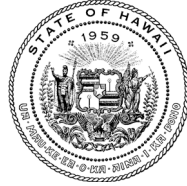


JOSH GREEN M.D.  
GOVERNOR

SYLVIA LUKE  
LT. GOVERNOR



STATE OF HAWAII 'I  
**DEPARTMENT OF TAXATION**

Ka 'Oihana 'Auhau

P.O. BOX 259

HONOLULU, HAWAII 'I 96809

PHONE NO: (808) 587-1540

FAX NO: (808) 587-1560

GARY S. SUGANUMA  
DIRECTOR

KRISTEN M.R. SAKAMOTO  
DEPUTY DIRECTOR

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

**TESTIMONY ON THE FOLLOWING MEASURE:**

H.B. No. 2049, H.D.3, Relating to Housing

**BEFORE THE:**

Senate Committees on Water, Land, Culture and the Arts, Housing, and Hawaiian Affairs

**DATE:** Wednesday, March 25, 2026

**TIME:** 1:02 p.m.

**LOCATION:** State Capitol, Room 224

Chairs Lee, Chang, and Richards, III, Vice-Chairs Inouye, Hashimoto, and Lamosao, and Members of the Committees:

The Department of Taxation (DOTAX) offers the following comments regarding H.B. 2049, H.D.3, for your consideration.

Part I, section 3 of H.B. 2049, H.D.3, amends section 247-2(a), Hawaii Revised Statutes (HRS), to restructure the conveyance tax to a marginal rate system. The measure retains the currently existing property value brackets but increases the applicable tax rates (except for the lowest brackets in the amended first and second rate categories described below).

Under current law, there are two rate categories: (1) the sale of condominiums or single-family residences for which the purchaser is ineligible for a county homeowner's exemption on property tax; and (2) all other conveyances.

H.B. 2049, H.D.3, amends the rate categories to include: (1) the sale of a residential dwelling unit for which the purchaser is eligible for a county homeowner's exemption from property tax; (2) the sale of a residential dwelling unit for which the purchaser is ineligible for a county homeowner's exemption from property tax (this category has the highest rates); and (3) the sale of any property with no residential

dwelling unit (this category has the lowest rates). The second category also applies to any property that has been used for transient accommodations for any period during the two years prior to the conveyance, regardless of whether the purchaser is eligible for a county homeowner's exemption from property tax.

Unlike the first and second categories, which are structured as marginal rate systems under which the tax is applied incrementally to portions of the property value within each bracket, the third category applies a single rate based on the total value of the property. Accordingly, once the property value meets a specified threshold, the applicable rate applies to the entire value of the property rather than only to the portion within that bracket.

The bill further specifies a new method of applying the conveyance tax rates to a "multifamily residential property," defined as "a structure that is located within the state urban land use district and divided into five or more dwelling units." For conveyances of multifamily residential properties, the "value," for purposes of determining the relevant conveyance tax rates under section 247-2(a), HRS, is determined by dividing the actual and full consideration by the number of residential dwelling units in the property. The conveyance tax is then calculated by applying the applicable rate to the actual and full consideration for the transfer of the property.

Section 3 of H.B. 2049, H.D.3, also amends section 247-2(b), HRS, to require the Director of Taxation, no later than December 15 of the preceding calendar year, to recompute the property value brackets set forth in section 247-2(a), HRS, based on a cost-of-living adjustment (COLA) factor. The COLA adjustment is to account for inflationary increases in residential property values over time.

Additionally, Section 3 of the bill amends section 247-2, HRS, to add subsection (c) which caps the total conveyance tax at 4% of the actual and full consideration of the property for purchasers who are eligible for a county homeowner's exemption from property tax, and 6% for purchasers who are not eligible for a county homeowner's exemption from property tax. For multifamily residential property, these caps apply on a per-unit basis determined by dividing the actual and full consideration by the number of residential dwelling units in the property.

Section 4 of the bill amends section 247-7, HRS, by increasing the minimum distribution amounts for the two special funds currently receiving conveyance tax revenues and also adds two special funds to receive conveyance tax allocations: (1) the new "Hawaiian home lands infrastructure and housing special fund," and (2) the "dwelling unit revolving fund" (to fund infrastructure programs in areas that meet transit-supportive density requirements).

Part II, section 5 of the bill then amends chapter 26, HRS, by adding a new section to create the "Hawaiian home lands infrastructure and housing special fund," to

be administered by the Department of Hawaiian Home Lands (DHHL). This special fund is to be used by DHHL for multi-planning, procurement, and sequencing of infrastructure and housing to deliver homes to beneficiaries of the Hawaiian home lands program, and to leverage additional public and private capital for this purpose.

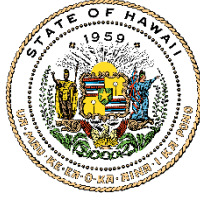
The measure has a defective effective date of July 1, 3000.

DOTAX notes that it can implement the tax law changes in this bill with a January 1, 2027, effective date.

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

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

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII  
DEPARTMENT OF LAND AND NATURAL RESOURCES  
KA 'OIHANA KUMUWAIWAI 'ĀINA

P.O. BOX 621  
HONOLULU, HAWAII 96809

DAWN N.S. CHANG  
CHAIRPERSON  
BOARD OF LAND AND NATURAL RESOURCES  
COMMISSION ON WATER RESOURCE  
MANAGEMENT

RYAN K.P. KANAKA'OLE  
FIRST DEPUTY

CIARA W.K. KAHAHANE  
DEPUTY DIRECTOR - WATER

AQUATIC RESOURCES  
BOATING AND OCEAN RECREATION  
BUREAU OF CONVEYANCES  
COMMISSION ON WATER RESOURCE  
MANAGEMENT  
CONSERVATION AND COASTAL LANDS  
CONSERVATION AND RESOURCES  
ENFORCEMENT  
ENGINEERING  
FORESTRY AND WILDLIFE  
HISTORIC PRESERVATION  
KAHOOLAWE ISLAND RESERVE COMMISSION  
LAND  
STATE PARKS

**Testimony of  
RYAN K.P. KANAKA'OLE  
Acting Chairperson**

**Before the Senate Committees on  
WATER, LAND, CULTURE AND THE ARTS,  
HOUSING,  
and  
HAWAIIAN AFFAIRS**

**Wednesday, March 25, 2026  
1:02 PM  
State Capitol, Conference Room 224**

**In consideration of  
HOUSE BILL 2049, HOUSE DRAFT 3  
RELATING TO HOUSING**

House Bill 2049, House Draft 3, proposes restructuring the conveyance tax (CTX) rate system and revising the annual allocations of the collected revenue. The bill raises the land conservation fund (LCF) CTX revenue cap from \$5.1 million to \$10 million and decreases the CTX allocation to the LCF from 10 percent to 5 percent. **The Department of Land and Natural Resources (Department) supports this measure.**

The Department recognizes the importance of increasing funding for the rental housing revolving fund, Hawaiian home lands, and the dwelling unit revolving fund, while also emphasizing that the land conservation fund provides important complementary benefits. Given adequate CTX collections, raising the LCF's annual CTX revenue cap from \$5.1 million to \$10 million would strengthen the LCF's land acquisition program. The Department's current goal for effective State-funded land acquisition is \$10 million in annual CTX revenue. The proposed \$10 million revenue cap would help facilitate and ensure sufficient funding for land conservation.

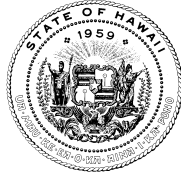
LCF purchasing power has fallen to an all-time low, while real estate prices have reached record highs. Community capacity, involvement, and successes in acquiring and stewarding legacy lands continue to grow. Increasing LCF funding will further strengthen our state's long-term investments in natural capital and help fulfill our constitutional public trust obligations to

conserve and protect Hawai'i's natural beauty and resources, as well as to support the exercise of native Hawaiian customary and traditional rights.

Mahalo for the opportunity to comment on this measure.

JOSH GREEN, M.D.  
GOVERNOR  
STATE OF HAWAII  
*Ke Kia'āina o ka Moku'āina 'o  
Hawaii*

SYLVIA J. LUKE  
LT. GOVERNOR  
STATE OF HAWAII  
*Ka Hope Kia'āina o ka Moku'āina  
'o Hawaii*



KALI WATSON  
CHAIRPERSON, HHC  
*Ka Luna Ho'okele*

KATIE L. LAMBERT  
DEPUTY TO THE CHAIR  
*Ka Hope Luna Ho'okele*

**STATE OF HAWAII**  
**DEPARTMENT OF HAWAIIAN HOME LANDS**  
*Ka 'Oihana 'Āina Ho'opulapula Hawaii'i*

P. O. BOX 1879  
HONOLULU, HAWAII 96805

TESTIMONY OF KALI WATSON, CHAIR  
HAWAIIAN HOMES COMMISSION  
BEFORE THE SENATE COMMITTEES ON WATER, LAND,  
CULTURE AND THE ARTS AND HOUSING AND  
HAWAIIAN AFFAIRS  
ON MARCH 25, 2026 AT 1:02PM IN CR 224

**HB2049, HD3, RELATING TO HOUSING**

March 25, 2026

Aloha Chairs Lee, Chang, and Richards; Vice Chairs Inouye, Hashimoto, and Lamosao; and members of the Committees:

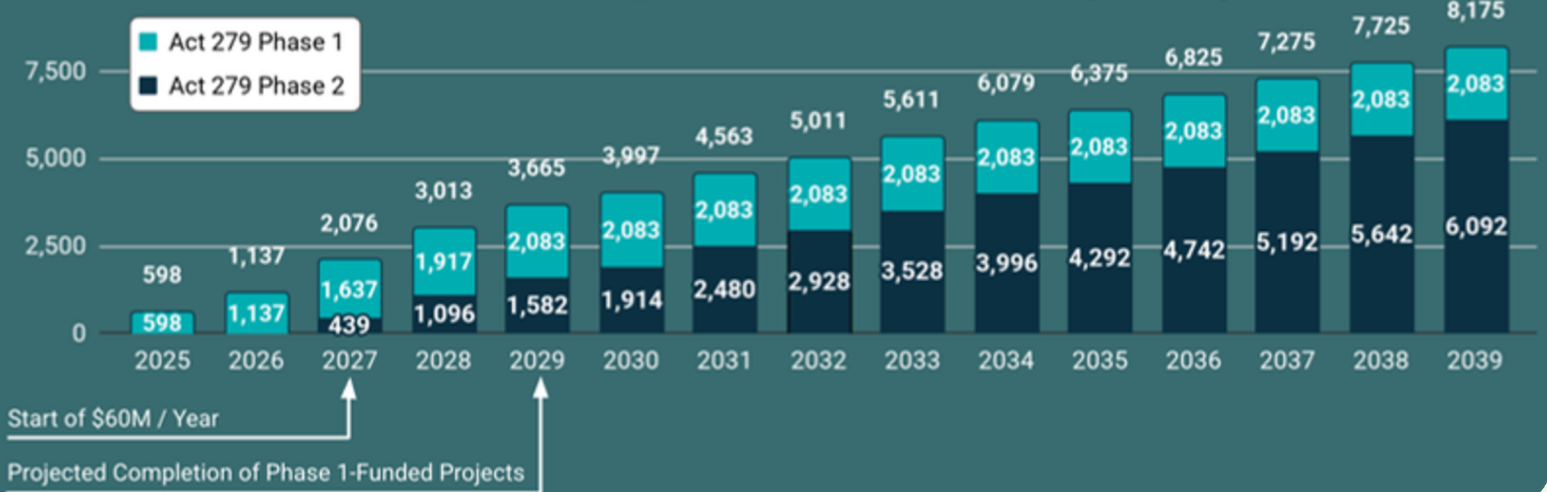
The Department of Hawaiian Home Lands (DHHL) strongly **supports** this bill which 1) restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, 2) adjusts the tax for multifamily properties to reflect value on a per-unit basis, and applies a cost-of-living adjustment to conveyance tax rates, 3) allocates revenues from conveyance tax collections, 4) allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund to fund infrastructure programs in areas that meet minimum standards of transit-supportive density, 5) allocates a portion of conveyance tax revenues to the Hawaiian Home Lands Infrastructure and Housing Special Fund and 6) establishes and appropriates funds out of the Hawaiian Home Lands Infrastructure and Housing Special Fund.

This bill would allocate thirty per cent or \$60,000,000, whichever is less, to be paid into the Hawaiian Home Lands Infrastructure and Housing Special Fund. At this rate, DHHL would be able to complete all twenty-eight (28) projects pursuant to Act 279, Session Laws of Hawaii 2022, within 10-12 years (see attachment). This bill would provide predictable funding for multi-year planning and infrastructure while also leveraging additional public and private capital for beneficiary housing.

Thank you for your consideration of our testimony.

# An Annual Appropriation of \$60M will enable DHHL to deliver more than 8,000 Lots by 2039, unlocking \$5.2 billion in Private Funding

## DHHL Site Development Lots Developed by Year



### Phase 1: Infrastructure Development (2029 Completion)

Based on internal projections, DHHL will exhaust the initial \$600 million from Act 279, used for site infrastructure for approximately 2,100 lots, by 2029.

### Housing Construction & Financial Model

Once site infrastructure is complete, private developers will build single- and multi-family units.

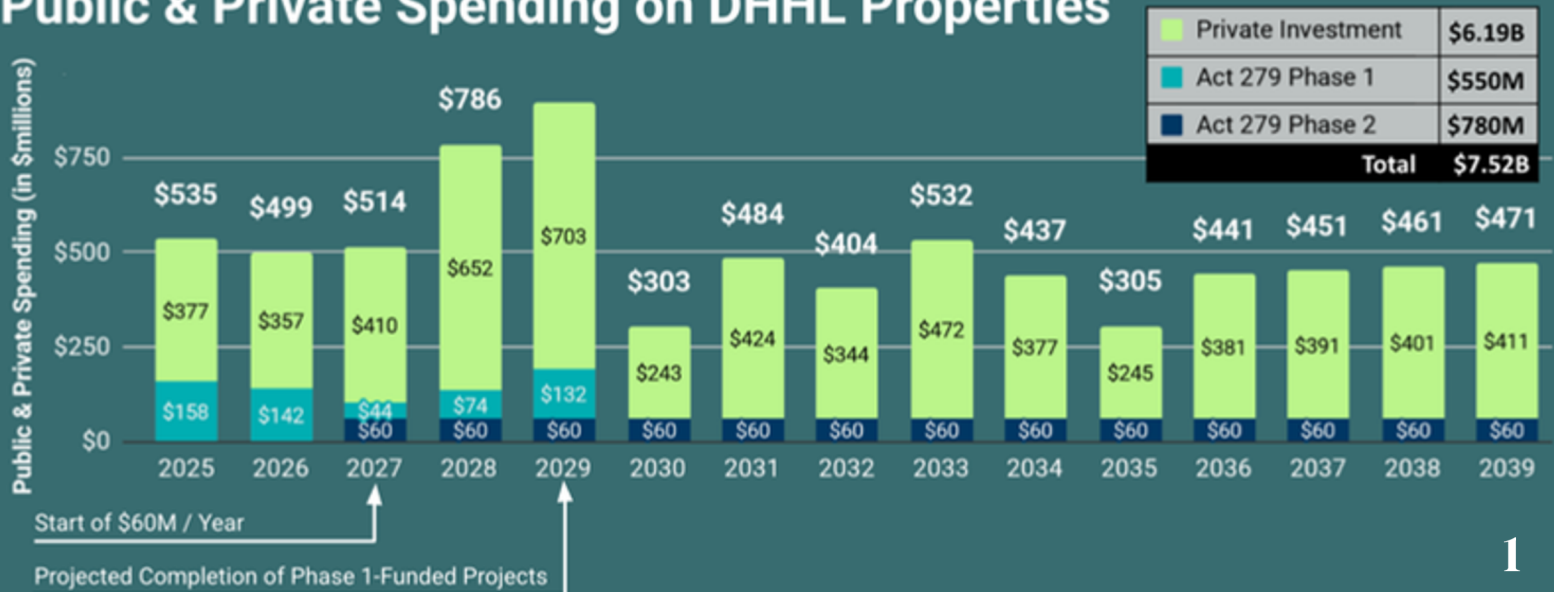
- **Average Vertical Construction Cost:** \$630,000\* per unit
- **Total Projected Private Development Cost:** \$6.19 billion

### Phase 2: Portfolio Completion (FY 2039 Projection)

With an additional \$60 million per year (starting in Fiscal Year 2027), DHHL expects to prepare site infrastructure for its entire portfolio, adding approximately 6,100 lots. All site infrastructure is projected to be complete by the end of Fiscal Year 2039.

\* Calculations assume 2.5% annual inflation for years 2026 and beyond.

## Public & Private Spending on DHHL Properties



# Exploring Financing Strategies

DHHL considered a comprehensive range of financial options for Phase 2 Act 279 funding and deliver developed lots to beneficiaries, with a focus on balancing speed of development with long-term Departmental stability.

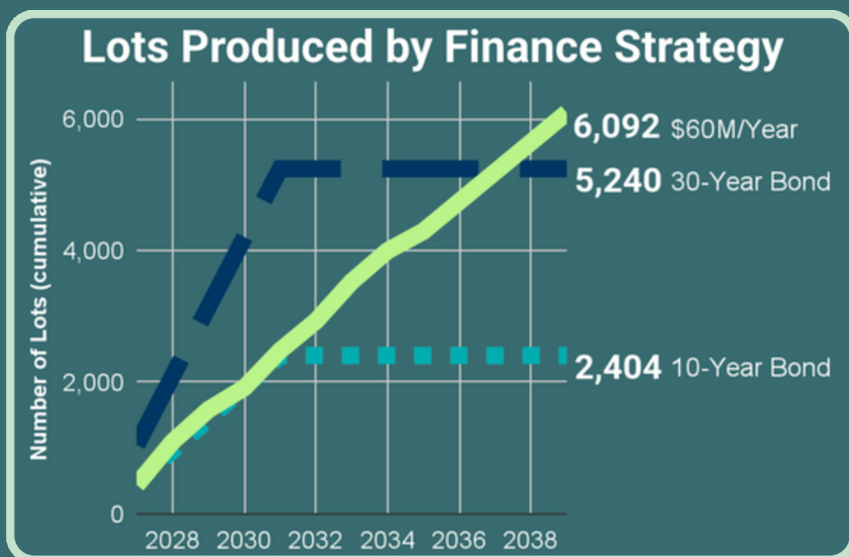
Recently, DHHL considered using annual state funding as a dedicated source for debt-service payments. This would provide a significant influx of funds for construction activities.

## Analysis of Bonding and Debt Financing

To determine the optimal finance strategy, DHHL considered the Return on Investment (ROI) for general obligation bonds. The results favor a direct cash-based approach. The findings were:

- **High Cost, Reduced Output:**
  - 10-Year Financing: This option would yield 60% fewer lots (only 2,404 developed vs. 6,092 projected), making it financially unviable.
  - 30-Year Financing: This option would produce 15% fewer lots (5,240 developed vs. 6,092 projected) while simultaneously incurring long-term debt.
- Bonding would require DHHL to allocate significant funds towards interest and financing costs instead of directly investing that capital into site construction and infrastructure development.

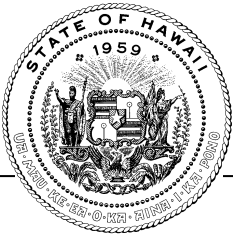
Ultimately, the analysis demonstrated that while debt financing might offer an upfront capital injection, its long-term cost drastically reduces the total number of lots DHHL can deliver, making it a poor fit for maximizing the program's impact.



Bond Period:	10-Years	30-Years
Total Borrowed	\$505.3M	\$1,103.5M
Interest Rate:	3.25%	3.50%
Term (Years):	10	30

Annual Debt Service:	\$60M	\$60M
Annual Principal:	\$43.6M	\$21.4M
Annual Interest:	\$16.4M	\$38.6M

Total Payments	\$600.0M	\$1,800M
Interest Payments:	\$94.7M	\$696.5M
Principal Payments	\$505.3M	\$1,103.5M



**STATE OF HAWAII  
OFFICE OF PLANNING  
& SUSTAINABLE DEVELOPMENT**

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

**SYLVIA LUKE**  
LT. GOVERNOR

**MARY ALICE EVANS**  
DIRECTOR

235 South Beretania Street, 6th Floor, Honolulu, Hawai'i 96813  
Mailing Address: P.O. Box 2359, Honolulu, Hawai'i 96804

Telephone: (808) 587-2846  
Fax: (808) 587-2824  
Web: <https://planning.hawaii.gov/>

Statement of  
**MARY ALICE EVANS, Director**

before the  
**SENATE COMMITTEES ON  
WATER, LAND, CULTURE AND THE ARTS  
&  
HOUSING  
&  
HAWAIIAN AFFAIRS**

Wednesday, March 25, 2026  
1:02 PM

State Capitol, Conference Room 224

in consideration of  
**HB 2049, HD 3  
RELATING TO HOUSING.**

Chairs Lee, Chang, and Richards, Vice Chairs Inouye, Hashimoto, and Lamosao, and Members of the Senate Committees on Water, Land, Culture and the Arts, Housing, and Hawaiian Affairs.

The Office of Planning and Sustainable Development (OPSD) **supports HB 2049, HD 3**, which restructures the conveyance tax to a marginal rate system and adjusts the tax for multifamily properties to reflect value on a per-unit basis and ties conveyance tax rates to a cost-of-living adjustment. It also allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund (DURF) to fund infrastructure programs in county-designated transit-oriented development (TOD) areas that meet minimum standards of transit-supportive density and establishes a dedicated conveyance tax allocation to the Department of Hawaiian Home Lands.

OPSD **supports** State investment in higher-density, mixed-use communities around rail stations and areas designated for TOD served by public transit—this allows individuals and households of all income ranges to live in proximity to goods, services, and other amenities and promotes more walkable, vibrant communities for all residents. This is in line with the TOD Council's Strategic Plan to have individuals and families living in a transit-friendly area where goods and services are near their residence.

As noted in the measure, the *TOD Infrastructure Finance and Delivery Strategy Study* conducted by OPSD pursuant to Act 88, Session Laws of Hawai'i 2021, found that new revenue

sources were needed to help address the significant funding gap for public infrastructure required in key TOD areas statewide.

A key recommendation of the Study was to increase revenues from available tax mechanisms, such as the conveyance tax, and to dedicate a portion of the increased tax revenues to address infrastructure and housing needs in TOD areas.

Thus, OPSD **supports** portions of the conveyance tax revenues to supportive housing and DURF for housing and infrastructure in county-designated TOD areas. These funding sources are essential to increasing and preserving Hawai'i's housing stock and increasing housing in transit-oriented communities.

Thank you for the opportunity to testify on this measure.

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:17:42 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Correna Pawn Simao	Testifying for Department of Hawaiian Homeland	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Correna K. Pawn Simao

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:01:27 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Anh Tran	Testifying for DHHL	Support	Written Testimony Only

Comments:

Aloha Senate Committee:

Please do the right thing and restructure the conveyance tax to adequately fund the home deliveries to our beneficiaries. As someone who has experienced being houseless firsthand, I can attest that it's a very self-demoralizing experience. Again, I urge you to do the right thing and support the restructuring of the conveyance tax. This could be one of the most consequential decisions you will ever make in your capacities.

Mahalo,

Tuan Tran

Honolulu, Hawai'i



## Testimony of the Oahu Metropolitan Planning Organization

### Committee on Water, Land, Culture and the Arts Committee on Housing Committee on Hawaiian Affairs

03/25/26 1:02 PM  
CR 224 & Videoconference

### HB2049 HD3 RELATING TO HOUSING

Dear Chairs Lee, Chang, and Richards III; Vice Chairs Inouye, Hashimoto, Lamosao; and Committee Members,

The O'ahu Metropolitan Planning Organization (O'ahuMPO) **supports HB2049 HD3**, which restructures the conveyance tax into a marginal rate system for residential properties, adjusts the tax structure for multifamily properties on a per-unit basis, and applies a cost-of-living adjustment to property value brackets. As amended, the measure distinguishes tax rates between owner-occupants and non-owner occupants, retains existing rates for properties without residential dwelling units, caps conveyance taxes as a percentage of the consideration paid for certain properties, and establishes the Hawaiian Home Lands Infrastructure and Housing Special Fund, allocating a portion of conveyance tax revenues to support infrastructure and housing development within Hawaiian Home Lands rather than directly to the Trust Fund.

According to the [U.S. Bureau of Labor Statistics](#), transportation was the second largest household expense in 2022, with many residents facing high combined housing and transportation costs. The Oahu Regional Transportation Plan (ORTP) identifies TOD as a critical strategy to address these challenges while indirectly improving safety by increasing the share of trips made by walking, bicycling, and transit. According to the [American Public Transportation Association \(2016\)](#), compact, transit-supportive communities are associated with lower vehicle speeds, fewer vehicle miles traveled, and reduced risk of crashes.

The restructuring of the conveyance tax, along with adjustments for multifamily properties on a per-unit basis, supports housing types that are most compatible with TOD and safer travel patterns. In addition, allocating conveyance tax revenues to the Hawaiian Home Lands Trust Fund advances the ORTP's equity goals by supporting communities that are disproportionately impacted by housing costs, long commutes, and traffic safety risks.

The OahuMPO is the federally designated Metropolitan Planning Organization (MPO) on the island of Oahu responsible for carrying out a multimodal transportation planning process, including the development of a long-range (25-year horizon) metropolitan transportation plan, referred to as the Oahu Regional Transportation Plan (ORTP), which encourages and promotes a safe, efficient, and resilient transportation system that serves the mobility needs of all people and freight (including walkways, bicycles, and transit), fosters economic growth and development, while minimizing fuel consumption and air pollution ([23 CFR 450.300](#)).

Mahalo for the opportunity to provide testimony on this measure.



## TESTIMONY IN SUPPORT HOUSE BILL 2049 HD3

### RELATING TO HOUSING

Ke Kōmike ‘Aha Kenekoa o ka Wai, ‘Āina, a me ka Mo‘omeheu a me nā Hana No‘eau  
(Senate Committee on Water, Land, and Culture and the Arts)

Ke Kōmike ‘Aha Kenekoa o ke Kuleana Hale Noho  
(Senate Committee on Housing)

Ke Kōmike ‘Aha Kenekoa o ke Kuleana Hawai‘i  
(Senate Committee on Hawaiian Affairs)

Ke Kapitala‘o Hawai‘i (Hawai‘i State Capitol)

Malaki 25, 2026

1:02 p.m.

Lumi 224

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Aloha e Chair Lee, Chair Chang, Chair Richards, and Members of the Committee on Water, Land, and Culture and the Arts, Committee on Housing, and Committee on Hawaiian Affairs.

The Office of Hawaiian Affairs (OHA) submits this testimony in **SUPPORT** of **HB2049 HD3**, which would provide a dedicated revenue funding stream for the Department of Hawaiian Homelands to meet its vital mission, while ensuring that the tax is structured progressively so as not to overly burden homeowners with properties valued below the \$1 million threshold.

This measure is an important step towards remedying the longstanding challenges the Department of Hawaiian Home Lands (DHHL) has faced with having sufficient, consistent funding streams to carry out its important mandate to provide its beneficiaries with housing. OHA’s constitutional and statutory responsibilities include advocating for the betterment of Native Hawaiians (including DHHL beneficiaries) and supporting public policies that promote stable housing, community well-being, and the responsible stewardship of land.

Consistent with these mandates and policy goals, OHA supports this measure which directly aligns with OHA’s *Mana i Maui Ola* Strategic Plan’s Strategies 5 and 6, which focus on increasing the numbers/percent of Native Hawaiians who own housing that meet their financial and wellbeing needs and supporting the implementation of the Hawaiian Homes Commission Act, including by increasing housing units on Hawaiian

Home Lands.<sup>1</sup> OHA itself has committed \$3 million annually to cover DHHL debt service payments on infrastructure bonds as part of its longstanding commitment to support DHHL's infrastructure needs.

The measure's annual allocation of up to 30% or \$60 million to the Hawaiian Home Lands infrastructure and housing special fund is an important step by the State of Hawai'i to help DHHL better provide housing opportunities for Native Hawaiians. Although DHHL has made important strides in recent years to build new housing, expand infrastructure, and issue project leases—all supported by Act 279 (2022) funding—an alarmingly large number of DHHL beneficiaries remain on the DHHL waitlist. As such, this measure is critical to ensure continued support of DHHL's ongoing work to address the waitlist in meaningful ways by providing consistent infrastructure and housing development funding.

Importantly, the measure's marginal rate structure, and the fact that the conveyance tax is only paid one time upon sale of real property minimizes impacts on working class families, while also ensuring that those owning homes of greater value pay a larger percentage of conveyance tax that aligns with the higher property values and higher profits they stand to earn. To further ensure fairness and equity with respect to structure of the tax, OHA questions the basis for taxing properties used as short term rentals for some portion of the year at the higher marginal rate (page 11 line 19 to page 12 line 3). A property that has been qualified by the county for homeowner exemption is presumably being used primarily for residential use and not simply as an investment or income generating property. Further, **OHA supports maintaining funding for the State's Legacy Land Program, HRS § 173A-5, at 10%, or a *minimum* of \$10 million, given the increased revenue expected to be generated by the proposed conveyance tax increase.**

Mahalo for the opportunity to testify in support of this bill.

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<sup>1</sup> *Mana i Maui Ola, OHA's 15-Year Strategic Plan for 2020-2035*, [https://www.oha.org/wp-content/uploads/MiMO\\_StrategicPlan-1.pdf](https://www.oha.org/wp-content/uploads/MiMO_StrategicPlan-1.pdf) at 5.



## HIPHI Board

May Okihiro, MD, MS  
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Department of Pediatrics

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Hawai'i Health Partners

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JoAnn Tsark, MPH  
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Hawaiian Research Office

Danette Wong Tomiyasu, MBA  
Retired, Hawai'i State Department of  
Health

## HIPHI Initiatives

Coalition for a  
Tobacco-Free Hawai'i

Community-Based Research &  
Evaluation

Community Health  
Worker Initiatives

Environmental Health

Hawai'i Climate Change and Health  
Working Group

Hawai'i Drug & Alcohol-Free Coalitions

Hawai'i Immunization Coalition

Hawai'i Oral Health Coalition

Hawai'i Public Health Training Hui

Healthy Eating + Active Living

Kūpuna Collective/Healthy Aging &  
Community Living

Public Health Workforce Development

Date: March 22, 2026

To: Sen. Chris Lee, Chair  
Sen. Lorraine R. Inouye, Vice Chair  
Members of the Senate Committee on Water, Land, Culture and Arts

Sen. Stanley Chang, Chair  
Sen. Troy N. Hashimoto, Vice Chair  
Members of the Senate Committee on Housing

Sen. Herbert M. "Tim" Richards III, Chair  
Sen. Rachele Lamosao, Vice Chair  
Members of the Senate Committee on Hawaiian Affairs

Re: Support for HB 2049 HD3, Relating to Housing

Hrg: March 25, 2026 at 1:02 PM in Conference Room 224

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Hawai'i Public Health Institute (HIPHI)<sup>1</sup> **supports HB 2049 HD3**, relating to housing, which restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, adjusts the tax for multifamily properties to reflect value on a per-unit basis, and applies a cost-of-living adjustment to conveyance tax rates to generate revenue, including for housing.

### Housing Crisis Is A Public Health Matter

Hawai'i is experiencing one of the most severe housing crises in the nation. On O'ahu, the median single-family home price now exceeds \$1 million.<sup>2</sup> The gap between home prices and local incomes is extreme: the typical Honolulu household would have to spend more than 70 percent of its income on a mortgage, far above affordability standards.<sup>3</sup>

As a result, only about 20 percent of Hawai'i households can afford a median-priced single-family home, leaving the vast majority priced out of ownership.<sup>4</sup> These costs force families to spend unsustainable portions of their income on housing, with Hawai'i households paying roughly half of their median

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<sup>1</sup> Hawai'i Public Health Institute's mission is to advance health and wellness for the people and islands of Hawai'i. We do this through expanding our understanding of what creates health of people and place, fostering partnerships, and cultivating programs to improve policies, systems, and the environments where people live, learn, work, age, and play.

<sup>2</sup> [June 2025 Market Report](#), Honolulu Board of Realtors.

<sup>3</sup> [The gap between median home prices and household income in Hawai'i? It's 'scary'](#), Hawai'i News Now, 2024.

<sup>4</sup> [The Hawai'i Housing Factbook](#) 2024, UHERO, May 2024.



monthly income toward rent, the highest rate in the nation.<sup>5</sup> The result is displacement, outmigration, and rising homelessness across the islands.

### **Native Hawaiians Are Disproportionately Harmed**

Native Hawaiians experience some of the most severe housing inequities in the state. They are significantly overrepresented in Hawai'i's houseless population, making up roughly 40% of those experiencing homelessness, despite representing only 20% of the population.<sup>6</sup> Structural barriers to housing are also reflected in the long-standing Department of Hawaiian Home Lands waitlist, which includes tens of thousands of Native Hawaiian beneficiaries seeking homesteads.<sup>7</sup> These disparities are rooted in historic land dispossession and ongoing economic inequities, and they contribute to disproportionate rates of poverty among Native Hawaiian families. Therefore, addressing Hawai'i's housing crisis requires targeted investment in Native Hawaiian housing opportunities.

### **Investing In Hawai'i's People**

Compared to other high-cost areas, Hawai'i's conveyance tax rates remain relatively low, even for multimillion-dollar property sales. This measure generates revenue by restructuring the conveyance tax, with specified allocations going toward the Rental Housing Revolving Fund, Dwelling Unit Revolving, and Hawaiian Home Lands Trust Fund. Taken together, these allocations create a dedicated funding stream to meet Hawai'i's urgent housing needs that will produce at least \$70 million annually, with the potential to generate hundreds of millions in years with high numbers of property transactions.

A significant share of high-value real estate sales, particularly luxury properties above \$4 million, are purchased by out-of-state investors, meaning wealth generated from Hawai'i land is often extracted out of the state.<sup>8</sup> This proposal modernizes the conveyance tax system by restructuring it into a marginal rate structure, ensuring that higher-value property sales are taxed at higher rates while protecting lower-value and local housing transactions. Doing so asks those who profit the most from Hawai'i's real estate market to contribute more toward solving the housing crisis.

Housing is a critical social determinant of public health. Accordingly, we urge you to support this bill to advance housing equity for our most vulnerable residents.

Mahalo,

A handwritten signature in black ink that reads "Kris Coffield".

Kris Coffield  
Policy and Advocacy Associate

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<sup>5</sup> [States Where People Spend the Most & Least on Housing](#), WalletHub, April 2025.

<sup>6</sup> [Native Hawaiian and Pacific Islanders' Identity and Housing Status: The Impact on Historical Trauma and Perceived Stress](#), International Journal of Environmental Research and Public Health, September 2024.

<sup>7</sup> [Fixing the Backlog of Native Hawaiians Waiting for Homesteads](#), Hawai'i Business Magazine, 2019.

<sup>8</sup> [Preserving Hawai'i](#), Hawai'i Appleseed, February 2024.

March 25, 2026

**The Honorable Chris Lee, Chair**

Senate Committee on Water, Land, Culture and the Arts

**The Honorable Stanley Chang, Chair**

Senate Committee on Housing

**The Honorable Herbert M. "Tim" Richards, III, Chair**

Senate Committee on Hawaiian Affairs

State Capitol, Conference Room 224 & Videoconference

**RE: House Bill 2049, HD3, Relating to Housing**

**HEARING: Wednesday, March 25, 2026, at 1:02 p.m.**

Aloha Chair Lee, Chair Chang, Chair Richards, and Members of the Joint Committees:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawaii and its over 10,000 members. HAR **opposes** House Bill 2049, HD3, which restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, adjusts the tax for multifamily properties to reflect value on a per-unit basis, and applies a cost-of-living adjustment to conveyance tax rates. Allocates revenues from conveyance tax collections. Allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund to fund infrastructure programs in areas that meet minimum standards of transit-supportive density. Allocates a portion of conveyance tax revenues to the Hawaiian Home Lands Infrastructure and Housing Special Fund. Establishes and appropriates funds out of the Hawaiian Home Lands Infrastructure and Housing Special Fund. Effective 7/1/3000.

Historically, the Conveyance Tax was not intended as a revenue-generating tax. It was originally designed to cover the administrative costs to assist the Department of Taxation in determining the market value of properties transferred. Over the years, the Legislature increased Conveyance Tax rates to increase funding for the general fund and to carve out special funding for the Land Conservation Fund and the Rental Housing Revolving Fund. While these programs have inherent value, we believe these programs are best funded through the general fund and should go through the regular budgetary process, like any other state program funded by the Legislature.

HAR believes that the Conveyance Tax structure could benefit from reform and appreciates the Legislature's willingness to entertain such changes. However, we have concerns about changes to the caps for the existing special funds and the additional funding carve-outs created, as this sets a precedent for future programs and departments to seek special funding through the Conveyance Tax instead of the regular budgetary process overseen directly by legislators.

Moreover, the challenge with linking funding to the Conveyance Tax is that when the real estate market is down, there may not be enough funds to pay for the programs it supports. The Conveyance Tax is then often targeted for an increase to cover these programs. However, when the market is up, there are excess funds over and above the programs' needs. This becomes a cyclical issue, and the Conveyance Tax is never lowered, even in an up market, thereby contributing to the ever-increasing cost of housing in our state.

HAR would also note that the Conveyance Tax applies even if someone sells a property at a loss. Often, it is the seller who pays the Conveyance Tax. This makes it a punishing tax, especially for someone who is already struggling financially and needs to sell their assets. One pays the same Conveyance Tax regardless of whether the property is sold at a loss or a profit. If there is a profit, real property is also taxed with capital gains.

The Conveyance Tax, as it stands today, applies not only to residential property such as single-family homes and condominiums, but also to the conveyance of multi-family rentals, land for residential subdivisions, mixed-income and mixed-use properties, and commercial, resort, and agricultural lands. However, residential properties are the only property type subject to the highest increase under the newly restructured rates. We are concerned that Hawaii's homeowners are disproportionately shouldering the burden of increasing revenue for the state and respectfully ask the Legislature to consider other options.

We appreciate the Legislature's consideration of these concerns and respectfully request the opportunity to participate in future discussions regarding potential reforms to the Conveyance Tax.

Mahalo for the opportunity to testify on this measure.



## CATHOLIC CHARITIES HAWAII

### SUPPORT FOR HB 2049 HD3: RELATING TO HOUSING

TO: Senate Committees on Water, Land, Culture and the Arts, Housing, and  
Hawaiian Affairs  
FROM: Betty Lou Larson, Legislative Liaison, Catholic Charities Hawai'i  
Hearing: Wednesday, 3/25/26; 1:02 PM; CR 224 and via Videoconference

Chair Lee, Chair Chang, Chair Richards, and Members, Committees on Water, Land, Culture and the Arts, Housing, and Hawaiian Affairs:

My name is Betty Lou Larson with Catholic Charities Hawai'i. Thank you for the opportunity to testify in **strong support of HB 2049 HD3 with two amendments**. This bill restructures the conveyance tax to a marginal rate system for residential properties and adjusts the tax rates. It changes allocations and allocates portions of the conveyance tax revenues to additional Funds.

Catholic Charities Hawai'i is a community-based organization that has served Hawai'i for over 78 years, assisting more than 40,000 individuals statewide each year. We provide a wide range of services for children, families, kūpuna, immigrants, and individuals experiencing homelessness. We have a long history of addressing affordable housing and homelessness.

The conveyance tax is a critical funding tool to provide ongoing and predictable funding for the long-term needs in our state. Hawai'i's conveyance tax is significantly lower than that in comparable high-cost areas of the US. With our housing crisis, now is the time to overhaul this tax. With the increase in revenues, the bill proposes to allocate 30% of these tax revenues to the Hawaiian Homes Lands Infrastructure and Housing Special Fund, and 20% to the Dwelling Unit Revolving Fund (DURF). Both are critical State needs. Funding for infrastructure is currently a very fragmented process. Funding DURF would address this significant barrier to creating affordable housing and mixed-use development near transit. Funding the Hawaiian Homes initiatives would support the State's obligations to create housing for native Hawaiians.

However, this bill would reduce the percentage of this tax's revenues to the Rental Housing Revolving Fund (RHRF) from **50% to 20%**. The conveyance tax revenues are the only ongoing and predictable funding for the RHRF to create affordable rental housing. There is ever growing demand for RHRF gap funding to make rental projects feasible to build. This housing is essential to prevent homelessness and enable many local families to remain in Hawai'i. We urge you to balance the dire need throughout our state for affordable rentals with the other priorities included. **We respectfully urge you to allocate 30% (with a cap of \$60 million) of conveyance tax revenues to the Rental Housing Revolving Fund.**

To end homelessness, a top State Priority, ongoing and stable funding for services is essential. **We respectfully urge you to allocate 10% of conveyance tax revenues, capped at \$20 million, for a Homeless Services Special Fund.**



CLARENCE T. C. CHING CAMPUS • 1822 Ke'eaumoku Street, Honolulu, HI 96822  
Phone (808) 527-4813 •



### **Homeless Services at Risk:**

Given the uncertainty surrounding the federal budget, Hawai'i's homeless service system is facing serious risk. The February 22, 2026 *HUD Impact report* by Partners In Care, warns that **“The O`ahu Continuum of Care (COC) faces catastrophic housing losses if HUD does not automatically renew FY 2025 COC Program grants.** These grants support Permanent Supportive Housing, Rapid Rehousing, and Joint Transitional Housing-Rapid Rehousing projects serving Hawai'i's most vulnerable residents.”

Without these renewals, formerly homeless individuals who are now stably housed could be immediately displaced, with ripple effects on landlords, healthcare systems, youth transition systems and disaster response infrastructure.

Dedicating 10% of the conveyance tax revenues to a Homeless Services Special Fund would provide predictable, sustainable funding for proven programs. Services are the “infrastructure” that are critical to success. It would allow the State to strategically invest in new initiatives that advance our shared goal of ending homelessness.

**Catholic Charities Hawaii urges your support for this bill, including the two suggested amendments to strengthen the State's capacity to effectively address homelessness.** If you have any questions, please contact Betty Lou Larson, at (808) 527-4813.



March 23, 2026

Senator Chris Lee, Chair  
Senator Lorraine Inouye, Vice Chair  
Committee on Water, Land, Culture and the Arts

Senator Stanley Chang, Chair  
Senator Troy Hashimoto, Vice Chair  
Committee on Housing

Senator Tim Richards, Chair  
Senator Rachele Lamosao, Vice Chair  
Committee on Hawaiian Affairs

RE: **HB 2049 HD3 - Relating to Conveyance Tax**  
**Hearing date – March 25, 2026 at 1:02 PM**

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

Thank you for allowing NAIOP Hawaii to submit testimony in **OPPOSITION to HB 2049 HD3 – RELATING TO CONVEYANCE TAX**. NAIOP Hawaii is the Hawaii chapter of the nation's leading organization for office, industrial, retail, residential and mixed-use real estate. NAIOP Hawaii has over 200 members in the State including local developers, owners, investors, asset managers, lenders, and other professionals.

HB 2049 HD3 restructures the current conveyance tax system with the following proposed amendments:

1. Changes the current flat conveyance tax structure from a flat bracket to a marginal tax rate system for residential properties (both owner occupant and non-owner occupant properties).
2. Proposes blanked out increases in the conveyance tax rates per tier.
3. Reclassifies certain multifamily housing and creating a new conveyance tax category for property with no residential dwelling units.
4. Introduces an annual cost-of-living adjustment (COLA) to the conveyance tax value thresholds.

5. Changes allocations of conveyance tax to the Dwelling Unit Revolving Fund (DURF), Rental Housing Revolving Fund (RHRF) and establishes a Hawaiian Home Lands Trust Fund.

First, we understand and acknowledge the intent of the bill to generate revenue to fund DURF, RHRF and DHHL. To be clear, NAIOP supports DHHL as an essential piece to solving Hawaii's affordable housing crisis. However, NAIOP Hawaii has always held the position that the conveyance tax was intended as an administrative fee to cover the State's cost to record conveyances and was never intended to be a revenue generating tax.

NAIOP Hawaii is particularly concerned that HB 2049 HD3 materially increases conveyance taxes on commercial and investment real estate, including office, industrial, retail, hospitality, and mixed-use properties. The bill creates a new category under proposed HRS §247-2(a)(3) applicable to the "sale, lease, sublease, or assignment of any property with no residential dwelling unit." This provision appears to encompass virtually all non-residential real estate and long-term commercial lease transactions. Under existing law and administrative rules, conveyance tax already applies to leases and assignments with remaining terms of five years or more. HB 2049 HD3 increases the tax burden on these transactions by raising applicable rates.

For large commercial properties, conveyance tax represents a substantial upfront transaction cost. Increasing this cost directly reduces the capital available for reinvestment in building upgrades, tenant improvements, sustainability improvements, and adaptive reuse projects. In many cases, these additional costs can render otherwise viable transactions economically infeasible. Reduced transaction activity would ultimately have the opposite of the intended effect—leading to fewer property transfers, lower redevelopment activity, fewer construction jobs, reduced general excise tax revenues, and, paradoxically, less overall conveyance tax collected by the State.

HB 2049 HD3 disproportionately penalizes high value residential properties with significant unintended consequences. Under HB 2049 HD3, high-value residential transactions are subject to sharply increased marginal tax rates at the upper tiers. These properties already contribute disproportionately to State and County revenues through real property taxes, general excise taxes on construction and services, and employment generated through property management, maintenance, and redevelopment. Singling out these transactions for steep marginal conveyance tax increases risks diminishing these broader economic contributions.

Second, HB 2049 HD3 also introduces a COLA mechanism requiring annual adjustment of the conveyance tax value thresholds based on the Urban Hawai'i Consumer Price Index. This mechanism introduces an additional layer of complexity and potential confusion in an already complicated tax structure. *Further, the language remains unclear as to whether the COLA applies to the valuation tiers or the rates themselves.*

NAIOP Hawai'i recognizes that indexing thresholds may reduce "bracket creep" in purely inflationary environments. However, the COLA mechanism proposed in HB 2049 HD3 raises several concerns. First, while COLA indexing may mitigate inflationary effects at the margin, it does not offset the substantial rate increases and structural changes imposed elsewhere in the bill. The net effect remains a significant increase in conveyance tax burdens on both residential and commercial transactions. Second, automatic indexing reduces predictability for long-term investment underwriting. Real estate projects often require multi-year planning horizons, and automatic statutory adjustments, without legislative review, add uncertainty to transaction costs that investors must price into their decisions.

Third, although conveyance tax is typically paid by sellers, increased transaction costs are ultimately capitalized into property values and rents. HB 2049 HD3's increased conveyance tax burden on commercial properties will be passed through to tenants over time, including small local businesses leasing office, retail, and industrial space. This further exacerbates Hawai'i's already high cost of doing business.

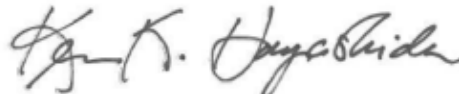
This increase in conveyance tax will impact investment in large commercial properties throughout the state. The acquisition of new commercial property comes with additional investment to redevelop and increase value of the asset. The increase of conveyance tax would result in less capital to invest into the property, and thus, would make the transaction economically infeasible. In turn, less property transactions would occur leading to: 1) an overall decrease in conveyance tax received by the State; and 2) a meaningful reduction in economic activity as the acquisition of large properties typically comes with additional investment to redevelop and increase value of the asset; 3) decreased GET revenues and jobs.

NAIOP Hawaii understands the intent behind the allocation to DHHL, however, if conveyance tax is to be significantly increased and converted to a marginal tax for revenue generating purposes, then the revenue should be allocated to RHRF, DURF and tier II funding available to all forms of affordable housing projects and allocated as projects display readiness.

NAIOP Hawaii is concerned that this increase in conveyance taxes will reduce the private sector's investment in long term projects which stimulates economic activity in the State. Hawaii is already rated as one of the least business friendly states in the nation and increasing this tax rate will further discourage much needed investment here locally. Rather, additional efforts to encourage investment in Hawaii and incentivize the creation of new projects and businesses in Hawaii would stimulate our economy by creating jobs and tax revenue.

Accordingly, NAIOP Hawaii respectfully recommends that **HB 2049 HD3 be deferred.**

Mahalo for your consideration,



Ken Hayashida, President  
NAIOP Hawaii



**Hawai'i State Senate**  
**Committees on Water, Land, Culture and the Arts,**  
**Housing, and Hawaiian Affairs**  
HB2049, HD3 – Relating to Housing

**RE: Strong support of HB2049, HD3**

March 25, 2026

Aloha Chairs Lee, Chang, and Richards; Vice Chairs Inouye, Miyake, and Lamosao; and Members of the Committee

Hawaiian Council writes in **strong support of HB2049, HD3**, to support the restructure of conveyance tax to better reflect shifts in Hawai'i's housing industry and allocate portions of the tax's revenues towards the Hawaiian Home Lands Trust Fund.

The existing conveyance tax structure is ill-suited for Hawai'i's housing market and disproportionately affects low- and middle-income families, including Native Hawaiian households. Currently, owners of affordable multifamily housing are subject to significantly higher conveyance tax rates relative to the market per-unit cost. The lack of updates to property value thresholds to match inflation and rising housing costs mean that low- and middle-income households are subject to rates disproportionate to their reflected tax bracket. These discrepancies have reverberating effects across Hawai'i's housing market, including increasing the cost of rentals and further pressuring local families to be priced out of the state.

Hawaiian Council has worked extensively to alleviate the pressures of financial burdens on families through housing initiatives like our mortgage relief and Kāko'o Maui programs. However, the current demand significantly exceeds the resources available at the organizational level. The proposal to transition to a marginal rate system reflective of present-day housing costs, along with allocating a portion of conveyance tax revenues to the Hawaiian Home Lands Trust Fund, addresses the systemic issues affecting Native Hawaiian households while simultaneously advancing the community towards a more affordable Hawai'i nei.

**HAWAIIANS ADVANCING HAWAI'I**

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[www.hawaiiancouncil.org](http://www.hawaiiancouncil.org)



Iwi o ku'u iwi, the bones of my bones—there is no Hawai'i if Kanaka 'Ōiwi and their families are severed from the lands they have cared for and stewarded for generations. For these reasons, Hawaiian Council respectfully urges the committee to **PASS HB2049, HD3**. Mahalo for your commitment to Kanaka 'Ōiwi and their right to affordable housing for generations to come.

Me ke kāko'o mau,

**Madelyn McKeague**

Director of Advocacy, Hawaiian Council

**HAWAIIANS ADVANCING HAWAI'I**

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# HAWAII APPLESEED

## CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice  
**Support for HB2049 HD3 – Relating to Conveyance Tax**  
Senate Committees on Water, Land, Culture and the Arts; Housing; & Hawaiian Affairs  
Wednesday, March 25, 2025 at 1:02PM Conf. Rm. 224 and via Videoconference

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Aloha Chair Lee, Chair Chang, Chair Richards, Vice Chair Inouye, Vice Chair Hashimoto, Vice Chair Lamasao, and members of the committees;

Mahalo for the opportunity to testify in **strong support of HB2049 HD3**, which would modernize Hawaii's conveyance tax structure, reduce the tax burden on the average resident homeowner, increase the burden of conveyance tax on investment owners, and create a dedicated 20% allocation to the Dwelling Unit Revolving Fund (DURF) and a 30% allocation for the Department of Hawaiian Home Lands (DHHL).

Conveyance taxes are a fair way to ensure that those who benefit most from Hawaii's real estate market help pay for housing and infrastructure our communities need. By capturing revenue from real estate transactions, we create a direct link between market activity and community investment. When property values and sales increase, generating more conveyance tax revenue, we are able to expand our response to the heightened housing affordability challenges that often accompany such market conditions. These taxes help ensure that the competitive real estate that impacts our residents contributes to meeting the increased housing and infrastructure demands that it creates.

However, the current conveyance tax structure is inadequate to address Hawaii's needs. Our housing crisis has intensified while our infrastructure and housing needs, particularly around transit-oriented development, have grown substantially. Yet Hawaii's current conveyance tax rates have remained unchanged since 2009, despite dramatic increases in property values.

HB2049 HD3 recognizes that real estate transactions in Hawaii's high-cost market should contribute more equitably and aims to rectify this issue by:

- Implementing a more progressive rate structure that primarily impacts high-value investment properties while protecting owner-occupants,
- Applying a cost-of-living adjustment mechanism that prevents future erosion of these critical revenue streams
- Creating a dedicated 10% allocation to the Dwelling Unit Revolving Fund (DURF)
- Establishing and creating a dedicated 8% allocation to a Supportive Housing Special Fund



# HAWAII APPLESEED

## CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice  
**Support for HB2049 HD3 – Relating to Conveyance Tax**  
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### **Infrastructure Needs around TOD**

The Dwelling Unit Revolving Fund (DURF), established in 1970, supports infrastructure investments connected to housing development, crucial for maintaining housing production aligned with our increasing demand. Hawaii was given a D+ rating by the American Society of Civil Engineers in the “2019 Hawaii Infrastructure Report Card”<sup>1</sup>. Lack of adequate infrastructure further exacerbates delays to our needed additional housing construction. Increasing funding to DURF is necessary to reach the housing goals across the state. Hawai'i Appleseed commends the legislature for proposing a 20% dedicated fund from high cost property sales to address our infrastructure needs.

### **Housing Development Needs**

The 2019 Hawaii Housing Planning (HHPS 2019) Study identified the need for 50,000 additional housing units by 2025 to meet pent-up demand<sup>2</sup>. Estimates from the HHPS 2019 indicated that over 50 percent of our housing production needs to be affordable rentals (0-100% AMI) for low-income and workforce families to meet demand. The RHRF provides financing for Low Income Housing Tax Credit (LIHTC) projects for individuals making 0-60% AMI and financing for Tier 2 program which utilizes the RHRF for 80-100% AMI focused projects. Without financing of DURF for our infrastructure needs we will not be able to address the housing needs across the state<sup>3</sup>.

### **Department of Hawaiian Homelands**

Since the 1978 constitutional convention the legislature has continued to ignore the constitutional mandate to sufficiently fund the Department of Hawaiian Homelands.<sup>4</sup> In 2022, Act 279 invested a historic one-time appropriation \$600M into the department,<sup>5</sup> and as of 2025 the department has estimated it needed \$800M in additional financing to produce around 6,000 homestead lots.<sup>6</sup> Native Hawaiians make up roughly 20-24% of our population but about 40% of the incarcerated

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<sup>1</sup> ASCE, “2019 Hawaii Infrastructure Report Card”,  
[https://infrastructurereportcard.org/wp-content/uploads/2021/07/ASCE-24199\\_Full-REPORT-2019-FINAL.pdf](https://infrastructurereportcard.org/wp-content/uploads/2021/07/ASCE-24199_Full-REPORT-2019-FINAL.pdf)

<sup>2</sup> “Hawaii Housing Planning Study, 2019” HHFDC, December 2019, pg. 38  
[https://dbedt.hawaii.gov/hhfdc/files/2020/01/FINAL-State\\_Hawaii-Housing-Planning-Study.pdf](https://dbedt.hawaii.gov/hhfdc/files/2020/01/FINAL-State_Hawaii-Housing-Planning-Study.pdf)

<sup>3</sup> “TOD Infrastructure Finance and Delivery Strategy”  
[https://files.hawaii.gov/dbedt/op/lud/Reports/TOD\\_InfraFin\\_Strategy\\_20231221.pdf](https://files.hawaii.gov/dbedt/op/lud/Reports/TOD_InfraFin_Strategy_20231221.pdf)

<sup>4</sup> “DHHL’s Fight for Funding”  
<https://dhhl.hawaii.gov/reports/nelson/>

<sup>5</sup> Act 279, SLH 2022

<sup>6</sup> Honolulu Star-Advertiser “DHHL expects to meet deadline to spend \$600M” December 2, 2025  
<https://dhhl.hawaii.gov/wp-content/uploads/2025/12/12.2.2025-HSA-DHHL-expects-to-meet-deadline-to-spend-600M.pdf>



# HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai‘i Appleseed Center for Law and Economic Justice  
**Support for HB2049 HD3 – Relating to Conveyance Tax**  
Senate Committees on Water, Land, Culture and the Arts; Housing; & Hawaiian Affairs  
Wednesday, March 25, 2025 at 1:02PM Conf. Rm. 224 and via Videoconference

population in Hawaii, and it costs over \$100,000 a year to incarcerate one person here.<sup>7</sup> **In FY26, we are budgeting on the order of over \$300M for our corrections system, compared with about \$185M for DHHL.**<sup>8</sup> In other words, **the State is spending far more to cage Native Hawaiians than to house them** in their own homeland. HB2049 would be a step in the right direction, allocating 30% or \$60M, whatever is less, annually to DHHL.

### **Marginal Tax Rate**

A marginal rate system prevents the "cliff effect" that exists in Hawaii's current tax structure, where a small increase in property value can trigger a dramatically higher tax bill on the entire amount. This creates artificial market barriers and incentivizes price manipulation to avoid threshold crossings. The proposed marginal rate system, modeled after the income tax structure, would apply higher rates only to the portion of a property's value exceeding each threshold. This approach ensures a fairer tax burden while creating a smoother, more equitable progression that better reflects the ability to pay and market realities. It's important to note this would only apply to residential classified properties and leave commercial and agricultural rates where they are.

Currently, as written HB2049 HD3 would max out the special funds and increase revenue to the general fund. **HB2049 HD3 Revenue Allocation (Millions):**

	<b>FY2027</b>	<b>FY2028</b>	<b>FY2029</b>	<b>FY2030</b>	<b>FY2031</b>
<b>DHHL Special Fund</b>	\$60.0M	\$60.0M	\$60.0M	\$60.0M	\$60.0M
<b>RHRF</b>	\$40.0M	\$40.0M	\$40.0M	\$40.0M	\$40.0M
<b>DURF</b>	\$40.0M	\$40.0M	\$40.0M	\$40.0M	\$40.0M
<b>LUCF</b>	\$10.0M	\$10.0M	\$10.0M	\$10.0M	\$10.0M
<b>General Fund</b>	\$120.8M	\$128.3M	\$136.3M	\$144.4M	\$152.6M
<b>Total</b>	\$270.8M	\$278.6M	\$268.3M	\$294.4M	\$302.6M

Mahalo for your time and consideration.

<sup>7</sup> "Native Hawaiians are Overrepresented in Prisons. Cultural Education Could Help" Charlotte West, May 21, 2023. <https://www.civilbeat.org/2023/05/native-hawaiians-are-overrepresented-in-prisons-cultural-education-could-help/>

<sup>8</sup> [Hawaii Budget Primer FY2025-26](#)

March 25, 2026, 1:02 p.m.  
Hawaii State Capitol  
Conference Room 224 and Videoconference

**LATE**

**To: Committee on Water, Land, Culture and the Arts**

**Sen. Chris Lee, Chair**  
**Sen. Lorraine R. Inouye, Vice Chair**

**Committee on Housing**

**Sen. Stanley Chang, Chair**  
**Sen. Troy N. Hashimoto, Vice Chair**

**Committee on Hawaiian Affairs**

**Senator Herbert M. "Tim" Richards, III, Chair**  
**Senator Rachele Lamosao, Vice Chair**

**From: Grassroot Institute of Hawaii**

**Ted Kefalas, Director of Strategic Campaigns**

TESTIMONY IN OPPOSITION TO HB2049 HD3 — RELATING TO HOUSING

Aloha Chairs, Vice Chairs and other Committee Members,

The Grassroot Institute of Hawaii **opposes** [HB2049 HD3](#), which would modify the structure of the conveyance tax as it applies to residential properties.

The stated intent of the bill is to increase tax revenues in order to fund certain projects, and it would attempt to achieve this goal by imposing a sizable tax hike on high value residential properties.

Grassroot appreciates and generally supports the change to a marginal tax rate; however, we are concerned that the proposed tax hikes could harm the economy, negatively affect Hawaii's housing market and reduce the amount of tax revenues the state and counties collect.

A report by the Sage Policy Group on real estate transfer taxes — exactly the type of tax proposed in this bill — noted that such laws can “lead to decreases in population, real incomes, real estate transactions, investment in structures, and quality of the built environment.”<sup>1</sup>

When applied to high value properties, transfer taxes reduce investment in residential properties, leading to lost jobs and reduced economic activity.

For example, a property sold for \$2.5 million to a buyer eligible for a county property tax home exemption would face a tax bill of \$12,500 under the current conveyance tax system. Under the HD3 draft of this bill, that buyer would pay \$26,750 — more than double the current tax bill.

It is also important to note that this measure could actually wind up reducing the amount of tax revenues the states and counties collect because higher conveyance taxes have been shown to reduce sales prices.<sup>2</sup>

Furthermore, language in this bill could make it harder to convert short-term rentals into owner-occupied housing. Section 3 of the bill states that “any conveyance of property that is used for transient accommodations, as defined in section 237D-1, for any period during the two years before the date of conveyance shall be taxed at the rates under paragraph (2), regardless of whether the purchaser is eligible for a county homeowner's exemption on property tax.”

This bill deserves some praise for seeking to adjust the tax for multifamily residential properties to reflect value on a per-unit basis, which would help address some concerns related to the purchase of property for affordable housing or rentals. However, it would not fully mitigate the potential harm that could come from increasing the conveyance tax.

Thank you for the opportunity to testify.

Ted Kefalas  
Director of Strategic Campaigns  
Grassroot Institute of Hawaii

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<sup>1</sup> [“The Unintended Consequences of Excessive Transfer Taxes,”](#) Sage Policy Group, Inc. on behalf of the Community Coalition for Jobs and Housing, June 2022, p. 3.

<sup>2</sup> Mathias Dolls, Clemens Fuest and Carla Krolage et al., [“Who bears the burden of real estate transfer taxes? Evidence from the German housing market,”](#) Journal of Urban Economics, Vol. 145, January 2025; and Gilles Duranton, Lu Han and Matthew A. Turner, [“The Negative Impact of a Massachusetts Real Estate Transfer Tax on Fiscal Revenue and Household Mobility,”](#) Research supported by the Massachusetts Community Alliance, June 17, 2024.

To: Senate Committees on Water, Land, Culture and the Arts, on Housing, and on Hawaiian Affairs  
 Re: **HB2049 HD3 – Relating to Housing**  
 Hawai'i State Capitol & Via Videoconference  
 March 25, 2026, 1:02 PM

Dear Chairs Lee, Chang and Richards, Vice Chairs, and Committee Members,

On behalf of Hawai'i Children's Action Network Speaks!, I am writing in **SUPPORT of HB2049 HD3**. This bill restructures the conveyance tax on the sale of residential properties to a marginal rate system, adjusts the tax for multifamily properties, and applies a cost-of-living adjustment to the tax rates. It also allocates portions of the conveyance tax to the Dwelling Unit Revolving Fund and to the Hawaiian Home Lands Infrastructure and Housing Special Fund (HHLIHSF) and appropriates funds out of the HHLIHSF).

In recent years, real estate prices in Hawai'i have skyrocketed to record highs over and over again. The conveyance tax is like a sales tax, applied when property is transferred between owners, but **current conveyance tax rates are only 0.1 percent to 1.25 percent, even on multi-million dollar properties.**

This bill would **increase tax liability on the sale of higher-value properties while keeping lower-value properties at a similar or even a slightly lower rate**, as you can see in this table:

Property Value	Owner-Occupied Principal Home			Second Home / Investment Property		
	Current Tax	HB2049 HD3 Tax	Difference	Current Tax	HB2049 HD3 Tax	Difference
\$1,000,000	\$3,000	\$2,000	-\$1,000	\$4,000	\$2,900	-\$1,100
\$5,000,000	\$35,000	\$125,500	+\$90,500	\$42,500	\$214,400	+\$171,900
\$10,000,000	\$100,000	\$378,000	+\$278,000	\$125,000	\$639,400	+\$514,400
\$25,000,000	\$250,000	\$1,315,500	+\$1,065,500	\$312,500	\$1,589,400	+\$1,276,900

This bill would also help alleviate our homelessness and affordable housing crises. Some of the conveyance tax is allocated to the Dwelling Unit Revolving Fund, to infrastructure programs in areas that meet minimum standards of transit-supportive density, as well as the HHLIHSF.

It makes sense to ask wealthy sellers to pay a more when they sell their multi-million dollar properties – especially second homes or investment properties – and use those revenues to help those who are struggling to afford housing.

Mahalo for the opportunity to provide this testimony. Please pass this bill.

Sincerely,

Nicole Woo  
 Director of Research and Economic Policy



Queen's Court  
800 Bethel Street, Suite 501  
Honolulu HI 96813

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## **TESTIMONY IN OPPOSITION TO HB 2049, HD3—RELATING TO HOUSING**

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

Avalon Development Company LLC respectfully submits testimony in **OPPOSITION** to HB 2049, HD3. While we support the Legislature's intent to address housing infrastructure needs and long-standing obligations—particularly those related to the Department of Hawaiian Home Lands, this bill relies too heavily on an expanded conveyance tax structure that risks undermining housing production, reinvestment, and long-term affordability.

HB 2049, HD3 significantly increases reliance on the conveyance tax by raising marginal rates, adding automatic cost-of-living adjustments, and permanently earmarking revenues for multiple funds. Conveyance taxes are inherently volatile and tied to real estate market cycles. Using a transaction-based tax to fund ongoing obligations reduces budget flexibility and increases pressure to raise rates further during downturns. As transaction costs rise, fewer properties change hands, capital for redevelopment is constrained, and housing delivery, particularly multifamily and mixed-use projects, slows.

Although the bill applies a per-unit valuation method for multifamily properties, higher conveyance taxes still apply at critical points such as sale, restructuring, or long-term lease transactions. These increased upfront costs reduce capital available for construction, rehabilitation, and adaptive reuse, and are ultimately reflected in higher rents, sales prices, or infeasible projects. This is especially concerning for efforts to convert underutilized commercial or industrial properties into housing, one of the most promising strategies for expanding supply in urban areas.

These concerns are supported by recent national economic analysis from the Sage Policy Group, which found that higher real estate transfer taxes reduce transaction activity and fail to meet revenue projections. Jurisdictions that adopted significant transfer tax increases experienced sharp declines in both commercial sales and multifamily construction, while actual revenues fell far short of expectations. This volatility makes transfer taxes a poor funding source for long-term housing programs that require stability and predictability.

Avalon Development strongly supports the mission of the Department of Hawaiian Home Lands and agrees that stable funding is essential. However, obligations of this magnitude should be funded transparently through the General Fund, where priorities can be evaluated



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alongside other statewide needs and legislative accountability is preserved. Expanding permanent earmarks through the conveyance tax further fragments the State's fiscal structure and limits flexibility in future economic conditions.

Hawai'i's housing crisis will not be solved by increasing the costs associated with the transactions that make housing delivery possible. For these reasons, Avalon Development Company LLC respectfully urges the Committee to defer HB 2049, HD3.

Mahalo for the opportunity to submit testimony.

Respectfully submitted,

**Avalon Development Company LLC**

# TAX FOUNDATION OF HAWAII

735 Bishop Street, Suite 417

Honolulu, Hawaii 96813 Tel. 536-4587

SUBJECT: CONVEYANCE; Restructure Tax to Marginal Rate, Adjust Earmarks

BILL NUMBER: HB 2049 HD 3

**LATE**

INTRODUCED BY: FIN

EXECUTIVE SUMMARY: Restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, adjusts the tax for multifamily properties to reflect value on a per-unit basis, and applies a cost-of-living adjustment to conveyance tax rates. Allocates revenues from conveyance tax collections. Allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund to fund infrastructure programs in areas that meet minimum standards of transit-supportive density. Allocates a portion of conveyance tax revenues to the Hawaiian Home Lands Infrastructure and Housing Special Fund. Establishes and appropriates funds out of the Hawaiian Home Lands Infrastructure and Housing Special Fund. Effective 7/1/3000. (HD3)

SYNOPSIS: Amends sec 201H-191, HRS, to deposit HRS sec 247-7(4) conveyance taxes, to the Dwelling Unit revolving fund, which amounts can only be used to fund infrastructure programs in areas that meet “transit supportive density” requirements. Transit-supportive density has the same meaning as in section 206E-246, HRS.

Amends tax rates in section 247-2(a)(2), HRS, as follows:

1. For sale of a property with a residential dwelling unit for which the purchaser is eligible for a county homeowner’s property tax exemption:
  - A) for properties with a value of less than \$600,000: 10 cents per \$100;
  - B) for properties with a value of at least \$600,000, but less than \$1,000,000: \$600 plus 35 cents per \$100 of excess over \$600,000;
  - C) for properties with a value of at least \$1,000,000, but less than \$2,000,000: \$2,000 plus 60 cents per \$100 of excess over \$1,000,000;
  - D) for properties with a value of at least \$2,000,000, but less than \$4,000,000: \$8,000 plus \$3.75 per \$100 of excess over \$2,000,000;
  - E) for properties with a value of at least \$4,000,000, but less than \$6,000,000: \$83,000 plus \$4.25 per \$100 of excess over \$4,000,000;
  - F) for properties with a value of at least \$6,000,000, but less than \$10,000,000: \$168,000 plus \$5.25 per \$100 of excess over \$6,000,000; and
  - G) for properties with a value of at least \$10,000,000: \$378,000 plus \$6.25

per \$100 of excess over \$10,000,000.

2. For the sale of a property with a residential dwelling unit for which the purchaser is ineligible for a county homeowner's exemption on property tax
  - A) for properties with a value of less than \$600,000: 15 cents per \$100;
  - B) for properties with a value of at least \$600,000, but less than \$1,000,000: \$900 plus 50 cents per \$100 of excess over \$600,000;
  - C) for properties with a value of at least \$1,000,000, but less than \$2,000,000: \$2,900 plus 65 cents per \$100 of excess over \$1,000,000;
  - D) for properties with a value of at least \$2,000,000, but less than \$4,000,000: \$9,400 plus \$6.5 per \$100 of excess over \$2,000,000;
  - E) for properties with a value of at least \$4,000,000, but less than \$6,000,000: \$139,400 plus \$7.50 per \$100 of excess over \$4,000,000;
  - F) for properties with a value of at least \$6,000,000, but less than \$10,000,000: \$289,400 plus \$8.75 per \$100 of excess over \$6,000,000; and
  - G) for properties with a value of at least \$10,000,000: \$639,400 plus \$9.50 per \$100 of excess over \$10,000,000.
  
3. For the sale, lease, sublease, or assignment of any property with no residential dwelling unit:
  - A) for properties with a value of less than \$600,000: 10 cents per \$100;
  - B) for properties with a value of at least \$600,000, but less than \$1,000,000: 20 cents per \$100 ;
  - C) for properties with a value of at least \$1,000,000, but less than \$2,000,000: 30 cents per \$100;
  - D) for properties with a value of at least \$2,000,000, but less than \$4,000,000: 50 cents per \$100;
  - E) for properties with a value of at least \$4,000,000, but less than \$6,000,000: 70 cents per \$100 ;
  - F) for properties with a value of at least \$6,000,000, but less than \$10,000,000: 90 cents per \$100; and
  - G) for properties with a value of at least \$10,000,000: \$1 per \$100.

Any conveyance of property that is used for transient accommodations, as defined in HRS sec 237D-1, for any period during the two years prior to the date of conveyance shall be taxed at the rates under paragraph (2), regardless of whether the purchaser is eligible for a county homeowner's exemption on property tax.

Adds that these rates shall apply to the conveyance of a "multifamily residential property"; however, the "value" for purposes of determining the rate, shall be an amount calculated by dividing the actual and full consideration by the number of residential dwelling units in the

property. Multifamily residential property is defined as a structure that is located within the state urban land use district and divided into five or more dwelling units.

Adds section 247-2(b), HRS, for taxable years beginning after December 31, 2026, the director of taxation shall recompute the “values” in subparagraph (a) by the cost-of-living adjustment factor, as defined in this added section, resulting in the property value brackets being adjusted.

Adds section 247-2(c), HRS, to cap the total conveyance tax imposed in subsection (a) to

- 1) 4% of the actual and full consideration, if the purchaser is eligible for a county homeowner’s exemption from property tax or
- 2) 6% of the actual and full consideration if the purchaser is ineligible for a county homeowner’s exemption from property tax.

The cap for the conveyance of a multifamily residential property as defined in subsection (a), shall be applied on a per-unit basis, calculated by dividing the actual and full consideration by the number of residential dwelling units; and the total tax imposed on the conveyance shall not exceed the applicable per-unit cap multiplied by the number of residential dwelling units.”

Amends the disposition of conveyance tax in section 247-7, HRS, as follows:

- 5% (currently 10%) or \$10,000,000 (currently, \$5,100,000), whichever is less, paid into the land conservation fund established pursuant to section 173A-5;
- 20% (currently 50%) or \$40,000,000 (currently \$38,000,000), whichever is less, paid into the rental housing revolving fund established by section 201H-202;
- 30% or \$60,000,000, whichever is less, paid into the Hawaiian home lands infrastructure and housing special fund established pursuant to section 26-\_\_\_\_; and
- 20% or \$40,000,000, whichever is less paid into the dwelling unit revolving fund established pursuant to section 201H-191

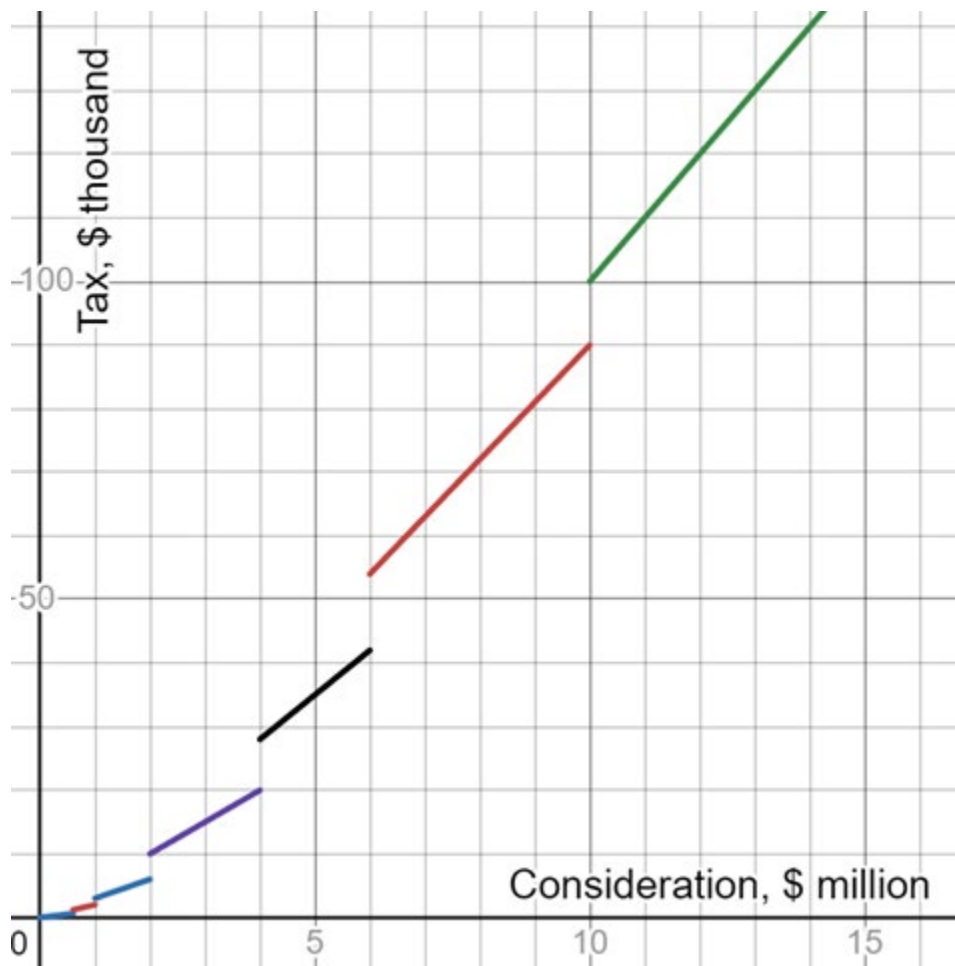
The section 5 of the measure establishes Chapter 26, HRS, the Hawaiian home lands infrastructure and housing special fund into which the aforementioned conveyance tax will be deposited.

EFFECTIVE DATE: July 1, 3000.

STAFF COMMENTS: The conveyance tax was enacted by the 1966 legislature after the repeal of the federal law requiring stamps for transfers of real property. It was enacted for the sole purpose of providing the department of taxation (which at the time also administered the real property tax) with additional data for the determination of market value of properties transferred. This information was also to assist the department in establishing real property assessed values and at that time the department stated that the conveyance tax was not intended to be a revenue raising device.

Prior to 1993, the conveyance tax was imposed at the rate of 5 cents per \$100 of actual and full consideration paid for a transfer of property. At the time all revenues from the tax went to the general fund. The legislature by Act 195, SLH 1993, increased the conveyance tax to 10 cents per \$100 and earmarked 25% of the tax to the rental housing trust fund and another 25% to the natural area reserve fund. Because of legislation in 2005 and in 2009, the conveyance tax rates were substantially increased and bifurcated between nonowner-occupied residential properties and all other properties. Tax brackets were based on the amount of value transferred.

The conveyance tax now has discontinuities at the bracket break points, which means that if taxable income increases by \$1 at a break point, such as from \$9,999,999 to \$10,000,000, the increase in tax will be substantially more than \$1. In this example the tax would go from \$200,000 to \$300,000.



Substantial discontinuities such as these may motivate behavior for taxpayers near a break point. This behavior might not be desirable from an economic standpoint. This bill is supposed to restructure the conveyance tax brackets more like the existing income tax brackets which do not have this problem.

## **Conveyance Tax Hike**

This bill proposes to raise conveyance tax rates in dramatic fashion. For a property with an owner-occupied residence, for example, the marginal rate goes from a maximum of 1% today to 6.25% under the bill. With a non owner-occupied residence, the marginal rate goes from a maximum of 1.25% today to 9.50% under the bill.

A tax increase of any magnitude in Hawaii's fragile economy will, no doubt, have a negative impact as costs soar due to higher taxes. As costs and overhead increase, employers must find ways to stay in business by either increasing prices to their customers or cut back on costs. This may take the form of reducing inventory, shortening business hours, reducing employee hours, or even laying off workers. A tax increase of any magnitude would send many companies, especially smaller ones, out of business taking with them the jobs the community so desperately needs at this time.

## **Tax Earmarks**

Until 2005, 50% of the receipts went into the general fund and the other half was split with the affordable rental housing program and the natural area reserve program. Beginning in 2005, another 10% was taken for the land conservation fund.

Act 84, SLH 2015, imposed a \$6.8 million cap on the earmark to the land conservation fund and a \$38 million cap on the earmark to the rental housing revolving fund. In 2015, the Conference Committee explained the rationale for the cap on the earmark as follows:

Your Committee on Conference finds that budgetary planning and transparency are key components to ensuring the ongoing fiscal health of the State. Your Committee on Conference believes that, by establishing maximum amounts to be distributed to various non-general funds from the conveyance tax, this measure will make forecasts of general fund revenues more reliable, will increase legislative oversight of agencies and programs supported by the non-general funds, and will subject those agencies and programs to competition for limited public funds if the agencies or programs want more than the amount automatically distributed to their non-general funds.

Conf. Comm. Rep. No. 156 (2015).

The cap on the earmark to the land conservation fund was reduced to \$5.1 million in the budget bill of 2020, Act 9, SLH 2020.

The bill provides earmarks to two additional funds; the lesser of 30% or \$60,000,000 to the newly established Hawaiian home lands infrastructure and housing special fund and the lesser of 20% or \$40,000,000 to the dwelling unit revolving fund.

Raising the cap on the existing earmarked revenues should be done only with great caution. As with any earmarking of revenues, the legislature will be preapproving each of the programs fed by the fund into which the tax monies are diverted, expenses from the funds largely avoid legislative scrutiny, and the effectiveness of the programs funded becomes harder to ascertain. It is also difficult to determine whether the fund has too little or too much revenue.

If the legislature deems the programs and purposes funded by this fund to be a high priority, then it should maintain the accountability for these funds by appropriating the funds as it does with other programs. Earmarking revenues merely absolves elected officials from setting priorities. If the money were appropriated, lawmakers could then evaluate the real or actual needs of each program.

Digested: 3/23/2026



## Protect Democracy Move Forward

[www.indivisiblehawaii.org](http://www.indivisiblehawaii.org)

[info@indivisiblehawaii.org](mailto:info@indivisiblehawaii.org)

**LATE**

To: Hawai'i State Senate Committee on Water, Land, Culture and the Arts, Committee on Housing, and Committee on Hawaiian Affairs  
Re: Testimony in SUPPORT of HB2049 HD3

Dear Chair Lee, Vice Chair Inouye, Chair Chang, Vice Chair Hashimoto, Chair Richards, Vice Members of Indivisible Hawai'i thank you for this opportunity to testify in strong support of HB2049 HD3 which would restructure the conveyance tax to a marginal rate system and allocate a portion of conveyance tax collection to the Hawaiian Home Lands Infrastructure and Housing Special Fund.

More of Hawai'i's real estate is being bought up by investors, and this tax makes sure that they are contributing more to local communities. Owners of luxury homes still pay very low conveyance tax rates, only about 0.5% to 1.25%. Other high cost housing cities like Seattle and San Francisco have much higher transfer taxes, ranging from 2 to 7 percent on high-value properties. For example, if Hawai'i raised its tax rates to between 2 and 6 percent for homes worth \$2 million or more, the state could bring in an extra \$300–400 million each year.<sup>1</sup>

HB2049 HD3 would also allocate a portion of conveyance tax collections to the Hawaiian Home Lands Trust Fund and also to the Dwelling Unit Revolving Fund to fund much needed development. The additional tax revenue from tweaking the conveyance tax could also fund affordable housing, homeless programs, land conservation, and so on.

Please pass this measure and thank you for your consideration.

Sincerely,  
Younghee Overly  
Indivisible Hawai'i Working Families Team

*The mission of the 14-chapter Indivisible Hawai'i Statewide Network (IHSN) is to protect Hawai'i and democracy by defending civil rights, communities and values, most importantly, Hawai'i's Constitutionally protected spirit of Aloha. In October 2025, IHSN with other partners turned out over 22,000 residents on all major islands to say No Dictators! and to stand up for democracy. This call-to-action was part of Indivisible national's mobilization of more than 7 million across the country as the voice of the people, committed to election integrity and to evolving as a place of equity, opportunity and peace.*

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<sup>1</sup> <https://www.hitaxfairness.org/conveyance-tax>



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

March 25, 2026

Senate Committee on Water, Land, Culture and the Arts

Senate Committee on Housing

Senate Committee on Hawaiian Affairs

Hawai'i State Capitol

Honolulu, HI 96813

**RE: SUPPORT for HB 2049 HD3 - RELATING TO HOUSING**

Aloha Chairs Lee, Chang & Richards, Vice Chairs Inouye, Hashimoto & Lamosao, and Members of the Committee,

On behalf of Hawai'i YIMBY, we are writing in **support of HB 2049 HD3**.

Lack of infrastructure remains a barrier to housing development across the state. By allocating a portion of conveyance tax revenues to infrastructure that supports housing, including in transit-oriented areas, this bill helps address a key constraint that can delay or prevent new homes from being built. The bill's adjustment to calculate conveyance tax on a per-unit basis for multifamily housing helps ensure that these projects are not disproportionately burdened due to their total value. This change supports the financial feasibility of larger-scale housing developments, which are essential to increasing overall housing supply.

HB 2049 HD3 also establishes a permanent funding source for the Department of Hawaiian Home Lands. Consistent funding supports long-term planning and infrastructure delivery, which are necessary to fulfill DHHL's obligation to Native Hawaiians on the waiting list. This stability can help improve the pace and coordination of homestead development. DHHL currently has over 29,000 applicants on its waiting list statewide as of June 2024, underscoring the scale of unmet housing need among Native Hawaiians.



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

Hawai'i YIMBY (*Yes In My Backyard*) is a volunteer-led grassroots advocacy organization dedicated to supporting bold and effective solutions for Hawai'i's devastating housing crisis. Our members are deeply concerned about Hawai'i's chronic and worsening housing shortage, which has caused home prices to rise much faster than incomes and pushes thousands of kama'āina out to the mainland or into homelessness every single year.

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

Sincerely,

Damien Waikoloa  
Chapter Lead, Hawai'i YIMBY

Edgardo Díaz Vega  
Chapter Lead, Hawai'i YIMBY

Huey Kwik  
Chapter Lead, Hawai'i YIMBY





## Protect Democracy Move Forward

[www.indivisiblehawaii.org](http://www.indivisiblehawaii.org)

[info@indivisiblehawaii.org](mailto:info@indivisiblehawaii.org)

To: Hawai'i State Senate Committee on Water, Land, Culture and the Arts, Committee on Housing, and Committee on Hawaiian Affairs  
Re: Testimony in SUPPORT of HB2049 HD3

Dear Chair Lee, Vice Chair Inouye, Chair Chang, Vice Chair Hashimoto, Chair Richards, Vice Members of Indivisible Hawai'i thank you for this opportunity to testify in strong support of HB2049 HD3 which would restructure the conveyance tax to a marginal rate system and allocate a portion of conveyance tax collection to the Hawaiian Home Lands Infrastructure and Housing Special Fund.

More of Hawai'i's real estate is being bought up by investors, and this tax makes sure that they are contributing more to local communities. Owners of luxury homes still pay very low conveyance tax rates, only about 0.5% to 1.25%. Other high cost housing cities like Seattle and San Francisco have much higher transfer taxes, ranging from 2 to 7 percent on high-value properties. For example, if Hawai'i raised its tax rates to between 2 and 6 percent for homes worth \$2 million or more, the state could bring in an extra \$300–400 million each year.<sup>1</sup>

HB2049 HD3 would also allocate a portion of conveyance tax collections to the Hawaiian Home Lands Trust Fund and also to the Dwelling Unit Revolving Fund to fund much needed development. The additional tax revenue from tweaking the conveyance tax could also fund affordable housing, homeless programs, land conservation, and so on.

Please pass this measure and thank you for your consideration.

Sincerely,  
Younghee Overly  
Indivisible Hawai'i Working Families Team

*The mission of the 14-chapter Indivisible Hawai'i Statewide Network (IHSN) is to protect Hawai'i and democracy by defending civil rights, communities and values, most importantly, Hawai'i's Constitutionally protected spirit of Aloha. In October 2025, IHSN with other partners turned out over 22,000 residents on all major islands to say No Dictators! and to stand up for democracy. This call-to-action was part of Indivisible national's mobilization of more than 7 million across the country as the voice of the people, committed to election integrity and to evolving as a place of equity, opportunity and peace.*

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<sup>1</sup> <https://www.hitaxfairness.org/conveyance-tax>

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:45:28 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Craig Watase	Testifying for Mark Development, Inc.	Support	Written Testimony Only

Comments:

Aloha. My name is Craig Watase, CEO of Mark Development, Inc. We are an affordable housing developer and property manager in Hawaii since 1977.

I am writing in strong support of HB2049 to provide DHHL with a regular funding source. DHHL has the potential to be the largest creator of housing inventory in the State if given such resources.

Please feel free to call me if you have any questions.

**Craig Watase**

**Chief Executive Officer**



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**HB-2049-HD-3**

Submitted on: 3/23/2026 1:58:17 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kyle Watase	Testifying for Mark Development, Inc.	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to Native Hawaiian beneficiaries.

Mahalo nui loa.

Kyle Watase,

Mark Development, Inc.



## ***A Just Peace and Open and Affirming Congregation***

### **THE CHURCH OF THE CROSSROADS TESTIMONY IN SUPPORT OF HOUSE BILL 2049**

*The Church of the Crossroads was founded in 1923 as Hawaii's first intentionally multiethnic church. We are a Just Peace Church that actively works toward social, economic, and ecological justice in the care of God's whole creation.*

#### **The Church of the Crossroads supports HB 2049, HD3.**

Our church congregation strongly supports legislative reforms for conveyance taxes that create higher tax rates for wealthier properties, while dedicating the majority of those revenues to affordable housing needs. This bill can support both goals. Rates should be structured to protect working families and home owners of properties valued at less than \$2 million, while increasing rates in a graduated fashion for more expensive properties that can bear a greater share. It also provides greater flexibility in affordable housing options, with a reliable income stream for the Rental Housing Revolving Fund, Dwelling Unit Revolving Fund, and Hawaiian Home Lands Trust Fund. This will help update our conveyance tax rates, which have not been updated since 2009, and bring them more in line with other comparable high-cost areas in the nation. Without this bill, our conveyance tax structure disproportionately hurts affordable multi-family housing and their renters.

**We do request an amendment to eliminate the cap on revenues** for the Rental Housing Revolving Fund in particular, but also the Dwelling Unit Revolving Fund and Hawaiian Homelands Trust Fund, so that greater revenues can flow into those funds to address affordable housing needs in our state. We face a continuing crisis that calls out for major revenue streams dedicated to addressing our state's need for affordable housing opportunities for our working families, young people and Kupuna.

Thank you for consideration of our testimony and helping provide for the needs of our community.

Submitted by Ellen Godbey Carson on behalf of the Church of the Crossroads

Email: [office@churchofthecrossroadshawaii.org](mailto:office@churchofthecrossroadshawaii.org)

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:43:31 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Susan B Roberts Emery	Testifying for The Green Party of Hawai'i	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

My name is Susan RobertsEmery, as Co Chair of The Green Party of Hawai'i and on behalf of our members, we strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

Those who feel the need to own a mansion need to pay higher sales tax for their luxury properties.

The Green Party of Hawai'i, urges you to Pass HB2049 HD3 .

Mahalo,

Susan RobertsEmery

Green Party of Hawai'i

Paauilo



**Board of Directors**

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Ka'ala Clarke, Vice President  
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Mary Nakamura  
Keola Ka'aihue-Paopao

March 24, 2026

Aloha Chair Lee, Chair Todd, Vice Chair Inouye, Vice Chair Takenouchi, and Members of the Senate Committees on Water, Land, Culture and the Arts / Housing / Hawaiian Affairs:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Mahalo nui,

Rachelle Nam, Executive Director  
Kūkulu Kumuhana O Anahola  
(808) 224-4245  
EM: [rae.nam@kkoa.org](mailto:rae.nam@kkoa.org)  
IG: kkoa\_life

**HB-2049-HD-3**

Submitted on: 3/24/2026 6:59:38 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Yvette Kay	Testifying for KONA Indivisible and Matriarchy Rising	Support	Written Testimony Only

Comments:

Aloha, My name is Yvette Kay and I am a resident of Kailua Kona in Hawai'i County. I am on the leadership team for Kona Indivisible and run the protest arm of Kona Indivisible named, Matriarchy Rising. I support this bill.

yvettekay\_99@yahoo.com

96740

415-706-9638

The conveyance tax is a one-time tax paid to the state when a property is sold. It's different from property taxes, which homeowners pay to the county every year. Money from the conveyance tax helps build affordable housing and protect natural areas—two things that have been hurt by Hawai'i's real estate prices. Even though property values have soared, especially for luxury homes, owners of expensive properties still pay very low conveyance tax rates—only about 0.5 to 1.25 percent.

Other expensive cities like Seattle and San Francisco have much higher transfer taxes, ranging from 2 to 7 percent on high-value properties. If Hawai'i raised its tax rates to between 2 and 6 percent for homes worth \$2 million or more, the state could bring in an extra \$300–400 million each year. A proposal called Senate Bill 678 would use that new revenue to fund affordable housing, homelessness programs, land conservation, and the state's general fund—adding tens of millions of dollars to each.

This tax structure could be improved by switching to a marginal rate, similar to income taxes, where only the portion above each price threshold is taxed at higher rates. It could also be improved by increasing the rates on luxury homes and second homes.

- As a result, middle-class homeowners would pay a lower conveyance tax and owners of high-value homes (including out-of-state homeowners) would pay more.
- The extra revenue from these changes would go to key priorities like affordable rental housing, transportation infrastructure, and the Department of Hawaiian Homelands.

**Revenue from the conveyance tax goes to affordable housing and conservation**

- Part of Hawai‘i’s conveyance tax revenue goes into two special funds: the Legacy Land Conservation Fund and the Rental Housing Revolving Fund. The Legacy Land Fund helps buy and protect land with important natural and cultural resources. The Rental Housing Fund helps build affordable rental housing for low-income families. By law, these funds are capped:
  - \$5.1 million a year for land conservation and \$38 million for affordable housing, even if the state collects more.
- This proposal would also dedicate some of the conveyance tax revenue to the Department of Hawaiian Homelands

March 24, 2026



## TESTIMONY OF

**ADRIENNE DILLARD, PhD, MSW, LCSW**

Chief Executive Officer, Kula No Nā Po'e Hawai'i (KULA)

### **IN STRONG SUPPORT OF HB2049, HD3 – RELATING TO THE CONVEYANCE TAX**

Chair, Vice Chair, and Members of the Senate Committees on Water, Land, Culture and the Arts; Housing; and Hawaiian Affairs,

My name is Adrienne Dillard, PhD, MSW, LCSW, and I serve as the Chief Executive Officer of Kula No Nā Po'e Hawai'i (KULA). I am submitting testimony in strong support of HB2049, HD3.

KULA works alongside homestead families in Papakōlea, Kewalo, Kalāwahine, and across the state to advance education, health, and economic stability for Native Hawaiian communities. We see every day how delayed homestead development and inconsistent infrastructure funding continues to harm families and prolong the waitlist. **HB2049, HD3** directly addresses these long-standing structural barriers.

#### **Honoring the Legacy of Prince Jonah Kūhiō Kalaniana'ole**

This measure advances the vision of Prince Jonah Kūhiō Kalaniana'ole—visionary of the Hawaiian Homes Commission Act of 1921 and champion for Native Hawaiian land rights. Prince Kūhiō fought to ensure Native Hawaiians could return to land, rebuild community, and restore stability. Dedicated, predictable funding for DHHL is essential to fulfilling that legacy.

#### **Why HB2049, HD3 Matters**

- A dedicated annual allocation of up to \$60 million would allow DHHL to deliver more than 8,000 homestead lots by 2039, unlocking an estimated \$5.2 billion in private capital for home construction.
- Hawai'i's conveyance tax rates have not been updated since 2009, despite dramatic increases in housing costs.
- The 2025 Act 279 Working Group identified recurring funding as a core requirement for DHHL to meet its obligations.
- Recent DHHL transactions demonstrate up to 5:1 leverage on department investments.

#### **Impact on Act 279 Projects**

HB2049, HD3 allocates thirty per cent, or \$60,000,000—whichever is less—to the Hawaiian Home Lands Trust Fund. At this level of predictable funding, DHHL can complete all

twenty-eight Act 279 projects within 10 to 12 years as proposed. This is the first realistic pathway to delivering these long-promised homestead lots on a timeline that honors both beneficiary need and the State's constitutional trust responsibilities.

Stable, recurring revenue enables DHHL to plan multi-year infrastructure, coordinate with counties and utilities, and leverage additional public and private capital. The work to reduce the waitlist and uphold the State's trust obligations is long overdue. This measure provides the structural funding necessary to finally meet that responsibility.

### **Why KULA Supports This Measure**

As a Native Hawaiian-led organization serving homestead communities statewide, KULA sees every day how stable housing is the foundation for 'ohana well-being, workforce participation, and long-term economic mobility. With DHHL's support, our programs help families stabilize, pursue improve health, education, and employment, and contribute more fully to Hawai'i's economy.

Predictable funding for DHHL is not only a matter of equity; it is a high-return investment in the State's economic future. Dedicated, recurring revenue allows DHHL to deliver homestead lots more efficiently, reducing per-unit infrastructure costs and accelerating the movement of families into stable housing and address aging housing infrastructure throughout homesteads. Each homestead lot generates significant downstream economic activity—construction jobs, contracting, small business development, and increased household spending. Every dollar invested can leverage up to five dollars in additional public and private capital, strengthening Hawai'i's entire housing ecosystem.

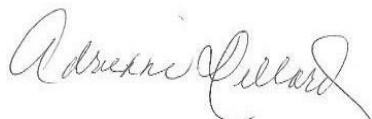
For the State, predictable DHHL funding reduces long-term social service costs, increases tax revenue through construction and employment, and supports generational wealth-building for Native Hawaiian families. This is fiscally responsible policy that produces measurable economic returns while fulfilling the State's trust obligations.

### **Conclusion**

KULA respectfully urges the Committees to pass HB2049, HD3. This measure modernizes the conveyance tax, strengthens statewide housing production, and fulfills the vision of Prince Jonah Kūhiō Kalaniana'ole by providing the stable funding DHHL needs to deliver homes for thousands of Native Hawaiian beneficiaries. Please get in touch with me with any questions by phone at (808) 649-3725 or via email at [kula.papakōlea@gmail.com](mailto:kula.papakōlea@gmail.com).

Mahalo for the opportunity to submit testimony.

E Malama Pono,



Dr. Adrienne Dillard, PhD, MSW, LCSW  
Chief Executive Officer

**TESTIMONY IN SUPPORT OF HB 2049 HD3 – RELATING TO HOUSING**

*Being heard by the Senate Committees on Water, Land, and the Arts; Housing; and Hawaiian Affairs on  
Wednesday, March 25, 2026 at 1:02p.m. in Conference Room 224*

Aloha Chairs Lee, Chang, and Richards; Vice Chairs Inouye, Hashimoto, and Lamosao; and Members of the Committees,

My name is Everett Dowling, and for more than twenty years, our family-owned firm has had the privilege of partnering with the Department of Hawaiian Home Lands to develop homestead communities on Maui. It has been one of the most meaningful and rewarding commitments of our company's history, and we remain deeply committed to helping DHHL fulfill its mission to serve Native Hawaiian beneficiaries.

Today, we are in various stages of developing four homestead projects on Maui. Each of these communities represents years of planning, coordination, and partnership with DHHL and beneficiary families. However, like many projects across the state, they are now constrained by a significant constraint: insufficient infrastructure funding.

Every year that passes without adequate funding increases the cost of both site development and home construction. These rising costs make it more difficult for DHHL to complete the infrastructure needed to deliver lots—and make it harder for beneficiaries to afford the homes they have waited decades for. Without a stable and predictable funding source, projects slow, costs escalate, and families remain on the waiting list far longer than they should.

HB 2049 HD3 provides the solution that DHHL and its beneficiaries urgently need.

By dedicating a consistent annual revenue stream through the restructured conveyance tax, this bill will allow DHHL to accelerate infrastructure development statewide, reduce delays caused by funding uncertainty, and bring thousands of homestead lots to completion more efficiently and affordably.

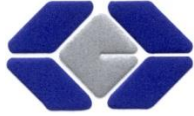
For developers like us, predictable funding means we can plan, sequence, and deliver projects faster. For DHHL, it means long-term financial stability and the ability to move projects from planning to construction without multi-year gaps. And for beneficiaries, it means finally receiving the opportunity for homeownership that many have waited a lifetime to achieve.

HB 2049 HD3 is a practical, responsible, and urgently needed measure that will directly increase the number of homes built for Native Hawaiian families. I strongly support this bill and respectfully urge the Committee to pass it.

Mahalo for the opportunity to testify and for your continued commitment to addressing Hawai'i's housing needs.

Everett Dowling

# THE GENTRY COMPANIES



March 24, 2026

Chair Chris Lee

Chair Stanley Chang

Chair Herbert "Tim" Richards

Members of the Senate Committee on Land Culture, and the Arts, Housing, and Hawaiian Affairs

Subject: **Testimony in Support of HB 2049, HD3 – Relating to Housing**

Hearing: Wednesday, March 25, 2026 at 1:02pm

Aloha Chairs Lee, Chang, Richards and Members of the Senate Committees,

I am writing to express my support for HB2049, HD3, which would create a dedicated annual allocation of funding for the Department of Hawaiian Home Lands (DHHL) so homes can continue to be built for beneficiaries.

Restructuring the conveyance tax would generate \$60 million annually which would allow DHHL to deliver approximately 8,000 homes by 2039. This creates a secure and steady source of funding for DHHL whose benefits are multi-fold. Firstly, this allocation would help beneficiaries receive their homes and provide housing for an underserved sector of the population. Secondly, this provides stability in planning and executing current and future projects as it would unlock approximately \$5.2 billion in private funding as well.

Hawai'i's conveyance tax rates haven't been updated since 2009 and are well below comparable high-cost states. An update to the conveyance tax rate is needed to better reflect Hawai'i's cost of living. It is also noted that dedicated funding is a key recommendation of the 2025 Act 279 Working Group's interim report. With a portion of the tax collection being allocated to the Dwelling Unit Revolving Fund to support infrastructure programs in county-designated transit-oriented development (TOD) areas, the updated tax rate would also help to close the significant funding gap for public infrastructure.

For these reasons, I respectfully urge you to support HB2049, HD3. Thank you for the opportunity to provide testimony on this important matter.

Respectfully submitted,

GENTRY HOMES, LTD.

A handwritten signature in black ink, appearing to read "Sunny Rosario".

Sunny Rosario

Manager of Governmental Affairs and Community Relations

March 24, 2026

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees on Water, Land, Culture and the Arts; Housing; and Hawaiian Affairs,

The Association of Hawaiians for Homestead Lands (AHHL) is a national beneficiary-led organization and member of the Sovereign Council of Hawaiian Homestead Associations (SCHHA), advocating to end the Hawaiian Home Lands waitlist through policy reform and housing delivery. My name is Kainoa Lei MacDonald, a beneficiary on the Hawaiian Home Lands waitlist, a successor and Chair of the Association of Hawaiians for Homestead Lands (AHHL).

**On behalf of AHHL Board of Directors, I write in strong support of HB2049, HD3.**

This measure is necessary to bring the State into closer alignment with its fiduciary trust obligations under the Hawaiian Homes Commission Act of 1920. For decades, inconsistent and insufficient funding has constrained the Department of Hawaiian Home Lands (DHHL), delaying homestead delivery and prolonging a waitlist now exceeding 29,000 beneficiaries. Many have waited generations; others have been forced to leave Hawai'i entirely in search of housing.

The urgency of this measure is clear. Rising construction costs and inconsistent funding cycles have limited DHHL's ability to plan and execute projects at scale. At the same time, many kupuna remain unable to build on their leases due to financing barriers, while thousands of beneficiaries continue to wait without a clear timeline for access to land.

HB2049 establishes a dedicated funding stream that enables DHHL to plan, build, and deliver at the scale required to meet the moment. With approximately \$60 million annually, the department can accelerate the production of over 8,000 lots by 2039 while leveraging significant private investment.

With \$60M annually, DHHL projects delivery of 8,000+ lots by 2039, unlocking \$5.2B in private funding for beneficiary housing. Conveyance tax rates haven't been updated since 2009 — Hawai'i's rate remains far below comparable high-cost states. Dedicated funding is a core recommendation of the 2025 Act 279 Working Group's interim report, with recent transactions showing 5x leverage on department investments.

As beneficiaries of this trust we emphasize that dedicated funding must be paired with accountability. This includes clear production benchmarks, transparent reporting, measurable delivery timelines, and ongoing engagement with beneficiary communities before major decisions are made to ensure that resources translate into real outcomes that beneficiaries can participate in this process to hold DHHL to account.

HB2049 represents a structural solution to a longstanding gap in fulfilling the Hawaiian Home Lands trust. It is a step toward restoring both housing access and trust obligations of the State of Hawaii

In honoring the legacy of Prince Jonah Kuhio Kalaniana'ole, we must act with urgency and commitment to ensure that Native Hawaiian families can return to, live on, and thrive upon the 'āina he intended.

AHHL urges the passage of HB2049, HD3. Mahalo for the opportunity to testify.

***Kainoa Lei MacDonald***

Association of Hawaiians for Homestead Lands (AHHL)  
HHCA Beneficiary & Successor

**The Association of Hawaiians for Homestead Lands (AHHL) is a national waitlist governed association founded in 2009, a member of the Sovereign Council of Hawaiian Homestead Associations (SCHHA). The AHHL is a Homestead Beneficiary Association (HBA) registered with the U.S. Department of Interior, meeting the federal definition under 43 CFR Part 48.6. Dedicated to *Ending the Hawaiian Home Land Waitlist* by pursuing reforms and delivering services that create success for native Hawaiians to homestead and build mercantile businesses.**

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:31:49 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Iwalani Laybon-McBrayer	Testifying for Kaupe'a Homestead Association	Support	Written Testimony Only

Comments:

**WHY HB2049 HB RELATING TO HOUSING IS VERY IMPORTANT TO HH BENEFICIARIES**

\* With \$60M annually, DHHL projects delivery of 8,000+ lots by 2039, unlocking \$5.2B in private funding for beneficiary housing.

\* Conveyance tax rates haven't been updated since 2009 — Hawai'i's rate remains far below comparable high-cost states.

\* Dedicated funding is a core recommendation of the 2025 Act 279 Working Group's interim report, with recent transactions showing 5x leverage on department investments.

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Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am a Hawaiian Home Lands beneficiary and One of 4 Kapolei Homestead Presidents that strongly support HB2049, HD3 to provide dedicated funding for DHHL. Hawaiian Homes Commission Act Beneficiaries have waited decades—this bill is necessary to deliver homes and fulfill the State's fiduciary duty to Homestead Beneficiaries and Waitlist.

Mahalo,

Iwalani Laybon-McBrayer

Kaupe'a Homestead Association, President

**Testimony of The Nature Conservancy  
Commenting on HB2049 HD3, Relating to Housing  
Committee on Water, Land, Culture and the Arts  
Committee on Housing  
Committee on Hawaiian Affairs  
March 25, 2026 at 1:02 pm  
Conference Room 224 and via Videoconference**

Dear Chairs Lee, Chang and Richards, Vice Chairs Inouye, Hashimoto and Lamosao, and Members of the Committee:

Mahalo for the opportunity to testify today. The Nature Conservancy (TNC) Hawai'i and Palmyra respectfully comments on HB2049 HD3, which restructures the conveyance tax (CTX), allocates a portion of CTX collections to the dwelling unit revolving fund and the Hawaiian home lands trust fund, and decreases the percentage of the CTX revenue allocated to the land conservation fund (LCF) from 10% to 5% and increases the cap from \$5.1 million to \$10 million.

The LCF supports the Legacy Land Conservation Program, which funds grants to state and county governments and non-profit land conservation organizations to acquire land and protect valuable resources for public benefit. Protecting these lands offers wide benefits for the people of Hawai'i, including reforestation efforts that help mitigate the impacts of climate change by providing freshwater and preventing runoff, drought, and wildfires. In recent years, decreased LCF funding has directly hindered opportunities for the protection of lands that is widely favored by local communities, with worthy projects being turned down each year due to lack of funding. TNC supports this bill's intent to provide the Department of Hawaiian Homelands (DHHL) with a steady source of funding and opposes the reduction of overall allocations to the LCF, noting that maintaining LCF's 10% allocation would not require a decrease in allocation to DHHL.

Recent CTX collections (FY2020-FY2025) ranged from \$61.1 million to \$188.4 million, averaging \$99.6 million. At a 5% allocation, the proposed \$10 million cap would not be reached unless CTX collections exceeded \$200 million, a level not reached in any of those years. Because the existing \$5.1 million cap is reached only when collections exceed \$103 million, the LCF would receive up to 50% less revenue in nearly all typical years. At a 10% allocation, the LCF reaches \$10 million when CTX collections hit \$100 million (roughly the recent average). This approach maintains stable conservation funding and ensures the increased cap is achievable.

TNC supports increasing the existing revenue cap on the LCF to \$10 million but opposes decreasing the allocation from 10% to 5%. Mahalo for the opportunity to comment on HB2049 HD3.

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*Guided by science, TNC is a non-profit organization dedicated to the preservation of the lands and waters upon which all life depends. The Conservancy has helped protect more than 200,000 acres of natural lands in Hawai'i and Palmyra Atoll. We manage 84,000 acres in 13 nature preserves and 18 managed areas and have supported over 50 coastal communities to help protect and restore the nearshore reefs and fisheries of the main Hawaiian Islands.*

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The Institute for Human Services, Inc.  
Ending the Cycle of Homelessness

**TO:** Honorable Senator Chris Lee  
Chair, Senate Committee on Water, Land, Culture and the Arts

Honorable Senator Stanley Chang,  
Chair, Senate Committee on Housing

Honorable Senator Herbert M. "Tim" Richards, III,  
Chair, Senate Committee on Hawaiian Affairs

**FROM:** Angie Knight, Community Relations Manager  
IHS, The Institute for Human Services, Inc.

**RE:** HB2049 HD3 - RELATING TO HOUSING.

**DATE:** March 24, 2026

**POSITION:** IHS supports HB2049 HD3 with an amendment

IHS, The Institute for Human Services supports the intent of HB2049 HD3 which proposes to modernize Hawaii's conveyance tax structure, reducing the tax burden on the average resident homeowners, increasing the burden of conveyance tax on investment owners, and create a dedicated 20% allocation to the Dwelling Unit Revolving Fund (DURF) and a 30% allocation for the Department of Hawaiian Home Lands (DHHL).

At IHS, we witness the full spectrum of housing – from formerly housed to now homeless, to those making progress toward housing, to those housed citizens who give generously so others may build community and secure permanent housing. Passing this measure and increasing the conveyance tax would help create a dedicated funding stream to cover administrative and (hopefully) project development costs, which our State greatly needs.

**We request an amendment to set aside 10% of the allocation for a dedicated Homeless Services Special Fund, so that access to the full spectrum of housing resources can be addressed with revenue from increased conveyance tax,** and to help protect Hawaii's Critical Safety Net. Establishing a dedicated funding stream for homeless services through the conveyance tax would provide predictable, ongoing state revenue to support shelters, rapid re-housing, permanent supportive housing, and homelessness prevention programs. A dedicated fund would help ensure continuity of services regardless of fluctuations in federal funding and State priorities, allowing providers to plan and operate with greater stability, reduce the long-term public costs associated with increased homelessness—including emergency healthcare, law enforcement, and shelter overflow—and complement the bill's existing allocations for affordable housing infrastructure and Hawaiian Home Lands by addressing the full continuum of housing need.

We commend the Legislature for recognizing the importance of dedicated revenue streams for housing in Hawai'i. We ask that you extend the same commitment to those most vulnerable by including homeless services in the conveyance tax allocation framework of HB2049 HD3.



3/24/2026

Aloha. Save Honolua supports HB2049 but **strongly opposes the reduction in the LCF allocation from 10% to 5%.** However, we do support raising the outdated cap from \$5.1 million to \$10 million.

Respectfully,

A handwritten signature in black ink, appearing to read "John Carty", is located below the word "Respectfully,".

John Carty  
Executive Director  
Save Honolua Coalition  
savehonolua@gmail.com



**LATE**

March 25, 2026

TESTIMONY OF THE ASSOCIATION OF HAWAIIAN CIVIC CLUBS  
To the Senate Committee on Water, Land, Culture and the Arts  
Committee on Housing  
Committee on Hawaiian Affairs  
In Support of

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**HB 2049 HD 3 - RELATING TO HOUSING**

Aloha:

The Association of Hawaiian Civic Clubs submits testimony in **SUPPORT** of HB 2049 that re-structures the conveyance tax and allows a portion of conveyance tax revenues to the Department of Hawaiian Home Lands.

Since inception, Hawaiian Civic Clubs have supported the Hawaiian homestead program along with policies and measures designed to expedite delivery of homestead leases to native Hawaiian families. We consider this measure and the proposed allocation of significant revenue to the Hawaiian Home Lands trust as a necessary tool. This is an important step forward in providing a consistent revenue stream to support the homesteading program. Historically, the program was funded by a portion of revenues derived from water licenses which have all but dried up. The allocation of the conveyance tax is today's substitution for this declining revenue stream.

Founded by Prince Kūhiō in 1918, the Hawaiian Civic Club movement is the oldest Native Hawaiian community-based advocacy movement. The Association of Hawaiian Civic Clubs is a not-for-profit organization that is a confederation of 60 individual and autonomous Hawaiian Civic Clubs and 3,500 members located across Hawai'i and across the continental United States.

We appreciate your favorable consideration of this measure.



Committee: Water, Land, Culture and the Arts  
 Housing  
 Hawaiian Affairs

Hearing Date/Time: Wednesday, March 25, 2026, at 1:02pm

Place: Conference Room 224 & Videoconference

Re: **Testimony of the ACLU of Hawai'i in SUPPORT of HB2049 HD3 Relating to Housing**

Dear Chairs Lee, Chang, Richards, Vice Chairs Inouye, Hashimoto, Lamosao, and Members of the Committees:

The American Civil Liberties Union of Hawai'i (ACLU-HI) **supports HB2049 HD3**, which restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, adjusts the tax for multifamily properties, and applies a cost-of-living adjustment to conveyance tax rates. The bill also allocates portions of the revenue toward various housing-focused special funds.

*I. Advancing Economic Justice*

Soaring housing costs in recent years have put homeownership out of reach for too many living across the islands. The adjustments to the conveyance tax set forth in this bill are both just and reasonable, shifting a higher tax burden on those who can afford it, while providing relief on more modestly-priced homes:

Property Value	Owner-Occupied Principal Home			Second Home / Investment Property		
	Current Tax	HB2049 HD3 Tax	Difference	Current Tax	HB2049 HD3 Tax	Difference
\$1,000,000	\$3,000	\$2,000	-\$1,000	\$4,000	\$2,900	-\$1,100
\$5,000,000	\$35,000	\$125,500	+\$90,500	\$42,500	\$214,400	+\$171,900
\$10,000,000	\$100,000	\$378,000	+\$278,000	\$125,000	\$639,400	+\$514,400
\$25,000,000	\$250,000	\$1,315,500	+\$1,065,500	\$312,500	\$1,589,400	+\$1,276,900

Hawai'i has been experiencing a slow exodus of younger families because the cost of living here is unsustainable for so many. By adjusting the allocation as indicated above,

HB2049 HD3 makes progress in addressing our affordable housing crisis, while taking a step toward greater economic justice and tax fairness.

## *II. Housing as a Human Right*

“In the late 1960s, Dr. King and the civil rights movement had made open housing their priority because they understood that access to housing was itself a [basic human right](#). They also knew that housing access was intertwined with dismantling other systemic inequalities like unequal [access to education](#), [racist and violent policing](#), and the [racial wealth gap](#).

Sixty years later, in every state across the country, housing is once again the civil rights issue of our time.”<sup>1</sup>

Hawai‘i continues to look for ways to address our affordable housing crisis. This bill takes a step in the right direction, as some of the revenue generated by HB2049 HD3 is directed into the:

- Rental Housing Revolving Fund – 20% or \$0 million (whichever is less)
- Dwelling Unit Revolving Fund – 20% or \$40 million (whichever is less)
- Hawaiian Home Lands Infrastructure and Housing Special Fund – 30% or \$60 million (whichever is less)

## *III. Investing in Hawai‘i’s Indigenous People*

Native Hawaiians are disproportionately affected by our exorbitant housing costs. While they make up only 20% of the state’s population, they account for approximately 40% of our homeless population.<sup>2</sup> This overrepresentation is also a result of deep structural barriers that trace their origins to historic land dispossession and economic inequalities that persist today.

By investing a substantial portion of the revenues created by this bill, we can begin to address the deep housing inequity experienced by so many Native Hawaiians.

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<sup>1</sup> Access to Housing is the Civil Rights Issue of Our Time (Again). <https://www.aclu.org/news/racial-justice/access-to-housing-is-the-civil-rights-issue-of-our-time-again>

<sup>2</sup> Native Hawaiian and Pacific Islanders’ Identity and Housing Status: The Impact on Historical Trauma and Perceived Stress, International Journal of Environmental Research and Public Health, September 2024. <https://www.mdpi.com/1660-4601/21/9/1249>

For all these reasons, we urge you to pass HB2049 HD3.

Mahalo,

*Josh Frost*

Josh Frost

Policy Advocate

ACLU of Hawai'i

[jfrost@acluhawaii.org](mailto:jfrost@acluhawaii.org)

*With more than 4,000 Hawai'i-based members, the mission of the American Civil Liberties Union of Hawai'i is to protect the fundamental freedoms enshrined in the United States and Hawai'i State Constitutions through legislative, litigation, and public education work. The ACLU of Hawai'i is a non-partisan and private non-profit organization that provides its services at no cost to the public and does not accept government funds. The ACLU of Hawai'i has been serving our communities in Hawai'i for over 60 years.*

American Civil Liberties Union of Hawai'i  
P.O. Box 3410  
Honolulu, Hawai'i 96801  
T: 808.522.5900  
F: 808.522.5909  
E: [office@acluhawaii.org](mailto:office@acluhawaii.org)  
[www.acluhawaii.org](http://www.acluhawaii.org)

**HB-2049-HD-3**

Submitted on: 3/23/2026 7:17:57 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Kanani Higbee	Individual	Support	Remotely Via Zoom

Comments:

Aloha Housing Chair Chang, Vice Chair Hashimoto, Hawaiian Affairs Chair Richards, Vice Chair Lamosao and Water, Land, Culture and Arts Committee Chair Lee, Vice Chair Inouye:

I am in **strong support of HB 2049**. Please, I ask that you **Vote Yes on HB 2049**. I am a Maui 'oiwi and a Lahaina fire survivor and I'm on the list of Hawaiian Homes. I lost my home in the Lahaina fire. I did lot selection for Lahaina Leiali'i 1B Hawaiian Homes along with 155 other families in November and December 2025, that are trying to rebuild our community. We need the help that only HB 2049 can give us by providing consistent funding annually until our infrastructure is built. HB2049 will provide \$60 million in funding for the Hawaiian homes infrastructure fund by allowing Hawaiian Homes to finally get a portion of the conveyance tax, instead of just the rent revolving fund and conservation fund. This is money well spent to house not just us fire survivors, but Native Hawaiians across the state waiting patiently for a chance of affordable and secure housing that Hawaiian Homes is able to allow the opportunity for. We still pay and/or build our homes, just at a more affordable rate than market.

I hope the you will vote yes in HB 2049 as I see it as a way to make funding for Hawaiian homes reasonable since it doesn't raise taxes, only restructures an existing conveyance tax so that it allows Hawaiian homes infrastructure fund to get a portion to build much needed sewers, roads, utilities, water pipes that's necessary and a lofty expense when building Hawaiian homes. The list of Hawaiian Homes is 38,000 long with half the list of 19,000 being senior citizens and dying on the list within the next 5-10 years if not enough effort is done to get these homes built. Our kupuna have waited patiently for 40-50 years, like my own mom who got on the list back in 1986 when I was in diapers. Now her grandkids have become adults. That's how long she has been waiting. She just did lot selection for Lahaina Leilalii 1B too.

That's why it is necessary to pass HB 2049 through so no more of our Native Hawaiian families must leave our one Hanau, birth sands, for the mainland in order to survive because we are priced out. Hawaii isn't Hawaii without the Native Hawaiians. How sad it is that more Native Hawaiians live outside Hawaii because we have been priced out. This is an opportunity to keep our Native Hawaiians housed while alleviating other affordable housing projects so more locals can stay in Hawaii nei and we can keep our multigenerational island roots and much needed workforce living in Hawaii nei.

With Aloha,

Kanani Higbee

**HB-2049-HD-3**

Submitted on: 3/24/2026 3:34:00 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Patrick Kahawaiolaa	Individual	Oppose	Remotely Via Zoom

Comments:

Aloha e CHAIRS,

Senators Lee, Chang, Richards and honorable members of the Senate Committees on WAL&C, HOS, HWN, WAM hearing HB2049, HD3...

I'm Pat Kahawaiolaa, the interim Ikuha'i and Advocate for the Komike O Kūpuna Ainahoopulapula (KOKA), a native Hawaiian as defined pursuant to the HHCA,1920, as amended July 9,1921...(42,42 stat. 108), 67th Congress...

May I provide some historical context to some of the Key Provisions of said Act...

Purpose is to return LANDS to the native Hawaiians, as defined, for a SPECIFIC PURPOSES...

1. Said Act...Allocated 203,000 acres more or less of Public Lands for leasing to QUALIFIED (n)ative Hawaiian beneficiaries...

2. Qualified beneficiaries are, pursuant to Section 201(a)...REQUIRING at least 50% blood 🩸 of the race inhabiting these islands prior to 1778;...

3. Beneficiary's Rights... it ENSURES "leasehold rights" for Residential, Agricultural and Pastoral uses, enabling development of homes and agricultural projects...

4. State of Hawaii's Responsibilities...

The State via the Department of Hawaiian Home Lands, an agency of said State, Administers the program, handling infrastructure development and land management for the native Hawaiians...based upon a Legal Framework ...which stems from...

5. The Hawaiian Homes Commission Act of 1920 (Public Law 67-34)...which outlines DHHL's Duties and the native Hawaiians Beneficiary's Rights...

6. Hawaii Revised Statutes (HRS) ... Is where Relevant Provisions are found in HRS Chapter 91 and Chapter 202...detailing Regulations and Rights...and in conclusion of my historical... Clearly the DHHL's MANDATES is "rooted" in the HHCA, Federal Statutes at Large, the Admissions Act, COMPACT (Public Law 86-3, 73 stat. 4) March 18, 1959, as a proviso of

Statehood, and the State Constitution Article XII, Section 1... Hawaiian Homes Commission Act...and is Crucial for the Welfare of native Hawaiians and for Addressing Historical Land Injustices...THEREFORE...

Insofar as total Support for HB2049, we some of those Kupuna who are lessees with Awards and the majority of Kupuna who have been languishing on the waitlist for over 40+ years... since enactment of Act 279, 2022, wherein that legislation in its Intent was to “Help Clear the Waitlist and help provide Homeownership”... using \$540m to do that and 10% \$60 m to deviate into verticals construction... it appears that...Green/Watson administration has seen fit to expend more on creating opportunities for rental properties... in total contrary to the STRATEGIC PLAN OF 2022... by offering Undivided Interest leases (paper leases, no land and the Act MANDATES... and that Cavalier attitude of the Green/Watson administration to DISMISS the Hawaiian Home Commission strategic plans of 2022 who has the Exclusive Powers over what happens to safeguard the BENEFITS we thought was being enacted by Act 279 and its requirements to provide this Legislative Body of 2022 with a report...

What happen to that plan? How was a Working Group formed without the Beneficiaries being Consulted that there was going to be Drastic changes to Act 279...with Mr. Evelin being the Chair and to report back to the Legislature by 2027...

Is this session of the State Legislature preparing to negate what we the Beneficiaries though was a monumental appropriation to CLEAR THE WAITLIST...

As I’ve just taken one page out of the 2022 DHHL STRATEGIC PLAN... which says...

“...RENTAL OPPORTUNITIES While the majority of waitlist applicants indicated a PREFERENCES for homeownership opportunities compared to rentals, a portion of the waitlist applicant pool (16 percent of applicants) identified that they desired some form of rental housing as a stepping-stone to homeownership. The following section identifies the types of rental products DHHL intends to provide via the Act 279 funding. These rental products include:...”

1. New construction units for rental housing; 2. Renovation of existing units; 3. Rental assistance programs (preliminary considerations); and 4. Innovative financing. It is important to note that unlike the homeownership opportunities identified under the previous section that have programmatic actions to reduce the waiting list, NONE of the rental opportunities identified WILL IMMEDIATELY REDUCE THE WAITLIST. Applicants who elect to participate in these rental opportunities will remain on the waitlist and keep their waitlist rank-order. ...

Nonetheless, State agencies, DHHL felt it important to offer these rental opportunities to its waitlist applicants as it will offer more immediate housing security to these beneficiaries and may eventually enable these waitlist applicants to become homeowners....

We cannot Support this HB2049...without Reservations...or amended to include language for Beneficiary consultation

Language needs to be inserted to amend or add that a Beneficiary Consultation will need to be conducted on projects and developments planned by the State agency DHHL BEFORE...it is passed by DHHL's executive board...

Clear delineation in the legislation that beneficiaries are consulted before any expenditure of the dedicated funding of \$60m, should this legislation pass, or we OBJECT TO THIS BILL...and the CHANGES being offered by the Green/Watson administration in diminishing of benefits of native Hawaiian waiting for years by offering controversial paper leases, JUST TO CREATE AN APPEARANCE THAT THE STATE AGENCY DHHL HAS CLEARED OR IS CLEARING THE WAITLIST... for example I witnessed a selection of a second drawing for 1 acres subsistence agriculture lots in Honomu on March 21,2026 at the Keaukaha School cafeteria...that are planned 3-5 years out...2029-2031...

Saying this is alright and it's the correct thing to do BECAUSE SHOULD THE BENEFICIARY GIVEN THAT PAPER LEASE (no land) should they pass away their 25% successor can take their place now by TRANSFER...

A Transfer that the State agency DHHL through Title 10 HRS ...says the awardee holding the paper lease has the same rights as the beneficiaries who have a 99 year lease... with that assertion by the State agency was the mandatory rule making procedure followed to find out if Consent to make those changes...

Transfers of paper leases to 25% beneficiaries?...

Transfers of residential, agricultural pastoral leases to 25% beneficiary... WHILE the leaseholders of 50% is still alive?... are just a few ASSOCIATED WITH THIS LEGISLATION FOR DEDICATED FUNDING THROUGH THIS DEDICATED FUNDING FROM THIS TAX CONVEYANCE LEGISLATION...

I know you may think this testimony is long and waste of your time, however it is all of your Fiduciary & Statutory obligations and responsibilities to "uphold the Hawaiian race" and as we approach the 255th birthday of Alii Prince Jonah Kuhio Kalaniana'ole, one of the Founding Fathers of the Hawaiian Homes Commission Act and its Legacy of 105 years...who when asked how was this Federal legislation going to help his people...He replied...

"... In order to rehabilitate a Race... return them to the Soil..."

E hana Pono... Do what is Right...

Mai Pono Hana...Do not just do it...

I can be reached at (808) 937-8217

'Owau,

Pat Kahawaiolaa, Advocate (KOKA)



**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:06:18 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Billie Gabriel	Individual	Support	Remotely Via Zoom

Comments:

March 24, 2026

Aloha Chairs lee, Chang, Richards, and Members of the Senate Committees. I am a 75-year-old beneficiary and am writing to express my strong support for HB2049, HD3, to ensure funding for DHHL continues so more homes can be delivered to beneficiaries. I am the great granddaughter of (100% Hawaiian) Kuheleaumoku of Ni'ihau, the granddaughter of (100% Hawaiian) Ulumaheihei Aneko Kawahakui of Waialua, and daughter of (100% Hawaiian) Konaluhiole Mahaulu of Waialua. My makuahine's application is dated 1958. She died at age 92 in 2009 waiting on the list. She remained on the list for 51 years because DHHL had limited resources to **educate** beneficiaries with **financial literacy programs**. DHH had **limited grants and loans** that provided **affordable mortgages** for beneficiaries. But today, DHHL has worked diligently to provide all these resources for beneficiaries. I am a recipient of these positive changes within DHHL, and the only way to ensure that these services continue for future generations is to pass HB2049, HD3.

Billie Gabriel Honolulu, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/22/2026 1:29:42 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lorna Holmes	Individual	Support	Written Testimony Only

Comments:

I write in strong support of this tax fairness bill, which will raise revenue for much needed housing in a sensible way. Please see that it passes.

Mahalo for your consideration,

Dr. Lorna Holmes, Mo'ili'ili 96826

**HB-2049-HD-3**

Submitted on: 3/22/2026 3:51:47 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
lynne matusow	Individual	Oppose	Written Testimony Only

Comments:

Please accept this as testimony in strong opposition to this bill Once again the tax and spend legislature can't shoot straight.

First, the Hawaiian Home Lands should not be in charge of anything relating to money and funds. Over the years they have continually showed us what a terrible job they do. That should not be rewarded. If you want to go forward, at least give the money to OHA with strings attached.

Second, the percentage paid into the land conservation fund must be restored to the 10% uncapped of the conveyance tax revenues, as originally legislated in 2005, or \$10,000,000, whichever is greater. Otherwise we will lose some heritage lands.

Third, for any additional money you collect on this you have to find reductions elsewhere in the tax base. We need to reduce taxes, especially for the lower income people who are hit at every turn, and the only way to do that is to reduce each new dollar in taxes by at least a dollar in old taxes, instead of of each year finding ways not to give back.

lynne matusow

SUPPORTING HB2049 HD3

Senate Committee on Water, Land, and Culture and the Arts  
Senate Committee on Housing  
Senate Committee on Hawaiian Affairs

HB2049 HD3 Hearing on March 25, 2026 at 1:02 pm  
Conference Room 224 and videoconference

My name is John Kawamoto and I support HB2049 HD3 because it increases the funding of affordable housing in a fair manner.

Hawaii is in an affordable housing crisis because Hawaii's housing market is geared toward luxury housing and not housing for the average family. More affordable housing is needed, and this bill provides additional funding for affordable housing programs. High-value real estate transactions represent a small portion of total sales but involve significant wealth. Modestly increasing the conveyance tax on these transactions is a fair way to generate revenue without impacting most local homeowners.

The bill's targeted approach balances fairness and fiscal responsibility while helping local families remain in Hawaii.

For the foregoing reasons I urge the committee to pass the bill.

**HB-2049-HD-3**

Submitted on: 3/22/2026 9:18:29 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, Support 2049 HB RELATING TO HOUSING.

This bill will support the following:

- 1) Restructures the conveyance tax to a marginal rate system for the sale of properties with residential use.
- 2) Adjusts the tax for multifamily properties to reflect value on a per-unit basis.
- 3) Applies a cost-of-living adjustment to conveyance tax rates.
- 4) Allocates revenues from conveyance tax collections.
- 5) Allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund to fund infrastructure programs in areas that meet minimum standards of transit-supportive density.
- 6) Allocates a portion of conveyance tax revenues to the Hawaiian Home Lands Trust Fund.

This bill would allocate thirty per cent or \$60,000,000, whichever is less, to be paid into the Hawaiian Home Lands Trust Fund. At this rate, DHHL would be able to complete all twenty-eight (28) projects pursuant to Act 279, Session Laws of Hawaii 2022, within 10-12 years. This bill would provide predictable funding for multi-year planning and infrastructure while also leveraging additional public and private capital for beneficiary housing.

Thank you for your consideration in passing this bill in 2026 legislation session.

**HB-2049-HD-3**

Submitted on: 3/23/2026 8:10:46 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Carla Anderson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Mahalo, Carla

**HB-2049-HD-3**

Submitted on: 3/23/2026 8:11:42 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
B.A. McClintock	Individual	Support	Written Testimony Only

Comments:

I strongly support HB2049.

This bill makes Hawai‘i’s conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:16:46 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan Douglas	Individual	Support	Written Testimony Only

Comments:

These measures creates **stable, long-term funding** to support Hawai‘i’s most urgent needs:

- **\$60M** for Department of Hawaiian Home Lands (DHHL)
- **\$40M** for rental housing
- **\$10M** for land conservation
- **\$120M** for the general fund

Just as importantly:

- It **lowers taxes on home sales under \$2.2 million**, covers most local families
- It ensures those profiting from multi-million dollar real estate contribute back to our communities

At a time of increasing perpetual strain on the state budget, this is a **practical, equitable revenue solution** that helps Hawai‘i.

We are serious about building a more resilient future. One where families can stay, communities can recover, and future crises don’t leave us scrambling. We need to act now. **If there’s the will, there’s a way.**

Mahalo for standing up for Hawai‘i’s future.

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:26:32 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Georgia L Hoopes	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Georgia Hoopes, Kalaheo

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:28:34 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chair and Committee Members,

As a science educator at Kūlanihāko‘i, I am writing to urge your support for HB2049. Our school community is thriving, yet we still **desperately need a gym** to provide our students with the basic athletic and assembly facilities our haumāna deserve.

**We are always told there is no money, but when you drive through Wailea, you see a plethora of money.** HB2049 addresses this disparity by ensuring those profiting from multi-million dollar real estate contribute back to our communities. By modernizing the conveyance tax, this measure creates stable, long-term funding for our most urgent needs:

- **\$60M** for the Department of Hawaiian Home Lands (DHHL)
- **\$40M** for rental housing and **\$10M** for land conservation
- **\$120M** for the general fund

Crucially, this bill **lowers taxes on home sales under \$2.2 million**, protecting affordability for most local families and Native Hawaiians. It is time to prioritize our keiki and our community over luxury real estate profits. Please pass HB2049 to help schools like ours finally secure the infrastructure—like our gym—that our students need.

Mahalo,  
Fitz

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:35:05 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
William Caron	Individual	Support	Written Testimony Only

Comments:

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

I am testifying in strong support of HB2049, to update Hawai‘i’s conveyance tax to ensure it is fair, modern, and capable of meeting our state’s greatest needs.

The conveyance tax is a critical tool—a one-time tax paid when property is sold that directly funds two of our most pressing priorities: the construction of affordable housing and the permanent protection of our natural and cultural lands.

Yet, as the value of property, especially luxury estates, has soared, our tax rates have remained stuck in the past. Owners of multi-million dollar properties pay a rate of only 0.5% to 1.25%, a fraction of what is paid in other high-cost cities like Seattle and San Francisco, where rates range from 2% to 7%.

This bill wisely corrects this imbalance by adopting a marginal rate structure—the same fair principle used in our income tax. This means a middle-class family selling their home would likely pay a lower effective rate than they do now, while the tax increases would fall squarely on the portion of a property’s value over \$2 million, often owned by wealthy non-residents. It is a targeted ask for those who have profited most from our islands’ scarcity.

The impact of this common-sense update would be transformative. It is estimated to generate an additional \$68.5 million annually. This revenue would provide a historic, sustained investment in our future by:

- Increasing funding for the Rental Housing Revolving Fund to build affordable rentals, directly combating our housing crisis.
- Bolstering the Legacy Land Conservation Fund to protect ‘āina from development.
- Making a crucial investment in the Department of Hawaiian Home Lands, helping to fulfill a generations-old promise
- Making additional critical investments in the Dwelling Unit Revolving Fund to fund infrastructure programs in county-designated transit-oriented development areas.

This bill helps to ensure that when luxury property changes hands at record prices, our community receives a fair share to invest in itself.

I urge you to pass this bill. It is a long-overdue step toward tax fairness and a powerful commitment to housing our people, preserving our lands, and building a more equitable Hawai'i.

Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:45:16 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Noelle Lindenmann	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I am submitting testimony in strong support of HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Mahalo for this opportunity to provide testimony.

Noelle Lindenmann, Kailua-Kona

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:08:03 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Richard Bodien	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

**ADD PERSONAL STORY**

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

NAME, TOWN

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:15:26 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kendall Krumm	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Kendall Krumm, Kailua

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:16:08 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

strong support

Mahalo,

Ann V Saffery

Honolulu, HI

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:38:15 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Coralie Matayoshi	Individual	Support	Written Testimony Only

Comments:

I support this bill because it will help provide a greater revenue stream for desperately needed affordable housing needs for our local residents and raise much-needed revenues from higher end property sales, particularly those over \$2 million and properties not occupied by the homeowner, while continuing to protect lower income working families.

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:42:19 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Deborah G. Nehmad	Individual	Support	Written Testimony Only

Comments:

Please support this important bill to help ease the affordable housing crunch in Hawaii.

This bill will help provide a greater revenue stream for desperately needed affordable housing needs for our local residents,

It will also raise much-needed revenues from higher end property sales, particularly those over \$2 million and properties not occupied by the homeowner, while continuing to protect lower income working families.

Mahalo,

Deb Nehmad

Hawaii Kai

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:44:20 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

I support.

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:47:29 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rebecca Kesler	Individual	Support	Written Testimony Only

Comments:

Please help build an income stream by taxing the wealthy and taking the burden off middle and lower income families

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:58:30 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Megan Deets	Individual	Support	Written Testimony Only

Comments:

I strongly support HB2049.

This bill makes Hawai‘i’s conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

My 'Ohana lives on Kauai. We can't afford to buy a home. Will our children be able to afford to live on Kauai?

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Megan Deets, Kapaa, Kauai

**HB-2049-HD-3**

Submitted on: 3/23/2026 11:27:55 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Galen Fox	Individual	Support	Written Testimony Only

Comments:

In **support** of HB2049, which will help fund desperately needed affordable housing for local residents. Also, it will draw revenue from high-end property sales including those over \$2 million, and from properties not occupied by the homeowner, while protecting lower-income families.

**HB-2049-HD-3**

Submitted on: 3/23/2026 11:39:37 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chairs, Vice Chairs and Committee Members:

Thank you for working together to schedule a triple Committee hearing on HB2029 HD3 Relating to Housing. I support this important measure as it accomplishes two important objectives:

First, HB 2049, HD 3 invests in mixed-use communities that are centrally-located and inhabited by individuals and households of all income ranges. This contributes to healthy and save communities.

Second, it provides for a dedicated conveyance tax allocation to the Department of Hawaiian Home Lands (DHHL). In turn, this supports the DHHL's to fulfill its constitutional mandate and ongoing work to address the waitlist by increasing infrastructure and housing development support. Despite Article XII, Section 1 of the Hawai'i Constitution requiring the legislature to provide "sufficient sums" for the administration and operating budget of the DHHL, the State of Hawai'i has failed to fulfill that mandate in a way that addresses the long waitlist.

I urge you to pass HB2049 HD3 Relating to Housing. Thank you for your consideration.

Sincerely,  
Carrie Ann Shirota, Esq.

Honolulu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 11:52:23 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Serafina Gajate	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049. It is far past time for the ultra-wealthy to pay their fair share of taxes and take responsibility for the immense damage they do to our local communities by forcing the cost of living to raise exponentially and forcing locals to have to leave the islands.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more. This is the absolute bare minimum of responsibility that they must take.

This will create stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Mahalo,

Serafina Gajate, Hawaii Island

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:17:34 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Aysia Kaho'ohanohano	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. I am a DHHL and NAHASDA beneficiary. Without the funding provided, I most likely would not be in my home today and I am so grateful for the opportunity provided to my 'Ohana. Mahalo for the opportunity to testify.

Aysia Kaho'ohanohano ~ Waikapu, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 11:54:50 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Margaret ANN Renick	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill! Let's get more affordable housing now! Aloha

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:26:10 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Noelani kanekoa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Noelani Kanekoa (Waikapu, Maui) Pu'uhona Homestead

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:27:42 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jennifer K Garma	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Jennifer Garma - Honolulu, HI

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:30:29 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

**[Opt Out of Legislative Alerts Here](#)**



**\$1B in Damages — We Can't Ignore Real Funding Solutions**  
Aloha Shay,

HB2049 just was scheduled for a triple committee hearing in the Senate, Wednesday, March 25. **Submit [testimony](#) in strong support. Action alert below.**

SB3028 needs to be scheduled for a hearing. The notice for the last WAL hearing before the deadline was posted, and this bill was not included. While House leadership may say it's too late, the truth is, **rules can be waived when there is political will.**

These measures creates **stable, long-term funding** to support Hawai'i's most urgent needs:

- **\$60M** for Department of Hawaiian Home Lands (DHHL)
- **\$40M** for rental housing
- **\$10M** for land conservation
- **\$120M** for the general fund

Just as importantly:

- It **lowers taxes on home sales under \$2.2 million**, covers most local families
- It ensures those profiting from multi-million dollar real estate contribute back to our communities

At a time of increasing perpetual strain on the state budget, this is a **practical, equitable revenue solution** that helps Hawai'i.

We are serious about building a more resilient future. One where families can stay, communities can recover, and future crises don't leave us scrambling. We need to act now. **If there's the will, there's a way.**

Mahalo for standing up for Hawai'i's future.

In Solidarity,

Aria Juliet Castillo

Update Conveyance Tax to Fund Hawai'i's Urgent Needs  
Hearing in WLA/HOU/HWN on Wednesday March 25th, at 1:02 pm; Conference Room 224  
Why is this Bill Important

[HB2049 HD3](#) is important because it creates a fair, reliable way to fund Hawai'i's most urgent needs—especially housing—without raising costs on most local families. By updating the conveyance tax to better reflect today's high-value real estate market, it ensures that those benefiting most contribute back to the community. This revenue supports affordable housing,

DHHL, and land conservation, helping keep local families in Hawai‘i while preparing the state for growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:38:09 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Haunani Momoa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Haunani Momoa

Nānākuli, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:36:15 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sonny Sing-Kahaleha	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. I know many of my friends and family members that received funding to purchase homes and I think its an amazing thing especially with the risen housing prices. Mahalo for the opportunity to testify.

Sonny Sing-Kahalehau | Wailuku, Maui

Testimony of JoAnn A Yukimura  
Before the Senate Committees on  
Water, Land, and Culture and Arts; Housing; and Hawaiian Affairs  
Re HB 2049, HD3  
March 25, 2026

Chairs Lee, Chang, and Richards, Vice Chairs Inouye, Hashimoto, and Lamosao,  
and Members,

I write in strong support of HB 2049, HD3, which will calibrate the conveyance tax based on fairness and prudent public policy.

It makes eminent sense to heavily tax mega real estate transactions in Hawai'i that get their value from the unsurpassed beauty, rarity, and life-giving essence of the land and natural environment in Hawai'i, and from the diversity and aloha of generations of families and businesses that have worked and contributed to the *mana* and economy of this place that is their home.

It makes sense because the manipulation of the land by old and new owners involved in these high-end conveyances has caused and will continue to result in negative impacts and costs to the larger community, not the least of which is the impossible cost of housing for those who live and work in Hawai'i.

Large amounts of capital is required if we are to solve the housing crisis in Hawai'i. The revenues generated by this bill are a logical source, with two caveats:

One, monies from this bill should not go to the Department of Hawaiian Home Lands--or any developer--if in the process of providing homes for some, working households are evicted without being provided alternative housing in the same community, especially if federal or state law is being violated in the process, as is presently occurring on Kaua'i at Courtyards at Waipouli.

Two, monies from this bill should be awarded only to projects where the housing is permanently affordable (i.e. deed restricted) such that it can never be sold into the market. This will allow for a variety of housing that currently exists in Hawai'i:  
1. government owned and managed rentals, 2. rentals managed and owned by

nonprofits dedicated to providing affordable housing, 3. limited equity housing cooperatives and 4. land trusts. The last two form of permanently affordable housing are owner managed and maintained.

With capital from the conveyance tax as proposed in HB 2049, HD3 and a permanent affordability policy that is adopted by the state and counties, we will be able to grow an inventory of housing that is insulated from the market. As the inventory grows, our housing crisis will begin to decline, and our families will be able to stay in the land that they love.

Please approve HB 2049, HD3.

Mahalo.

A handwritten signature in black ink, reading "Jason A. Kubinski". The signature is written in a cursive style with a prominent dot over the 'i' in "Kubinski".

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:46:24 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Glenn Choy	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill. Thank you.

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:47:29 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lahela Kahe'e Gomez	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Lahela Kahee Gomez | Ewa Beach, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:55:35 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ray Leota	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Ray Leota | Kealakekua, Hawaii Island

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:57:44 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dalene Kamakea	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. We the Native Kanaka should be placed on LANDS that Our Alii had blessed his People since 1921. Since 1982 when I applied till today I was not Awarded Homestead Land. So I Support HB2049. Mahalo for the opportunity to testify.

Dalene Kamakea

Waimanalo, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 12:59:19 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rochelle Weisbarth	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Rochelle Weisbarth, Honolulu, Oahu

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:10:01 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Leianaikaroselaniomaui SingKeliikoa	Individual	Support	Written Testimony Only

Comments:

I SUPPORT HB2049, HD3

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:24:52 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tania Waa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Tania Wa'a  
Laie, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:30:24 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
John Lopez Jr.	Individual	Support	Written Testimony Only

Comments:

I fully support HB2049 HD3

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:33:54 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sean Spencer	Individual	Support	Written Testimony Only

Comments:

I support HD2049 HD3 to ensure DHHL gets funing for homes for their beneficiaries.

Aloha,

Sean Spencer

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:34:08 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

I fully support bill HB2049.

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:36:35 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Maxine L Akee	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of  
the Senate Committees.

I am writing to express my strong SUPPORT for

HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to be heard. WE HAVE BEEM WAITING ON THE DHHL WAITLIST SINCE JUNE 2004.

Maxine Akee, Oahu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:38:25 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Bernina Ah Yee	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:42:38 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michelei Tancayo	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Richards, Chang and members of the Senate Committees,

I am writing to express my strong support for HB2049 HD3 to ensure funding to DHHL so homes can be built and delivered to beneficiaries.

There is NO reason for Hawaiians to be in a housing crisis decades in the making when there's land resources available, constitutional rights granted through and to DHHL.

Bring back hope, prosperity for many Hawaiians with much needed homes.  
Mahalo,

Michelei Tancayo

Lahaina Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:51:21 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

Hello Chair, Vice Chair, and members of the committee,

My name is Nanea Lo, and I write in strong support of HB2049.

This measure is a thoughtful and necessary step toward addressing Hawai‘i’s ongoing housing crisis while advancing fairness in our tax system. By providing a tax break for local working families when they sell their homes, HB2049 recognizes the financial realities that many residents face and helps ensure they are not further burdened during major life transitions.

At the same time, the bill takes a balanced approach by applying higher tax rates to luxury property sales. This ensures that those who are best positioned to contribute more do so in a way that benefits the broader community. The revenue generated will directly support critical needs, including affordable housing, infrastructure development, and land conservation—areas that have long required sustained and reliable funding.

Importantly, HB2049 also establishes a dedicated funding source for the Department of Hawaiian Homelands. This is a meaningful step toward fulfilling long-standing obligations and supporting Native Hawaiian communities through stable investment.

HB2049 reflects a values-based approach to policy: one that prioritizes local families, addresses systemic inequities, and reinvests in the long-term well-being of our islands. I urge you to pass this measure.

Me ke aloha ‘āina,

Nanea Lo, 96826

Sierra Club of Hawai‘i Member

Hawai‘i Workers Center Board Member

Clean Elections Hawai‘i Member

Honolulu Tenants Union Member

350 Hawai'i Member

Carbon Cashback Hawai'i Member

Hawai'i Tax Fairness Coalition Member

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:55:31 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
yvette marie m kaanana	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

( Yvette Marie M Kaanana )

Hilo Hawaii 96720

**HB-2049-HD-3**

Submitted on: 3/23/2026 1:59:27 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Greg and Pat Farstrup	Individual	Support	Written Testimony Only

Comments:

Kū i ka pono!

**HB-2049-HD-3**

Submitted on: 3/23/2026 2:09:05 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
BRANDY CRADDUCK	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/23/2026 2:16:49 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Patrick Ah Loy	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Patrick Ah Loy. Mililani, Oahu

**HB-2049-HD-3**

Submitted on: 3/23/2026 3:03:02 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Nelson	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am asking you to support this bill. It will raise much-needed revenues from luxury sales; it increases the tax rate on properties sold for over \$2million. It will also protect local, middle-class families by restructuring to a marginal rate system, the average local family selling their home would likely pay a lower rate than they do now.

Thank you,

Elizabeth Nelson

Kaneohe

**HB-2049-HD-3**

Submitted on: 3/23/2026 3:36:46 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ellen Godbey Carson	Individual	Support	Written Testimony Only

Comments:

I strongly support legislative reforms for conveyance tax laws, to create higher tax rates for wealthier properties, while dedicating the majority of those revenues to affordable housing needs. This bill can support both goals. Rates should be structured to protect working families and home owners of properties valued at less than \$2 million, while increasing rates in a graduated fashion for more expensive properties that can bear a greater share. It also provides greater flexibility in affordable housing options, with a reliable income stream for the Rental Housing Revolving Fund, Dwelling Unit Revolving Fund, and Hawaiian Home Lands Trust Fund. This will help update our conveyance tax rates, and bring them more in line with other comparable high-cost areas in the nation. Without this bill, our conveyance tax structure disproportionately hurts affordable multi-family housing and their renters.

I request an amendment to eliminate the cap on revenues for the Rental Housing Revolving Fund in particular, but also the Dwelling Unit Revolving Fund and Hawaiian Homelands Trust Fund, so that greater revenues can flow into those funds to address affordable housing needs in our state.

We face a continuing crisis that calls out for major revenue streams dedicated to addressing our state's need for affordable housing opportunities for our working families, young people and Kupuna.

Thank you for your consideration of my testimony.

**HB-2049-HD-3**

Submitted on: 3/23/2026 3:26:10 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Doris Segal Matsunaga	Individual	Support	Written Testimony Only

Comments:

I support HB2049 HD3

Doris Segal Matsunaga

Waimea, Hawaii Island

**HB-2049-HD-3**

Submitted on: 3/23/2026 3:56:06 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Darlene K Kennison	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and Members of the Senate Committees,

I am writing to express my strong support for HB2049 HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Darlene Kennison      Ewa Beach, Oahu

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:15:23 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Josette lai	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Josette Lai, Honolulu, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:18:21 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
E Tai	Individual	Support	Written Testimony Only

Comments:

I support HB2049 because it will help to distribute the burden for supporting the housing needs of Hawai'i residents. Middle-class Hawaiians are getting squeezed out of their own homeland. This will begin to help solve the problem. Let's be real, being taxed at point of sale is not a significant burden for owners of luxury real estate who are making huge profits at that point.

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:28:12 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Safia Gravel	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Safia Gravel, Hilo HI

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:38:21 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Russell K Cleaver	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Russell K Cleaver Honolulu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:41:42 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Damen Makua	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs, Lee, Chang, Richards and Members of the Senate Committee.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries that have been waiting for years! Its really a travesty that beneficiaries are dying before they get awarded because DHHL lack the proper funding to build homes in an efficient manner. This must be the priority of the State of Hawaii to take care of Hawaiians because we are the people of this land it is part of our birthright. Every year more and more Hawaiians move to the mainland because of housing shortage, or affordability and if it continues Hawaii will no longer be Hawaii, especially with special interest groups, mainland and overseas corporations buying up real estate and outbidding kamaina residents and making it impossible to own a home in Hawaii. Please support HB2049 and start taking care of the people of Hawaii. Get these Hawaiians off the list and into homes of their own.

Mahalo Nui

Damen Makua. Makawao, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:48:06 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ted Bohlen	Individual	Comments	Written Testimony Only

Comments:

Hawaii Reef and Ocean Coalition COMMENTS that funding for the Land Conservation Fund should be increased.

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:48:33 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sharae Hawelu	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Sharae Hawelu (Oahu)

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:54:57 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sharon R Keith	Individual	Support	Written Testimony Only

Comments:

This bill will help provide a greater revenue stream for desperately needed affordable housing needs for our local residents,

It will also raise much-needed revenues from higher end property sales, particularly those over \$2 million and properties not occupied by the homeowner, while continuing to protect lower income working families.

**HB-2049-HD-3**

Submitted on: 3/23/2026 4:59:12 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
chelsea pang	Individual	Support	Written Testimony Only

Comments:

Support this change to reduce income disparities in Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:15:00 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

I strongly support HB 2049

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:16:35 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Erman K. Tancayo	Individual	Support	Written Testimony Only

Comments:

As a future Homestead Lessee I am STRONG support of HB 2049!

Mahalo!

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:21:13 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Dear Chairs Lee, Chang, Richards and Members of the State Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Christine Keahi

Lahaina, Maui

Philomena Scherling  
PO Box 1664  
Keaau, Hawaii 96749  
philomena.scherling@gmail.com

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

I have been a resident of the State of Hawaii since 1988 and of Hawaii Island since 2000. I am testifying in **strong support of HB2049**, to update Hawai'i's conveyance tax to ensure it is fair, modern, and capable of meeting our state's greatest needs.

The conveyance tax is a critical tool—a one-time tax paid when property is sold that directly funds two of our most pressing priorities: the construction of affordable housing and the permanent protection of our natural and cultural lands.

Yet, as the value of property, especially luxury estates, has soared, our tax rates have remained stuck in the past. Owners of multi-million dollar properties pay a rate of only 0.5% to 1.25%, a fraction of what is paid in other high-cost cities like Seattle and San Francisco, where rates range from 2% to 7%.

This bill wisely corrects this imbalance by adopting a marginal rate structure—the same fair principle used in our income tax. This means a middle-class family selling their home would likely pay a lower effective rate than they do now, while the tax increases would fall squarely on the portion of a property's value over \$2 million, often owned by wealthy non-residents. It is a targeted ask for those who have profited most from our islands' scarcity.

The impact of this common-sense update would be transformative. It is estimated to generate an additional \$68.5 million annually. Because of this increase, the special funds would see an increase in allocation, even with the reduction in percentage set aside as the bill is written. This revenue would provide a historic, sustained investment in our future by:

- Increasing funding for the Rental Housing Revolving Fund to build affordable rentals, directly combating our housing crisis.
- Bolstering the Legacy Land Conservation Fund to protect 'āina from development.
- Making a crucial investment in the Department of Hawaiian Home Lands, helping to fulfill a generations-old promise
- Making additional critical investments in the Dwelling Unit Revolving Fund to fund infrastructure programs in county-designated transit-oriented development areas.

This bill helps to ensure that when luxury property changes hands at record prices, our community receives a fair share to invest in itself.

I urge you to pass this bill. It is a long-overdue step toward tax fairness and a powerful commitment to housing our people, preserving our lands, and building a more equitable Hawai'i.

Mahalo for the opportunity to testify.

Philomena Scherling

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:31:19 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Myron Rosehill	Individual	Support	Written Testimony Only

Comments:

Aloha Members of the Hawaii State Legislature.

I am writing to you today to express my support of HB2049 to ensure funding for DHHL so more homes can be available for its beneficiaries.

Thank you for your time.

Myron Rosehill, Hilo, HI

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:36:09 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jun Look	Individual	Support	Written Testimony Only

Comments:

We need to pull all levers to try to make housing affordable. I support using the State's conveyance tax in this bill to fund creative ways to help our younger generation stay in Hawaii.

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:40:27 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Priscilla Stuckey	Individual	Support	Written Testimony Only

Comments:

Aloha, Chair and Members of the Committees,

I strongly support HB2049. We need a fairer conveyance tax in Hawai'i so those involved in much higher-value property sales contribute more toward their fair share.

Hawai'i needs more stable, long-term fund for affordable housing, DHHL, and land conservation. Especially now, when the state is having to recover from yet another catastrophic event, our need for stable funding becomes even more obvious and urgent. HB2049 provides an obvious step toward greater financial stability.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Mahalo,

Priscilla Stuckey, Kihei

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:44:13 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kristen Young	Individual	Support	Written Testimony Only

Comments:

Aloha, I am testifying in strong support of HB2049 to update Hawaii's conveyance tax to ensure it is fair, modern, and capable of meeting our state's greatest needs. Lots of wealthy people, often not from here, exploit Hawaii for profit while we struggle to invest in our own communities and future. This bill would have transformative impacts moving us toward tax fairness.

**HB-2049-HD-3**

Submitted on: 3/23/2026 5:58:36 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Ellen Nahoolewa	Individual	Support	Written Testimony Only

Comments:

**To:** Chairs Lee, Chang, Richards, and Members of the Senate Committees on Water, Land, Culture and the Arts; Housing; and Hawaiian Affairs. **From:** Ellen Nahoolewa **Location:** Wailuku, Maui **Hearing Date:** Wednesday, March 25, 2026

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my **strong support for HB2049, HD3**. This bill is critical to ensuring that the Department of Hawaiian Home Lands (DHHL) has a predictable, dedicated stream of funding to deliver homes to beneficiaries.

As a resident of Wailuku, Maui, I see the urgent need for stable housing in our community. Restructuring the conveyance tax to provide a dedicated annual allocation will allow for the multi-year planning necessary to unlock thousands of lots and billions in private funding. By updating these rates, which have not changed since 2009, we can finally honor the legacy of Prince Jonah Kūhiō Kalanianaʻole and provide the housing our people deserve.

I urge the committees to pass this measure to support predictable housing delivery for all DHHL beneficiaries. Mahalo for the opportunity to testify on this important matter.

Sincerely,

Ellen Nahoolewa Wailuku, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:05:02 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

kimdonghyeon

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:08:17 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elsa Kim	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and members of the Senate Committees.

I am writing to express my support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:08:37 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Joy Kaupe Wailuku, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:37:14 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I urge yuo to support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Thank you

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:41:26 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Frank Kalepa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Frank Kalepa, Lahaina, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:45:25 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marguerite Koster	Individual	Support	Written Testimony Only

Comments:

I support HB2049! More of Hawai'i's real estate is being bought up by investors, and this tax makes sure that they are contributing more to local communities.

Mahalo,

Marguerite Koster

Indivisible Honolulu

**HB-2049-HD-3**

Submitted on: 3/23/2026 6:54:40 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
JoDean Rapanot	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is JoDean Rapanot and I am a native hawaiian, and a DHHL beneficiary. I am writing in strong support of HB2049 because it will provide DHHL with reliable funding to build homes and infrastructure for our people and community.

As someone who recently received a lease for the upcoming Waiehu Mauka homestead, I am excited for our soon-to-be home and feel fortunate to have received a lease within 10 years of being on the waitlist. This bill gives my family—and families like mine—hope that we can finally have a safe and stable place to call our own. Please pass HB2049 to support Native Hawaiians and help my ‘ohana, and others, finally receive the housing relief we’ve been waiting for.

Mahalo nui for your time and consideration,

JoDean Rapanot

Kahului, Maui

**HB-2049-HD-3**

Submitted on: 3/23/2026 7:04:21 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Keala Hoopai	Individual	Support	Written Testimony Only

Comments:

Aloha chairs Lee, Chang, Richards and Members of the Senate Committees.

I'm writing to express my strong support for HB 2049, HD3 to ensure funding for DHHL, so homes may be delivered to beneficiaries. Mahalo for this opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/23/2026 7:09:29 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cory Harden	Individual	Support	Written Testimony Only

Comments:

Aloha legislators,

Please support these changes to the conveyance tax to make it fair, and to fund affordable housing, homelessness programs, land conservation, and the state general fund.

mahalo,  
Cory Harden, Hilo  
member, Indivisible

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Lena J Carver

Keaau, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 7:59:15 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rudy Spencer	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL, so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Rudy Spencer  
Hilo, Hawaii

**HB-2049-HD-3**

Submitted on: 3/23/2026 8:12:14 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lois Langham	Individual	Support	Written Testimony Only

Comments:

Tax advantages have skewed way too much in favor of people who are already economically advantaged, leaving the less advantaged outside. I strongly support this bill to bring aloha values to the people of Hawaii.

**HB-2049-HD-3**

Submitted on: 3/23/2026 8:21:50 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sean Mokuonahiala Andrade	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Todd, Vice Chair Inouye, Vice Chair Takenouchi, and Members of the Senate Committees on Water, Land, Culture and the Arts / Housing / Hawaiian Affairs:

As a Beneficiary on the waitlist ranked #1341 I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Sean Mokuonahiala Andrade, Kalaheo, Kauai

**HB-2049-HD-3**

Submitted on: 3/23/2026 8:42:13 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Andrew Isoda  
Lahaina, Mau'i

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:22:04 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shana Laririt	Individual	Support	Written Testimony Only

Comments:

I strongly urge support for this housing bill as an equitable solution to help our severely strained housing system. This will help our families can stay, communities can recover, and future crises don't leave us scrambling.

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:30:12 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jesse Hutchison	Individual	Support	Written Testimony Only

Comments:

Thank you!

**HB-2049-HD-3**

Submitted on: 3/23/2026 9:49:44 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
SamanthaLee Kama	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

SamanthaLee Kama | Kapolei, Oahu

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:32:41 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tim Huycke	Individual	Support	Written Testimony Only

Comments:

I support HB2049.

**HB-2049-HD-3**

Submitted on: 3/23/2026 10:47:58 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Noel Shaw	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Noel Shaw and I am a Hawaiian Homestead lessee and community organizer for our fire mitigation and emergency preparedness efforts. I support this bill and urge the committee to pass it.

The Department has been historically under funded and under resourced to execute and maintain its trust responsibilities to its beneficiaries as required by the Hawaii State Constitution. Because of the infrastructure that does exist, needs updating and hasn't been maintained to adapt to the realities of climate change. Further, DHHL still has a waitlist of Hawaiians to allot lands to and will need these resources to do so safely.

It's paramount DHHL has access to the resources to continue to fulfill its kuleana to the first inhabitants of these lands and that the state create pathways for these resources to flow, especially for the basics.

Na'u me ka ha'aha'a,

Noel Shaw  
Kalāwahine

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:45:42 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jay Lindsey Palenapa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Jay Lindsey Palenapa

Hawaiian Homelands Beneficiary currently on the waiting list.

**HB-2049-HD-3**

Submitted on: 3/24/2026 5:46:04 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alice Abellanida	Individual	Oppose	Written Testimony Only

Comments:

I oppose this tax. The people of Hawaii are already over burdened. I urge you to vote no.

**HB-2049-HD-3**

Submitted on: 3/24/2026 6:10:18 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kevin Wilson	Individual	Support	Written Testimony Only

Comments:

I am providing this written testimony in support of HB2049 as a native Hawaiian who is directly affected by the bill. My family has been on the Department of Hawaiian Homelands waiting list since 1984 and have been diligently awaiting the ability to live on Hawaiian Home Lands as constitutionally mandated in the Hawaiian Homes Commission Act of 1920. My father has been waiting his entire life for a place to call home and this year, on this 69th birthday, was finally offered a project lease for land on Hawaii island. Just this past weekend we found out that, mainly due to budget restraints, the earliest this land will be ready for distribution is 2031. At that time my father will be 74 and would have waited his entire life for land that he won't get to enjoy or truly benefit from. We are praying that he will live long enough to actually step foot on the land and this is not a rare situation. All around us we see the older generation dying before being awarded property. We see the younger generation being priced out and moving away from Hawaii in order to afford to buy or rent a home. All the while the state of Hawaii remains behind on the times with outdated policies that haven't been adjusted for the absurd cost of living in this beautiful place we call home. The people are the driving force that makes Hawaii such a unique place and this bill aims to keep Hawaii, Hawaii.

**HB-2049-HD-3**

Submitted on: 3/24/2026 6:28:56 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elaine Lucas	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Elaine Lucas | Mililani, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 6:34:24 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kehaulani Coleman	Individual	Support	Written Testimony Only

Comments:

Thank you

**HB-2049-HD-3**

Submitted on: 3/24/2026 6:36:47 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Wallis K. Wong	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Wallis K Wong

Kaneohe, Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 7:06:01 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jane Aquino	Individual	Support	Written Testimony Only

Comments:

This tax structure could be improved by switching to a marginal rate, similar to income taxes, where only the portion above each price threshold is taxed at higher rates. It could also be improved by increasing the rates on luxury homes and second homes.

- As a result, middle-class homeowners would pay a lower conveyance tax and owners of high-value homes (including out-of-state homeowners) would pay more.
- The extra revenue from these changes would go to key priorities like affordable rental housing, transportation infrastructure, and the Department of Hawaiian Homelands.

**Revenue from the conveyance tax goes to affordable housing and conservation**

- Part of Hawai‘i’s conveyance tax revenue goes into two special funds: the Legacy Land Conservation Fund and the Rental Housing Revolving Fund. The Legacy Land Fund helps buy and protect land with important natural and cultural resources. The Rental Housing Fund helps build affordable rental housing for low-income families. By law, these funds are capped:
  - \$5.1 million a year for land conservation and \$38 million for affordable housing, even if the state collects more.
- This proposal would also dedicate some of the conveyance tax revenue to the Department of Hawaiian Homelands
- Thanks, Jane Aquino, Indivisible

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:18:03 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dolly Catan	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB 2049 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Dolly Catan, Pukalani, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:15:13 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Barbara Kaiwi	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Thank you,

Barbara Kaiwi

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:18:52 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ryan Chong	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Ryan Chong I Hilo, Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:23:34 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mele Kaneali'i	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Mele Kāneali'i, and I am a student from Maui and Moloka'i. Mahalo for the opportunity to testify in strong support of HB2049 HD3.

As a young person who hopes to build a future here at home, I am deeply aware that the policy decisions you make today will shape whether my generation can afford to live, work, and raise families in Hawai'i. By modernizing Hawai'i's conveyance tax structure, this bill reduces the burden on local homeowners while increasing responsibility for luxury, non-owner-occupied properties, better reflecting who most needs relief.

My grandfather passed away while on the DHHL waitlist, never having the opportunity to return to the 'āina he was entitled to or to pass down land to future generations. The bill's allocation of up to \$60 million annually through the DHHL special fund represents long-overdue accountability and a meaningful step toward ensuring fewer beneficiaries spend their lifetimes waiting. DHHL has long needed a consistent revenue source; please fulfill your trust obligations to your Native Hawaiian constituents and ensure more beneficiaries can secure what was promised.

Mahalo for considering my testimony in strong support of HB2049 HD3.

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:39:03 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Debra Aliviado	Individual	Support	Written Testimony Only

Comments:

Aloha Chairman, Vice Chairman and Members of the Committee,

I am writing in strong support of HB2049, HD3 to unsure funding for the Department of Hawaiian Home Lands so that more homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify in strong support.

Debra Aliviado

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:42:51 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cheyenne Perry	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am in support of this bill HB2049, it allows for DHHL to complete its duty to native hawaiians to deliver homesteads and allows to leverage additional private funding. Conveyance tax rates are overdue to be updated and in Hawaii is still lower than other states. I support this measure as it allows for significant leveraging that stretches out limited funding resources and ultimately fulfills the goals of the trust.

mahalo nui,

Cheyenne

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:14:45 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shaylyn Ornellas	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Shaylyn Kehaunani Ornellas and I am writing to you both as an individual citizen and as the Kauai Commissioner of the Dept. Of Hawaiian Home Lands Commission. I want to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Why This Bill Matters

· With **\$60M annually**, DHHL projects delivery of **8,000+ lots by 2039**, unlocking **\$5.2B in private funding** for beneficiary housing.

- Conveyance tax rates haven't been updated since 2009 — Hawai'i's rate remains far below comparable high-cost states.
- Dedicated funding is a core recommendation of the 2025 Act 279 Working Group's interim report, with recent transactions showing **5x leverage** on department investments.

I implore you to act NOW, time is of the essence and the future of DHHL and its trust duties and initiatives are in peril. You have the power and privilege to do what's is Pono. I trust you will act at the highest level of respect and due care for the host culture, our Kanaka 'Oiwi. The kuleana is yours.

Mahalo for the opportunity to share my mana'o.

Ke Akua Pū,

Shaylyn Kehaunani Ornellas

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:16:04 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Valerie Wayne	Individual	Support	Written Testimony Only

Comments:

I support this bill because it will provide a greater revenue stream for the affordable housing needs for our local residents.

And it will raise revenues from property sales at the higher end of the market, especially those over \$2 million and those not occupied by owners, while protecting lower income working families.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:37:26 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sanoe Marfil	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. As a beneficiary myself, living on aina ho'opulapula, I am blessed by this gift that was given to me and I am excited by this opportunity that may bring the same blessing. Mahalo nui for allowing me to submit my tesitmony. Malama.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:37:27 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kimberly Rivera	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Kee, Chang, Richards, and Members of the Senate Committee,

I am in strong support of HB 2049 HD3 to ensure funding for DHHL so homes can be delivered to people like myself waiting on the list. Praying for lease award before my time comes then it's too late as my children do not meet current blood quantum eligibility.

Mahalo nunui,

Kimberly Rivera, age 62

TO THE SENATE  
KA'AHA KENEKOA

THE THIRTY-THIRD LEGISLATURE  
REGULAR SESSION OF 2026

COMMITTEE ON WATER, LAND, CULTURE AND THE ARTS

Senator Chris Lee, Chair  
Senator Lorraine R. Inouye, Vice Chair

COMMITTEE ON HOUSING

Senator Stanley Chang, Chair  
Senator Troy N. Hashimoto, Vice Chair

COMMITTEE ON HAWAIIAN AFFAIRS

Senator Herbert M. "Tim" Richards, III, Chair

**HEARING HB2049 HD3**

Position: **STRONG SUPPORT HB2049 HD3**

Aloha Chairs, Vice Chairs, Committee Members

I write this letter in support of HB2049. This bill would allocate thirty per cent or \$60,000,000, whichever is less, to be paid into the Hawaiian Home Lands Trust Fund. At this rate, DHHL would be able to complete all twenty-eight (28) Act 279, Session Laws of Hawaii 2022, projects within 10-12 years. Furthermore, this bill would provide predictable funding for multi-year planning and infrastructure while also leveraging additional public and private capital for beneficiary housing. One of the critical areas for private funding is predictability. Dedicated funding sources, such as the intent of HB2049 have the potential advantage to reduce risk for traditional financial institutions and Community Development Financial Institutions (CDFIs).

HB2049 would modernize Hawaii's conveyance tax structure, reduce the tax burden on the average resident homeowner, increase the burden of conveyance tax on investment owners, and create a 30% allocation for the Department of Hawaiian Home Lands (DHHL) and a 20% allocation to the Dwelling Unit Revolving Fund (DURF).

Passage of this bill would provide predictable funding for multi-year planning and infrastructure while also leveraging additional public and private capital for beneficiary housing. Infrastructure is one of the largest household expenses, according to the 2022 U.S. Bureau of Labor Statistics.

In summation, I support the intent and this bill in its current form. Please pass this bill out of this joint committee hearing. Thank you for allowing me to provide testimony on this bill.

Mahalo,

Ken Farm

Chair Emeritus Neighborhood Board No. 15

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:38:44 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jo Addie Brown	Individual	Support	Written Testimony Only

Comments:

Please support HB2049 in perpetuity for Native Hawaiians.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:44:00 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
VivianMalia Moana Faagata	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Vivian-Malia Faagata, and I am a recent DHHL awardee in Anahola. After years of waiting, I finally received my lot, a moment that brought hope, stability, and the chance to build a future for my ‘ohana. I am submitting strong support for HB2049, HD3.

Receiving a lot is only the first step. What truly determines whether beneficiaries can thrive is whether DHHL has the predictable, long-term funding to actually deliver homes, infrastructure, and services. This bill creates that stability.

A dedicated annual allocation of \$60 million would allow DHHL to plan multi-year housing delivery, reduce delays, and ensure that families like mine can move from “awardee” to “homeowner.” The projected 8,000+ lots by 2039 and the \$5.2B in private financing unlocked shows how powerful consistent funding can be.

Conveyance tax rates have not been updated since 2009, and Hawai‘i continues to fall behind other high-cost states. Modernizing this structure is overdue, and it aligns with the Act 279 Working Group’s recommendation for dedicated funding. Recent DHHL transactions already demonstrate 5x leverage on department investments, proof that this approach works.

As someone who has just received a lot, I know firsthand how life-changing this opportunity is. HB2049, HD3 ensures that thousands more beneficiaries will not have to wait decades for the homes they were promised.

Mahalo for the opportunity to testify and for your commitment to Hawaiian Home Lands beneficiaries.

Vivian-Malia Faagata | Anahola, Kaua‘i

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:46:42 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Brodie Lockard	Individual	Support	Written Testimony Only

Comments:

I support this bill.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:53:00 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
James E Raymond	Individual	Support	Written Testimony Only

Comments:

Thank you. I am a member of Indivisible Windward.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:53:18 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Tiare Smith	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees on Water, Land, Culture and the Arts; Housing; and Hawaiian Affairs,

My name is Tiare Smith and I am writing from Kahalu‘u, O‘ahu in **strong support** of **HB2049 HD3**.

This bill restructures the conveyance tax into a fairer marginal rate system and dedicates up to **\$60 million annually** to the Department of Hawaiian Home Lands (DHHL) for predictable, multi-year housing delivery to Native Hawaiian beneficiaries. After decades of chronic underfunding and a massive waitlist, our beneficiaries finally deserve stable, dedicated funding so they can build homes on their own trust lands.

With a reliable \$60 million per year, DHHL projects it can deliver **over 8,000 lots by 2039**, unlocking an additional **\$5.2 billion** in private funding for beneficiary housing. This is not just numbers on a page — it means families who have waited generations will finally have a place to call home, raise their keiki, and strengthen their ‘ohana and communities.

Hawai‘i’s conveyance tax rates have not been meaningfully updated since 2009, even as property values have skyrocketed. Our state’s rate remains far below those of other high-cost states. HB2049 modernizes this outdated structure with a progressive marginal rate approach that primarily affects higher-value and investment properties while protecting most local homeowners. This is a fair and responsible way to generate the revenue needed without placing undue burden on everyday residents.

Dedicated funding for DHHL is also a **core recommendation** of the 2025 Act 279 Working Group’s interim report. Recent transactions show that DHHL investments can leverage up to **5 times** their value in additional development — a powerful multiplier that stretches every dollar to serve more beneficiaries.

For too long, housing for Native Hawaiians has depended on uncertain annual appropriations. HB2049 changes that by creating a stable, multi-year funding stream that allows DHHL to plan, build, and deliver homes efficiently. This is long-overdue justice for the Hawaiian Homes Commission Act and for the thousands of Native Hawaiian families still on the waitlist.

I strongly urge the Committees to **pass HB2049 HD3** so that DHHL can move forward with confidence and deliver the housing our beneficiaries have been promised for nearly a century.

Mahalo nui loa for your leadership and for the opportunity to testify on this critical measure.

Tiare Smith

Kahalu'u, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:53:55 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marcela Montalto	Individual	Support	Written Testimony Only

Comments:

Supporting the proposed adjustment to the conveyance tax—often called a “mansion sales tax”—is a practical step toward greater fairness in our housing system. By modestly increasing taxes on high-value property sales, the state can generate critical revenue to fund affordable housing, homelessness services, and community infrastructure, without burdening everyday homeowners. This approach ensures that those benefiting most from luxury real estate contribute proportionally to addressing the housing challenges affecting local residents.

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:59:08 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Beth Giesting	Individual	Support	Written Testimony Only

Comments:

I strongly support the restructuring of Hawaii's Conveyance Tax and the distribution of proceeds to include funding for Hawaiian Homesteads, as proposed in HB2049. Passage of this bill will address housing equity in our state, which currently greatly favors the wealthy, and strengthen the programs that already exist to increase the supply of affordable housing for Native Hawaiians and other residents.

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:04:57 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Jackie Keefe	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, and Richards, Vice Chairs Inouye, Hashimoto, and Lamosao, and Members of the Senate Committees on Water, Land, Culture, and the Arts, Housing, & Hawaiian Affairs,

My name is Jackie Keefe and I am **in strong support of HB2049**, which is a smart, targeted way to invest in our communities without burdening working families.

We are just starting to recover from back-to-back storms that have devastated our state. Understanding and addressing the impacts of the damage from these storms will cost the State \$Billions. This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

Please **pass HB2049**.

Mahalo for the opportunity to testify.

Jackie Keefe, Lahaina

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:10:51 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
R.Kana'iaupuni Gomes	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Kana'i Gomes Honolulu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:11:35 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Anela Haina	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Anela Haina - Lahaina, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:16:01 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Heather Kane-Mahi'ai	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries - thousands of whom have been waiting patiently on the list for generations. Mahalo for the opportunity to testify.

Heather Kāne-Mahi'ai, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:19:56 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Monique Gomes	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Monique Gomes Waianae Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:20:26 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Lincoln	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Elizabeth M. Lincoln  
Kūhiō Village, Hawai'i Island

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:20:48 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Angela Kilakalua	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee Chang Richard and Members of the Senatr Committees

I am writing to express my strong support for HB2049 to ensure finding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Angela Kilakalua.      Waianae Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:21:08 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Warren Grace	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Warren Grace Kona, Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:22:04 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Whitney Leota	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Whitney Leota, Kapolei, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:24:28 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jenna Ganitano	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Jenna Ganitano | Kaneohe, Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:27:02 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Natasha Cuelho	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richard's and Members of the Senate Committees,

My name is Natasha Cuelho and I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Warm regards,

Natasha Cuelho (Lahaina, Maui)

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:27:30 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Wendy Mitravich	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify

Wendy M Mitravich, Waimanalo, Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:28:31 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Tania Cho LaMew	Individual	Oppose	Written Testimony Only

Comments:

**Opposition Testimony on HB 2049**

**Submitted by: Native Hawaiian Beneficiary**

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

I am writing in opposition to HB 2049 as currently written.

I come to this testimony not just as a community member, but as a Native Hawaiian beneficiary—someone whose family has been directly impacted by the promises and delays of the Department of Hawaiian Home Lands (DHHL). For many of us, DHHL is not an abstract agency. It represents generational hope for land, stability, and the ability to remain rooted in our lāhui.

But that promise has not been met.

Our waitlist spans decades. Families are aging, some passing without ever receiving a lease. At the same time, DHHL has already received significant funding intended to move beneficiaries into homes. Yet we continue to see:

- Homes being built that are not meeting basic quality standards;
- Projects that are priced beyond what many Native Hawaiian families can realistically afford;
- Rental developments that stall or fail altogether;
- Land sitting unused while our people continue to wait.

From where we stand as beneficiaries, this does not reflect a lack of resources—it reflects a lack of accountability.

HB 2049 proposes to move more funding or authority forward without first addressing how existing resources have been managed. That is deeply concerning. If the system is not working now, adding more to it without structural changes does not bring us closer to housing our people.

This is not about opposing investment in Native Hawaiian housing. We need that investment. But investment without accountability continues a cycle where the burden falls back on

beneficiaries—on our families who are still waiting, still displaced, still navigating housing instability.

What we are asking for is simple and rooted in kuleana:

- Transparency in how funds are being used;
- Clear timelines and benchmarks for awarding leases;
- Assurance that homes are safe, durable, and truly affordable;
- Real engagement with beneficiaries, not just top-down decision-making;
- Oversight that ensures DHHL is fulfilling its trust responsibility.

Our kūpuna fought for these lands so that future generations could live, grow, and thrive on them. That responsibility does not end with funding—it requires stewardship, integrity, and accountability.

Until those pieces are in place, I cannot support HB 2049.

Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:30:28 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
John Penner	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee,Chang,Richards and Members of the Senate Committees.

I am writing to express my strong support for HB2049,HD3. To ensure funding for DHHL so homes can be delivered to beneficiares. Mahalo for the opportunity to testify.

John R Penner Jr Kapaau Hi

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:31:27 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Keoki Cuelho	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and Memembers of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the oppurtunity to testify.

Warm regards,

Keoki Cuelho (Lahaina, Maui)

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:32:38 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Brissa Christophersen	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. As someone with ‘ohana that have in recent years been fortunate to become a beneficiary after nearly 20 years of waiting, it is paramount that more opportunities come up for other folks and that funding is available to provide them. Mahalo for the opportunity to testify.

Brissa Christophersen from Maui, Hawai‘i

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:33:13 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
cherie kawahalau	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

[ Cherie Kawahalau ] | [ Koloa, Kaua'i ]

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:40:43 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Michelle D Kaaihue

Waianae, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:42:26 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kimberlyn Haole-Keahi	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

On December 6, 2025 we attended the DHHL meeting because my wife Carlene Haole-Keahi finally got selected for Hawaiian Homes. This is great news for us, especially as renters we lost our place of residence in the 2023 Lahaina wildfire and currently in a temporary housing.

Mahalo for the opportunity to testify.

Kimberlyn Haole-Keahi | Lahaina, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:42:40 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Hannah Wilson Contrades	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB2049 HD3 to support and ensure funding for DHHL so homes can be delivered to DHHL beneficiaries. Mahalo for the opportunity to testify.

Hannah Wilson Contrades | Līhu‘e, Kaua‘i

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:43:10 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kelcy Durbin	Individual	Support	Written Testimony Only

Comments:

Chair and Members of the Committee,

I strongly support HB2049 HD3, which updates Hawaii’s conveyance tax with a marginal rate system for residential properties and a per-unit tax for multifamily units. These changes make the tax fairer and encourage affordable housing development.

The bill also links tax rates to cost-of-living, ensuring stability as economic conditions change. Revenue is thoughtfully allocated to the Dwelling Unit Revolving Fund—boosting infrastructure in transit-friendly areas—and to the Hawaiian Home Lands Infrastructure and Housing Special Fund, advancing projects for Native Hawaiian communities.

HB2049 HD3 is a smart step toward better housing, stronger infrastructure, and a fairer future for Hawaii. Please support this bill.

Kelcy Durbin

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:46:18 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lei K Ayat-Verdadero	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

- With \$60M annually, DHHL projects delivery of 8,000+ lots by 2039, unlocking \$5.2B in private funding for beneficiary housing.
- Conveyance tax rates haven't been updated since 2009 — Hawai'i's rate remains far below comparable high-cost states.
- Dedicated funding is a core recommendation of the 2025 Act 279 Working Group's interim report, with recent transactions showing 5x leverage on department investments.

Kanaka ̄'iwi are still languishing on the wait list while other Hawaiians have had to relocate due to lack of housing in our own homeland. This is a serious grievance that needs to be rectified. Mahalo for the opportunity to testify.

Lei Ayat-Verdadero,

Hawaiian

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:47:37 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Homelani Schaedel	Individual	Support	Written Testimony Only

Comments:

Aloha

The designated 30% of sugar land lease income to DHHL from the State in support of the Hawaiian Homes Commission Act (HHCA) has declined to zero over 20 years. This bill is long overdue in replacing this funding stream.

The Legislature is mandated under Article XII of our State Constitution to provide sufficient funding as part of its obligation to the HHCA.

I strongly urge this committee to pass this bill without reservations, to restore a steady income stream to DHHL.

Mahalo, Home Schaedel - HHCA Beneficiary

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:48:01 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Hermanie M HamadaH	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and members of the State Committee

I am sincerely responding to support bill HB 2049 and HD 3 to ensure funding for DHHL. This is critical so homes can be built and delivered to promised beneficiaries.

I believe the state of Hawaii has a moral obligation to ensure funding is required and Hawaiians have the responsibility to do their part to pay for the housing as well. Please help the responsible beneficiaries to acquire their homes so future generations can call Hawaii their home.

Mahalo

March 24, 2026

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Vanalouise Naehu and I am from Moloka'i. My family has resided on Moloka'i for over six generations.

I am writing in strong support of HB2049 HD3 because our people need consistent and reliable funding for housing through DHHL. My siblings and I have been on the waitlist since 2011, and there has been no end in sight. When looking at the list, there are still individuals from the 1980s, and many who have already passed while waiting.

Being able to see this firsthand, I understand how deeply housing affects everything in our lives. Right now, I am forced to rent because I am unable to purchase land privately. The cost of land is too high, and on Moloka'i, job opportunities are limited. Finding stable income to keep up with rent is becoming more difficult as the cost of living continues to rise.

Having access to homestead land would allow families like mine to put down roots and truly build a stable future. It gives us the ability to focus on what matters most, which is strengthening our families and staying connected to our 'āina.

I am deeply rooted in my community through my volunteer work with Ka Honua Momona International Fishpond, my involvement with MANA, and through my small business. I care deeply about the future of our people and our island.

This bill is important because it creates dedicated funding that can move projects forward in a real and consistent way. Our people deserve progress, not more waiting.

I strongly support HB2049 HD3 and respectfully ask for your support.

Mahalo for the opportunity to testify.

A handwritten signature in black ink, appearing to read "Vanalouise Naehu". The signature is fluid and cursive, with a large initial "V" and a long, sweeping underline.

Vanalouise Naehu  
Moloka'i

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:52:07 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaipo Perez III	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Kaipo Perez, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:54:14 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Victoria Anakalea-Keomaka	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and Members of the Senate Committee's.

I am writing to express my strong support for HB2049, HD3 to ensure funding to DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Victoria Anakalea-Keomaka/ 'Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:56:53 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rossmark "Boysie" Septimo	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Our Keahi 'ohana, originally from Honokohau Valley on Maui, have been issued leases for the Leiali'i project on Maui and any support to fund and expedite the delivery of the homes would be greatly appreciated.

My original lease was awarded for the Waiohuli Homestead in 2005, but no lots were offered until Pu'uhona Homestead was funded with \$600M from the State to DHHL in 2022, I am so thankful and grateful to say that I have been awarded a lease for a home at the Pu'uhona Homestead, and once built, this lease will be transferred to my daughter and her children on Maui.

We look forward to the Leiali'i project and other DHHL projects on Maui with funding from the State for DHHL and see more homesteads available to our 'ohana and Native Hawaiian families.

Mahalo nui loa,

Rossmark "Boysie" Septimo

Wailuku, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 10:57:20 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marlene K Keahi-Wilson	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Marlene Keahi-Wilson, Waimanalo, HI

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:00:51 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alia Vellina	Individual	Support	Written Testimony Only

Comments:

March 24, 2026

Hawaii State Legislature

Re: HB2049-HD3

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Alia Vellina

Makawao, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:04:19 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tad Keyser	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. This is a critical point of inflection to help preserve the potential for Hawaiians to remain on island.

Mahalo for the opportunity to testify.

Tad Keyser Lahaina Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:04:44 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
JOANNA KUSUNOKI	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chang, Richards and members of the Senate Committees:

I'm writing to express my strong support for HB2049,HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Joanna Kusunoki / Wailuku, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:06:54 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards, and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

As a Kama'aina who grew up in Kailua, I watched affordable apartment buildings get torn down and replaced with expensive condos. Why were developers allowed to lie about setting aside a certain amount of these units for working people and then not following through? It's such a travesty! My adult children and their friends and family as well as friends I grew up with cannot afford to live here. They had good jobs and worked in Kailua and Kaneohe, but the high rent and lack of affordable housing forced them to move to the mainland and beyond. We need our State leaders to do their part in creating affordable housing.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Please be pono. We're counting on you.

Michelle Pillen, Kailua, Oahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:09:14 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jessica Kuzmier	Individual	Support	Written Testimony Only

Comments:

Aloha, I am writing in favor of HB2049 HD3. I believe it will help increase tax fairness and level the playing field. Mahalo for your consideration.

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:10:11 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kawenaulaokala K Ahana	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing in strong support of HB2049, HD3 to ensure dedicated and reliable funding for the Department of Hawaiian Home Lands so that homes can be delivered to beneficiaries in a timely and consistent manner.

This measure is an important step toward addressing the ongoing need for housing among Native Hawaiian beneficiaries and fulfilling long-standing commitments to our community.

Mahalo for the opportunity to testify.

Kawenaulaokala Ahana  
Honolulu, O‘ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:12:02 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Virginia P. Anakalea	Individual	Support	Written Testimony Only

Comments:

As a native hawaiian i fully support this bill for all native hawaiians out there to move back home and stay where we belong.

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:13:33 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Evelyn Cullen	Individual	Support	Written Testimony Only

Comments:

Aloha, Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Evelyn Cullen, Honolulu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:16:32 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Laura Sharpe	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and members of the Senate Committees,

I am testifying in strong support for HB 2049 HD3 to ensure funding for DHHL beneficiaries. I live in Kamuela, Big Island and since the billionaires have come to town there are no opportunities for local people to afford to live in their place of birth; their ancestral homeland are being taken from them and Native Hawaiians are being forced to move to the mainland while the rich inhabit our islands. I don't know why something has been done to prevent people from buying our islands. What is going on? I have nothing against being rich or having money but when money used for greed and not to help others then what is money good for?

Please, the Hawaiian people have the highest mortality rates and are among the poorest in their own homeland and cannot afford to rent or buy a home. This bill helps decrease homelessness and for that reason alone, this bill should be supported.

Thank you the opportunity to allow me to testify.

Laura M. Sharpe - BIg Island, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:21:28 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tane-Lynn "Kamalulani" Enoka-Togia	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards and Members of the Senate Committees,

I am writing to express my strong support for HB2949, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaried.

Mahalo for the opportunity to testify.

Tane-Lynn Kamalulani Enoka-Togia, Waimānalo, O‘ahu

COMMITTEE ON WATER, LAND, CULTURE  
AND THE ARTS  
Senator Chris Lee, Chair  
Senator Lorraine R. Inouye, Vice Chair

COMMITTEE ON HAWAIIAN AFFAIRS  
Senator Herbert M. “Tim” Richards, III, Chair  
Senator Rachele Lamosao, Vice Chair

COMMITTEE ON HOUSING  
Senator Stanley Chang, Chair  
Senator Troy N. Hashimoto, Vice Chair

HEARING:  
Wednesday, March 25, 2026 at 1:02 pm  
Conference Room 224 & Videoconference

TESTIMONY IN **SUPPORT** OF HB 2049, HD3 - RELATING TO HOUSING.

Aloha Chair Lee, Chair Chang, Chair Richards, Vice Chair Inouye, Vice Chair Hashimoto, Vice Chair Lamosao, and Members of the Committee,

My name is Christine Andrews and I am a long-time resident of Wailuku, Maui. I write to you today in **strong support of HB 2049, HD3**, Relating to Housing, which restructures the conveyance tax to a marginal rate system for the sale of properties with residential use, adjusts the tax for multifamily properties to reflect value on a per-unit basis, and applies a cost-of-living adjustment to conveyance tax rates; allocates revenues from conveyance tax collections; allocates a portion of conveyance tax collections to the Dwelling Unit Revolving Fund to fund infrastructure programs in areas that meet minimum standards of transit-supportive density; and allocates a portion of conveyance tax revenues to the Hawaiian Home Lands Infrastructure and Housing Special Fund; and establishes and appropriates funds out of the Hawaiian Home Lands Infrastructure and Housing Special Fund.

The conveyance tax is a one-time tax paid to the state when a property is sold. It’s different from property taxes, which homeowners pay to the county every year. Money from the conveyance tax helps build affordable housing and protect natural areas—two things that have been hurt by Hawai‘i’s real estate prices. Even though property values have soared, especially for luxury homes, owners of expensive properties still pay very low conveyance tax rates—only about 0.5 to 1.25 percent.

Cities like Seattle and San Francisco have much higher transfer taxes, ranging from 2 to 7 percent on high-value properties. If Hawai‘i raised its tax rates to between 2 and 6 percent for homes worth \$2 million or more, the state could bring in an extra \$300–400 million each year.

Hawaii conveyance tax structure could be improved by switching to a marginal rate, similar to income taxes, where only the portion above each price threshold is taxed at higher rates. It could also be improved by increasing the rates on luxury homes and second homes.

As a result, middle-class homeowners would pay a lower conveyance tax and owners of high-value homes (including out-of-state homeowners) would pay more. The extra revenue from these changes would go to key priorities like affordable rental housing, transportation infrastructure, and the Department of Hawaiian Homelands.

Due to the housing crisis in Maui after the wildfires, we are seeing long-term community members move to the mainland. I respectfully request your **support of HB 2049, HD3** as a necessary and equitable mechanism to leverage conveyance tax revenues to benefit our community.

Mahalo,

Christine Andrews, JD

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:24:49 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Denise Keala Vasconcellos	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Denise Keala Vaconcellos

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:24:53 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alexandria Matsushima	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs and members of State Committies

Im Writting to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries, Mahalo for the opportunity to testify

Alexandria Matsushima Nanakuli, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:24:57 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jade Alohalani Smith	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am a Hawaiian Home Lands beneficiary and strongly support HB2049, HD3 to provide dedicated funding for DHHL. Hawaiian Homes Commission Act Beneficiaries have waited decades—this bill is necessary to deliver homes and fulfill the State’s trust responsibility.

Please help us to ensure funding for DHHL so homes can be delivered to beneficiaries as soon as possible. Mahalo for this opportunity to testify.

Jade Smith

Waitlister on Maui

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. I am grateful for the opportunity to testify

Mahalo,

Sharon Ako

PO Box 10221

Lahaina, HI 96761

808-281-6453

Email: [sspjako@gmail.com](mailto:sspjako@gmail.com)

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:29:14 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Harry Johnson	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:36:53 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alexander Barrera-Dacuycuy	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

[ Alexander Barrera-Dacuycuy ] | [ Kahului, Maui ]

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:44:45 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Carmelita G. Makepa	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. As an Hawaiian Home Land Beneficiary on the waiting list for too long, I am in full support of our kanaka people receiving funding to assist in their building of their homes.

Mahalo for the opportunity to testify.

Carmelita G. Makepa

Wai'anae, O'ahu, ,HI

**HB-2049-HD-3**

Submitted on: 3/24/2026 11:53:22 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Thorne Abbott	Individual	Support	Written Testimony Only

Comments:

The legacy lands conservation program has proven itself to be a valuable, effective and efficient mechanism for conserving valued lands in hawaii. please continue to fund it at the highest practical extent.

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:00:26 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Kalae Balino	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Honorable Members of the Senate Committees,

I submit this testimony in strong support of **HB2049, HD3**, as a necessary and legally required measure to fulfill the State of Hawai‘i’s constitutional and fiduciary obligations to beneficiaries of the Hawaiian Home Lands trust, including myself.

In December 2025, after nearly 30 years on the waitlist, I executed my residential lease under the **Hawaiian Homes Commission Act (HHCA)**. While this represents a formal step in the leasing process, the absence of adequate funding for infrastructure and housing development renders the lease effectively incomplete in practice. The trust obligation is not satisfied by lease issuance alone—it requires the State to make the land usable for its intended residential purpose.

The HHCA establishes a **federal trust responsibility**. Under **Section 101**, Congress expressly created the trust to rehabilitate Native Hawaiians through land access. Under **Section 204**, the State—through DHHL—administers these lands **as trustee**, thereby invoking well-established fiduciary duties under trust law, including:

- the **duty of loyalty** (to act solely in the interest of beneficiaries),
- the **duty of prudence** (to manage trust assets responsibly), and
- the **duty to make the trust productive**, which includes developing land so beneficiaries can actually reside on it.

These duties are not discretionary—they are enforceable legal obligations.

The State’s obligations are further constitutionalized under the **Hawaii State Constitution Article XII**:

- **Article XII, Section 1** incorporates the HHCA into the Hawai‘i State Constitution, elevating its provisions to constitutional mandate.
- **Article XII, Section 2** explicitly requires that the State “**shall manage the Hawaiian home lands trust for the benefit of Native Hawaiians,**” affirming a continuing fiduciary duty.

The Hawai‘i Supreme Court has consistently recognized that the State’s role is that of a **trustee held to the highest fiduciary standards**. In *Ahuna v. Department of Hawaiian Home Lands*, the

Court confirmed that beneficiaries possess enforceable rights under the trust. In *Pele Defense Fund v. Paty*, the Court reaffirmed that public land trusts impose obligations analogous to private trust law, including the duty to act in the beneficiaries' best interests.

Failure to adequately fund DHHL—thereby delaying or preventing beneficiaries from actually occupying and using their leased lands—raises serious concerns regarding **breach of trust**, including:

- failure to fully administer trust assets for their intended purpose,
- unreasonable delay in performance of trust duties, and
- impairment of beneficiary rights.

HB2049, HD3 is therefore not merely a funding measure—it is a necessary legislative action to ensure compliance with **binding fiduciary and constitutional obligations**. Without sufficient appropriations, the State risks continued violation of its duties as trustee.

After nearly three decades of waiting, I respectfully but firmly urge this Committee to uphold its legal obligations and **pass HB2049, HD3** to ensure that the trust is properly administered and that beneficiaries may finally realize the full use and benefit of their homestead lands.

Mahalo for your time and for your commitment to upholding the law.

Respectfully,

Kalae Balino

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:08:04 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marion K A Kapuniai	Individual	Support	Written Testimony Only

Comments:

**I TESTIFY IN FULL SUPPORT -**

**- CORRELATES WITH AND MEETS MANDATE OF THE HAWAII  
STATE CONSTITUTION**

**- DIRECTLY MEETS THE NEED OF THE INTENDED POPULATION**

THANK YOU!

K Kapuniai, Successor lessee, Puupkapu

P

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:08:41 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
George Wilson	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

George Wilson, Waimānalo, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:10:10 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kamalei Kawa'a	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Kamalei Kawa'a

Maui, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:11:44 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mariah M Espaniola	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure critical funding for DHHL so homes can be delivered to beneficiaries. My mother has remained on the DHHL Hawaiian Homes waitlist for my entire life, yet she is still unable to qualify for a home loan without the financial support of one of her four children. It is deeply saddening that land once promised to our people has become unaffordable for the very beneficiaries it was meant to serve.

I humbly ask that you support this allocation of funds to advance lot selection and the development of turn-key homes, so families like mine may finally have the opportunity to return to and remain on our lands.

Mahalo,  
Mariah Espaniola

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:13:03 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Trayline Kiesel	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Trayline Kiesel (Honolulu, Hi)

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:15:28 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Haweookalani J	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Haweookalani Johnson, Wailuku, Maui.

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:19:22 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Candace Byers	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richard, and Members of the Senate Committees:

I am writing to express my strong support for HB2049,HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Candace Byers (Lahaina, Maui)

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:20:36 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lisa Pakele	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am a Hawaiian Home Lands beneficiary and strongly support HB2049, HD3 to provide dedicated funding for DHHL. Hawaiian Homes Commission Act Beneficiaries have waited decades—this bill is necessary to deliver homes and fulfill the State’s trust responsibility.

Lisa Pakele

Kapolei, O'ahu

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:21:18 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cierra Kawa'a	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Cierra Kawa'a

Maui, Hawai'i

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:27:13 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gayle L Kaikala	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Gayle Kaikala and I have been on the DHHL list at Waiohuli for over 20 years. I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. With the high cost of homes in Hawaii, this is a way for beneficiaries and following generations to become homeowners and avoid leaving the islands or becoming houseless.

Mahalo for the opportunity to testify.

Gayle Kaikala | Pukalani, Maui

March 24,2026

RE: HB2049, HD3

Aloha Chairs, Richards, Lee, Chang and members of the senate committees.

I am writing in support of HB 2049, HD3 to ensure funding for DHHL so homes can be delivered to its beneficiaries.

Thank you for accepting testimonies.

Jade M. Riley  
Wailuku, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:30:58 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Penny Kaae	Individual	Support	Written Testimony Only

Comments:

Testimony in Strong Support of HB2049, HD3

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Penny Kaae, a Native Hawaiian beneficiary.

I stand in strong support of HB2049, HD3.

The State of Hawai‘i has historically underfunded the Department of Hawaiian Home Lands, and we are living with the consequences today. Native Hawaiians have waited not years, but generations, for access to homestead lands promised under the Hawaiian Homes Commission Act. Many of our kūpuna have died waiting. This is not just a delay—it is a failure of responsibility that has created a crisis.

Because of this underfunding, Native Hawaiians have been displaced from our own homeland. Hundreds of thousands of our people now live outside of Hawai‘i, not by choice, but because we cannot afford to live here. At the same time, beneficiaries remain on a waitlist for land that was set aside specifically for us.

This is a housing crisis created by systemic neglect.

HB2049, HD3 is a necessary step toward correcting that history. Dedicated, reliable funding is not optional—it is the minimum required to begin addressing decades of harm and to ensure that DHHL can finally deliver homes at the scale and urgency our people need.

Without Hawaiians living in Hawai‘i, there is no Hawai‘i.

I urge you to pass HB2049, HD3 and commit to fulfilling the promise made to our people.

Mahalo for your time and consideration.

Penny Kaae

Native Hawaiian Beneficiary

Pu‘ukapu, Waimea, Hawai‘i Island

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:40:35 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gabriel Colon-Valentin	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049 HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. The goal and mission is to support the people of Hawai'i and even more so keep the kanaka on the 'Āina of our kūpuna.

[ Gabriel Ikaika Colon-Valentin ] | [ Ewa Beach , Oah'u ]

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:42:23 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alice Franco	Individual	Support	Written Testimony Only

Comments:

Aloha I am the newest Leasee of Puuhona on the island of Maui. In September of this year I will be 80 years old and if it wasn't for my ALMIGHTY GOD it would not have been possible. Some are not privileged as I was to live this long. So I plead with you to please allow this Bill to pass. Make it happen for more people to experience my HAPPINESS!

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:42:33 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Corrine Nobriga	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Corrine Nobriga      Lahaina, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:46:11 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Joshua Emmanuel	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees. I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Joshua Emmanuel, Honolulu, HI

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:46:25 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shanye Valeho-Novikoff	Individual	Support	Written Testimony Only

Comments:

March 24, 2026 - Tuesday

Aloha mai kākou e Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries such as myself who has been waiting for a DHHL lease for the last 17 years. My mother Katherine Waikoloa Valeho died while waiting on the Hawaiian Homes list. I ask, is this kūpono? I think not.

If you are aware of the legal history of Hawai‘i, then you know that as a Kanaka ‘Ōiwi, we should not be begging for a decent place to live nor should our keiki be moving away from Hawai‘i nei for affordable living conditions. I implore you to support HB2049, HD3.

Mahalo for this opportunity to testify.

Shanye Valeho-Novikoff / Hāna, Maui

**HB-2049-HD-3**

Submitted on: 3/24/2026 12:53:47 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Puuoneomakapuu Johnson	Individual	Support	Written Testimony Only

Comments:

**Subject: STRONG SUPPORT for HB2049, HD3**

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees on Water, Land, Culture and the Arts; Housing; and Hawaiian Affairs,

My name is Puuoneomakapuu Johnson, and I am writing in strong support of HB2049, HD3.

As a Native Hawaiian, homestead beneficiary, and President of the Waimānalo Hawaiian Homes Association, I see firsthand the urgent need for stable and predictable funding to support the Department of Hawaiian Home Lands (DHHL) in delivering housing to our people. The lack of available homestead housing continues to leave thousands of beneficiaries on waitlists for decades, without access to the lands that were set aside for them.

Housing must be the priority. Without dedicated and reliable funding, DHHL cannot plan or deliver projects at the scale needed to reduce the waitlist and meet demand. HB2049, HD3 provides a critical solution by establishing a consistent funding source through the conveyance tax, allowing for long-term planning, infrastructure development, and increased housing production.

The impacts of this housing shortage extend beyond shelter. We are seeing more Native Hawaiian ‘ohana being forced to leave Hawai‘i in search of affordable living, separating families and weakening our communities. While these are serious consequences, they stem from the root issue—lack of housing availability for our people here at home.

In communities like Waimānalo, we see overcrowding, rising costs, and multigenerational households doing their best to remain in place. Increasing housing availability through DHHL is one of the most direct and meaningful ways to address these challenges.

I strongly urge your support for HB2049, HD3.

Mahalo for the opportunity to testify.

Puuoneomakapuu Johnson  
Waimānalo, O‘ahu



**HB-2049-HD-3**

Submitted on: 3/24/2026 12:59:10 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Geneva Jackson	Individual	Support	Written Testimony Only

Comments:

Aloha e Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

This is the PONO thing to do.

Mahalo for to the chairs and Senate committee for their service and the opportunity to testify.

Geneva A. Jackson

Live Aloha Give Aloha

Puna Big island

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:02:26 PM  
Testimony for WLA on 3/25/2026 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Kialoa Mossman	Individual	Support	Written Testimony Only

Comments:

Aloha esteemed senators of the Water, Land, Culture and Arts, Housing, and the Hawaiian Affairs committees. My name is Kialoa Mossman and i am submitting testimony in SUPPORT of HB2049. As a beneficiary of the Hawaiian Homes Commission Act (HHCA), I understand the the main hurdle for Department of Hawaiian Home Lands (DHHL) to deliver on the mission of the HHCA is funding. Please consider fully supporting this bill to fund DHHL so that the 40,000 Hawaiians on the waiting list can take a step forward in being served and living on our lands.

Mahalo nui,

Kialoa Mossman

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:23:12 PM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Clarice K. Acopan-Tuasivi	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and members of the Senate Committees. I am writing to extend my unwaivering support for HB2049, HD3 to secure funding for DHHL. The dedicated funds would provide the critical support of resources that will have a direct impact on delivering homes to countless beneficiaries. As a 5th generation resident of Papakolea, I am grateful for my kupuna, Joseph Kong Akana, who not only secured our residence, but also gave back his brothers lots for the park that sits at the piko of our community today. I can't imagine trying to survive out there in today's housing market. If Hawai'i truly is our home and ALOHA truly lives here, then our people need the factor of home ownership in order to live and thrive here. Data shows significant numbers of locals leaving our islands for more affordable destinations, and we will continue to lose the next generations to the continental U.S. or other parts of the world if we continue to ignore the trend of this reality. Mahalo for the opportunity to testify.

C. Kawohi Acopan-Tuasivi, Papakolea, Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:32:26 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marcia Kemble	Individual	Support	Written Testimony Only

Comments:

Greetings Committee Members,

I strongly support HB2049 HD3.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Mahalo for your consideration.

Marcia Kemble Makiki

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:39:22 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dwight Esias	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support of HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for this opportunity to testify.

Dwight Esias,

Honolulu, Hawaii

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:41:14 PM

Testimony for WLA on 3/25/2026 1:02:00 PM



Submitted By	Organization	Testifier Position	Testify
Lisa Yamada	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees:

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Lisa Yamada- Maui

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:43:33 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lily Troy MD	Individual	Oppose	Written Testimony Only

Comments:

I oppose

**Do not SUPPORT HB2049**

I want to see non resident buyer and corporations pay conveyance tax. If possible. Residents need HELP TO BUY HOUSING IN THEIR STATE. WE WANT MORE NATIVES BUYING HOMES, SUCH AS MY TWO SONS. PLEASE THINK OF WAYS TO GIVE NATIVES/ LOCALS MONETARY ADVANTAGE IN BUYING SINCE WE HAVE LESS INCOME THAN CORPORATIONS AND MAINLAND PEOPLE

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:47:35 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Davielynn Briones	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. As a beneficiary myself along with my 'ohana, we have been waiting decades on this list and would really appreciate support and urgency when it comes to funding DHHL. I know that DHHL has had some issues in the past and struggle to provide the necessary infrastructure and homes to us beneficiaries, however I believe they are doing the best they can do with the leadership and resources they are given. Funding should not be the first thing decreased, held up or stalled when bad decisions or poor use of resources are made. Leadership and Administration should be reviewed and replaced if needed, not funding all together. Leadership, administration, and staffing resources are all choices made by others in authority that likely do not understand the complexities of housing development and the needs of Native Hawaiians across our pae'aina. Waiting longer on the list should not come at a higher cost to us beneficiaries. If anything, longer wait times should equal bigger returns, meaning equal to or larger lot sizes, equal to or lesser development costs for the lessees, stronger supports systems to ensure lessees are able to purchase and stay on the lands, monitoring/compliance is happening to ensure that those who want to be on homestead are on homestead and not using their DHHL lease as a ponzi scam. And in order to do all of these things, DHHL needs more resources and funding. Mahalo for the opportunity to testify.

Davielynn Briones

Wahiawā, 'Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 1:47:48 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Bruce Anderson	Individual	Support	Written Testimony Only

Comments:

I support this bill as a good method to provide funds for support of truly affordable housing.

**HB-2049-HD-3**

Submitted on: 3/24/2026 2:06:59 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

**LATE**

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kennedine Afong	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

K.Afong Waimānalo, Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 2:48:33 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Katherine MacPherson	Individual	Support	Written Testimony Only

Comments:

We want this bill to pass to provide additional money to support affordable housing initiatives for Hawaii residents. Lower income families need financial support from government to provide housing options.

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 3:05:13 PM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Derwin Nunes	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

[ Derwin Nunes ] | [ Kailua-Kona, Hawaii ]

**HB-2049-HD-3**

Submitted on: 3/24/2026 4:14:52 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

**LATE**

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Diosa Doane	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Carolina Doane Lahaina, Maui

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 4:23:01 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Christine Kapi'ioho, Kula, Maui

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 4:35:47 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha All Chairs and Members of the Senate Committees,

I am writing to express my strong support for HB2049, HD3 to ensure funds for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Patty Kanoa, Waimanalo, Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 5:11:05 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Deirdree Hooke	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

As a DHHL lessee and recipient of NAHASDA Loan program I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be built for more Native Hawaiian beneficiaries who are being priced out of their homeland day by day.

If it wasn't for Jennifer, Anne, and Lehua at the NAHASDA office my family would have moved to the mainland because staying in Hawaii is not worth working three jobs and leaving my children to take care of themselves but that's the reality when the cost of living is so high and the rest of our family support has already moved away.

This funding gives hope to people that really need it and helps keep family and/or friend support systems for their surrounding community just by being able to afford staying in Hawaii.

Mahalo for the opportunity to testify.

Deirdree Hooke

Kawaihae, Hawaii Island.

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 8:48:18 PM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jordan Lee	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Jordan Lee | Hilo , Hawaii

**LATE**

**HB-2049-HD-3**

Submitted on: 3/24/2026 9:41:10 PM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jerrean Kaikaina	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity

Jerrean Kaikaina

Waianae, HI 96793

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 4:49:58 AM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Martha Evans	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

I urge you to support this bill for the benefit of the Lāhui.

No nā kupa o ka 'āina,

Martha Evans

Honolulu O'ahu

**HB-2049-HD-3**

Submitted on: 3/25/2026 6:16:09 AM

Testimony for WLA on 3/25/2026 1:02:00 PM



Submitted By	Organization	Testifier Position	Testify
Kapiolani Spencer	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of HB2049 HD3 (Late Submission)

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees,

My name is Kapi‘olani Spencer, a Native Hawaiian, a beneficiary under the Hawaiian Homes Commission Act, and a lineal and cultural descendant committed to the protection of our kūpuna iwi, as well as a protector of our ‘āina and natural resources.

I am writing in strong support of HB2049 HD3, and respectfully submit this testimony, although late, in hopes that it may still be considered.

This measure is critical to addressing one of the most urgent needs facing our lāhui—housing for Native Hawaiian beneficiaries.

As a beneficiary, I see firsthand the impacts of delayed housing delivery:

Families waiting years, even decades, for access to land

Generational overcrowding

Financial strain as families try to secure housing outside of DHHL while waiting for their opportunity

Dedicated, predictable funding is essential. Without it, the Department of Hawaiian Home Lands cannot plan, build, or deliver at the scale required to meet the needs of beneficiaries.

HB2049 HD3 provides a real solution by establishing a reliable funding stream through the conveyance tax. This is not just about revenue—it is about restoring the State’s obligation to Native Hawaiians under the Hawaiian Homes Commission Act.

When DHHL is properly funded:

Homes can be built faster

Infrastructure can be developed efficiently

Beneficiaries can finally access what was promised to them

This bill represents a step toward self-sufficiency, stability, and dignity for our people.

At its core, this issue reflects a larger truth:

We are not asking for more than what was promised—we are asking for the State to fulfill its kuleana.

I respectfully urge you to support HB2049 HD3 and move this measure forward.

Mahalo for your time and consideration.

Me ka ha‘aha‘a,

Kapi‘olani Spencer

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 6:45:26 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kilia Purdy-Avelino	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

mahalo nui,

Kilia Purdy-Avelino

4th Generation Hoolehua Homesteader, Molokai

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 7:36:04 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kuulei Kahoonei	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Lee, Chang, Richards, and Members of the Senate Committees.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries. Mahalo for the opportunity to testify.

Kuulei Kahoonei | Kailua Kona, Hawai'i

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 8:53:00 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

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

Comments:

Aloha Senate Committee on Water, Land, Culture and the Arts Committee on Housing  
Committee on Hawaiian Affairs

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Johnny Auwae

Nanakuli, Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 8:56:31 AM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ed werner	Individual	Support	Written Testimony Only

Comments:

Aloha Senate Committee on Water, Land, Culture and the Arts Committee on Housing Committee on Hawaiian Affairs

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Ed Werner

Nanakuli, Oahu

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 9:20:30 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Daphne Kahawai-Tom	Individual	Support	Written Testimony Only

Comments:

Aloha Senate Committee on Water, Land, Culture and the Arts Committee on Housing Committee on Hawaiian Affairs.

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Daphne H. Kahawai-Tom, O'ahu, HI

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 9:33:37 AM

Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Melissa Kaapuni	Individual	Support	Written Testimony Only

Comments:

I am writing to express my strong support for HB 2049.

Hawaii is facing an unprecedented housing crisis. It is essential that we create sustainable, dedicated funding sources for affordable housing and the Department of Hawaiian Home Lands (DHHL). HB 2049 offers a fair solution by increasing the conveyance tax on high-value, luxury property sales—properties valued over \$2.2 million—while keeping taxes unchanged for 75% of home sales.

This measure will generate over \$170 million in new revenue, with substantial funding going to infrastructure and affordable rentals, helping working families stay in Hawaii.

Please pass HB 2049 to create a more equitable housing market in our state.

**LATE**

**HB-2049-HD-3**

Submitted on: 3/25/2026 9:53:33 AM  
Testimony for WLA on 3/25/2026 1:02:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mike Fanoga	Individual	Support	Written Testimony Only

Comments:

Aloha Senate Committee on Water, Land, Culture and the Arts Committee, on Housing Committee on Hawaiian Affairs,

I am writing to express my strong support for HB2049, HD3 to ensure funding for DHHL so homes can be delivered to beneficiaries.

Mahalo for the opportunity to testify.

Mike Fanoga, Kapolei, Oahu