the right thing is another deplorable layer of labor that no one has time for. Everyone is working multiple jobs making no ends meet. Everyone is worried about their children and families, communities and pets. Everyone is struggling...

Not everyone though- because while you will hear that the land chooses who gets to stay and I appreciate the poetics of that statement- it is not the land making these choices. It's folks of privilege and power. It's folks with money.

Give the rightful stewards of the land and their families a fighting chance. Stop putting Haoles like myself first. Stop making it so easy to monetize exploitation.

vote yes to support SB332 SD1. Prevent more people with enough and plenty from taking more. Let families have a chance. These are all health and wellness issues... we are effectively choosing who has a chance at health.

do better.

**SB-332-SD-1**

Submitted on: 2/19/2025 10:18:25 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in full support of Senate Bill 332 SD1, 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.

SB332 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,

SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass SB332 SD1 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



**SB-332-SD-1**

Submitted on: 2/19/2025 11:50:09 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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

**SB-332-SD-1**

Submitted on: 2/20/2025 6:29:12 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
cheryl hendrickson	Individual	Support	Written Testimony Only

## Comments:

Please support SB332 to help build community ownership, giving tenants, local organizations and government entities the first opportunity to buy foreclosed properties. When paired with community land trusts, this bill can help establish permanent affordable housing, prevent speculation and secure homes for future generations.

**SB-332-SD-1**

Submitted on: 2/20/2025 6:43:21 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephanie A	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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 SB332 SD1** 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.

Stephanie A

**SB-332-SD-1**

Submitted on: 2/20/2025 7:36:30 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

## Comments:

DISASTER CAPITALISM< a scary name for us in Lahaina. Many of us are struggling to remain in Maui and not have to move to the mainland. Your support of this bill will allow more of us to maintain our properties in individual hands. Otherwise we could not compete with big hotel and groups that have deeper pockets than ours. I will be watching how the committee members vote and what they say about this bill.

Please consider the negative consequences of not passing this bill.

**SB-332-SD-1**

Submitted on: 2/20/2025 8:03:50 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia McGrath	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I live here and have spoken to many families who lost homes in the fire. Due to being underinsured coupled with the high cost of rebuilding - additional mortgage with higher rates, construction materials cost up, affordable contractors, permit process, holding costs, etc. - They cannot afford to rebuild in their beloved Lahaina town. So we will lose much of the heartbeat and life blood of Lahaina. What wealthy individuals and what corporations - with deep \$ pockets - will swoop in and take advantage of the distressed owners who must sell? As much as possible, let's protect what local property owners we can - who have lost, and are daily continuing to lose, their life assets. How many of the original Lahaina homeowners and generational families will be able to remain and build back Any semblance of Lahaina Town? This is one step forward to help..

I am writing in **full support** of **Senate Bill 332 SD1**, 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 SB332 SD1** 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.

Julia McGrath

**SB-332-SD-1**

Submitted on: 2/20/2025 8:20:59 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Richard Ho	Individual	Support	Written Testimony Only

## Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in full support of Senate Bill 332 SD1, 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 SB332 SD1 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.

Richard Ho

**SB-332-SD-1**

Submitted on: 2/20/2025 8:41:51 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

**SUPPORT for Senate Bill 332 SD1**

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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 SB332 SD1** 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



**SB-332-SD-1**

Submitted on: 2/20/2025 9:07:41 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Pamela Vera	Individual	Support	Written Testimony Only

## Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

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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, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to pass SB332 SD1 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.

Pamela Vera

**SB-332-SD-1**

Submitted on: 2/20/2025 9:33:42 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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.

Mahalo,

Nalani from Lahaina

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 12:11:10 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Shannon Rudolph	Individual	Support	Written Testimony Only

Comments:

**SUPPORT!!!**

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 1:19:06 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Valerie Barnes	Individual	Support	Written Testimony Only

Comments:

Please support SB 332. It goes partway to prevent the continued sales of homes in Hawai'i desperately needed by local residents.

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 2:25:20 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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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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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** 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

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 2:26:47 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and Members of the Committee,

I am writing in **full support** of **Senate Bill 332 SD1**, 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.

SB332 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**, SB332 SD1 can help establish permanently affordable housing, preventing speculation and securing homes for future generations in Lahaina.

We urge you to **pass SB332 SD1** to protect survivors, prevent predatory real estate practices, and preserve the integrity of our community. It is still TOO SOON to let go so easily everything our community has built. Keep Lahaina, Lahaina.

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

Rose Crichton

**LATE**

**SB-332-SD-1**

Submitted on: 2/20/2025 3:06:15 PM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

very much support any bill that helps locals with home ownership and or rentals. The idea of bulk sales to speculators, or anyone, is a very sad commentary on our housing situation.

Mahalo

Mary Drayer

**LATE**

**SB-332-SD-1**

Submitted on: 2/21/2025 6:33:46 AM

Testimony for JDC on 2/21/2025 10:20:00 AM

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

Comments:

Aloha Chair Rhoads, Vice Chair Gabbard, and members of the Committee.

**I am writing in full support of Senate Bill 332 SD1.** The Lahaina wildfire is pushing out the residents. This bill will prevent the bulk sale of foreclosed properties that only investors will be able to benefit from. With such limited housing for the hard working families in our communities we need to enable the people who live and work here to have more opportunities for home ownership.

This will allow community land trusts more opportunity to establish permanent affordable housing. I was lucky enough to be the first home buyer from Na Hale O Maui. 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.

There is going to be a massive economic recession which will result in a flood of foreclosed homes in Hawaii. We need to do everything possible to make sure we can provide more opportunity to turn these foreclosed homes into more affordable housing for the hard working people in our communities.