

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LT. GOVERNOR



DEAN MINAKAMI
EXECUTIVE DIRECTOR

STATE OF HAWAII

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT, AND TOURISM

HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION

677 QUEEN STREET, SUITE 300

HONOLULU, HAWAII 96813

FAX: (808) 587-0600

Statement of

DEAN MINAKAMI

Hawaii Housing Finance and Development Corporation

Before the

HOUSE COMMITTEE ON FINANCE

February 27, 2026 at 2:00 p.m.

State Capitol, Room 308

In consideration of

HOUSE BILL 1740 HOUSE DRAFT 1

RELATING TO THE HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION.

Chair Todd, Vice Chair Takenouchi, and members of the Committee.

HHFDC **supports** House Bill 1740 House Draft 1, which removes the prohibition against qualified residents for HHFDC-approved projects holding a majority interest in land and removes the requirement that qualified residents demonstrate financial viability or ability to pay rent. The Bill also incentivizes the production of housing by providing greater flexibility for projects seeking exemptions from statutes, ordinances, charter provisions, and rules.

This bill addresses critical issues in Hawaii's housing market by ensuring that homes developed with public support remain available for local residents in perpetuity. The bill recognizes that time-limited affordability restrictions often lead to units being sold or rented without regard for local residency, undermining the long-term goals of housing programs. By requiring perpetual deed restrictions, this bill helps preserve housing for future generations and prevents speculative investment and transient use that drive up costs and reduce availability for Hawaii residents.

This bill is an important step toward addressing Hawaii's housing challenges and improving the viability of affordable housing projects. HHFDC supports this bill on the following basis:

1. **Facilitates Project Financing and Construction.** Allowing up to 20% of the units to be sold to non-owner occupants will help developers achieve sales targets more quickly, enabling them to secure financing and start construction sooner. This flexibility is critical for moving projects forward and delivering housing to the community without unnecessary delays.

2. Provides Flexibility for Affordable Buyers. Permitting households to rent their units after one year of owner occupancy makes affordable units a more attractive option for buyers.
3. Ensures Long-Term Housing for Local Residents. The requirement that any rental must have a minimum lease term of one year ensures that these units will not be used for short-term rentals. This provision preserves community stability and guarantees that projects provide long-term housing for Hawaii residents rather than transient accommodations.

Thank you for the opportunity to testify.



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice
Support for HB1740 HD1– Relating to the Hawaii Housing Finance and Development Corporation

House Committee on Finance

Friday, February 27, 2026 at 2:00pM Conf. Rm. 308 and via Videoconference

Aloha Chair Todd, Vice Chair Takenouchi, and members of the committee;

Mahalo for the opportunity to testify in **strong support of HB 1740 HD1**, relating to the Hawai'i Housing Finance and Development Corporation (HHFDC). HB 1740 HD1 adjusts the definition of qualified resident in HHFDC programs and adds strong, permanent local-residency rules for certain 201H projects.

HRS Chapter 201H is one of the State's strongest tools for addressing Hawaii's housing shortage. To keep pace with need, Hawaii must add at least 64,000 units by 2027¹--a level of demand we are currently not on track to meet. HB 1740 HD1 strengthens 201H by ensuring that homes built under this program serve local residents for the full life of the building. By requiring that at least 80% of units in certain 201H projects be initially sold to qualified residents, establishing a perpetual deed restriction tied to Hawaii domicile, mandating a minimum one year rental term, and limiting all subsequent resale to qualified residents. HB 1740 HD1 ensures that housing created through 201H entitlements remain in local hands.

HB 1740 HD1 also modernizes the "qualified resident" definition so that program eligibility is grounded in residency and owner-occupancy, rather than duplicative income underwriting and rigid ownership-based criteria that can unintentionally restrict mobility. Removing these outdated financial and ownership screens, giving local households greater flexibility to move, grow, or downsize over time without creating an undo penalty on the resident. This flexibility increases the likelihood that units remain actively occupied by local families. It is more important to keep housing in local hands over the long term than to rely on time-limited income restrictions that are administratively complex, slow production, and can unintentionally discourage homeownership.

HB 1740 HD1 can align 201H projects with the goals of preserving housing opportunities for Hawai'i residents over generations by tying units to local occupancy and responsible long-term use, while providing a more workable framework that can support the scale of building we need to meet demand.

¹ <https://www.wardresearch.com/2024-hawaii-housing-planning-study>



holomua

COLLABORATIVE

OUR MISSION

To support and advance public policies that make Hawai'i affordable for all working families.

OUR VISION

Collaborative, sustainable, and evidence-based public policies that create a diverse and sustainable Hawai'i economy, an abundance of quality job opportunities, and a future where all working families living in Hawai'i can thrive.

BOARD MEMBERS

Jason Fujimoto
Meli James, *Board Chair*
Micah Kāne
Brandon Kurisu
Brad Nicolai
Mike Pietsch
Sunshine Topping

ADVISORY COMMITTEE

Josh Feldman
Brittany Heyd
Alicia Moy
Ed Schultz

Josh Wisch
President & Executive Director

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Page 1 of 2

Committee: House Committee on Finance
Bill Number: HB1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation
Hearing Date and Time: February 27, at 2:00 pm, Room 308
Re: Testimony of Holomua Collaborative – Support

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

Mahalo for the opportunity to submit testimony **in support** of HB 1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation. This bill would incentivize the development of housing dedicated for local families.

Hawai'i remains in a severe housing crisis. Skyrocketing home prices leave many local families struggling to secure safe, attainable places to live. The median single-family home price in Hawai'i now exceeds \$1,000,000, while the median condominium price is nearly \$650,000, creating an unaffordable barrier for most residents. As a result, many local families are being forced to leave in search of more affordable options elsewhere. Between July 2024 and July 2025, an average of 11 people left Hawai'i *each day*.¹ More Native Hawaiians now live outside Hawai'i than within it, representing a staggering loss of our culture, traditions, and the very essence of what makes Hawai'i home.

In October 2025, a survey² of local workers' day-to-day financial experience indicated that the crisis continues to reach alarming levels. When nearly 3,200 local workers were asked whether they might need to move to a less expensive state, only 25 percent answered “no” definitively, down from 31 percent in 2024. Meanwhile, 75 percent said “yes” or were “unsure”, representing an increase from 69 percent in 2024. Additionally, more than half of respondents cited housing costs as the primary driver of their high cost of living. Each local worker and family we lose to the continent contributes to the erosion of our economy, our culture, and our community.

The high cost of living and limited housing options have led essential members of our workforce, including teachers, firefighters, and health care workers, to consider relocating. This exodus deepens our state's labor shortages and diminishes the quality of life for all residents.

¹ U.S. Census Bureau, Population Division Estimates, released January 2026; and calculations by the Hawai'i State Department of Business, Economic Development & Tourism, Hawai'i State Data Center.

https://files.hawaii.gov/dbedt/census/popestimate/2025/state-pop/2025_daily_est_state.pdf

² 2025 Hawai'i Affordability Survey - <https://holomuacollective.org/survey-25/#3>

Hawai'i is facing a critical housing shortage, particularly for residents seeking a permanent home for their families rather than acquiring real estate for investment or speculation. Existing regulatory barriers often slow the production of urgently needed additional housing units, and that slowdown directly translates into higher home prices. To reduce costs and expedite construction, Section 201H-38 provides variances and waivers from statutes, ordinances, and codes for developers seeking to build housing projects that meet specified criteria.

This bill would create a new option to incentivize the development of housing dedicated to local residents in perpetuity. Specifically, this bill allows for variances and waivers for projects that sell 80 percent of all units to local residents who agree to live in the unit for at least one year and are domiciled in Hawai'i. After that initial year and into perpetuity, the unit must be occupied by an owner-occupant or a renter with a long-term lease. This approach prioritizes housing for local workers and prevents homes from being lost to speculative investment or short-term rentals.

Additionally, this bill removes the prohibition on holding a majority interest in land from the definition of qualified residents eligible to purchase HHFDC-financed housing units. A significant hurdle to attainable homeownership is the lack of housing mobility, or the ability to climb the "housing ladder." A healthy market requires inventory turnover: a resident should be able to sell a studio to move into a larger condo as their family grows, and eventually move into a single-family home. Current restrictions in HHFDC programs make it difficult for owners of these units to advance. This bill will help homebuyers move up by allowing those who have previously owned an HHFDC unit to transition to another HHFDC property that better fits their current needs.

HB 1740 HD1 is an investment in our future. This program provides the opportunity to scale the development of local-only housing that will keep families in Hawai'i. This measure is an opportunity to ensure that our islands remain vibrant, diverse, and a place where local working families can afford to stay.

I urge you to support HB 1740 HD1.

Sincerely,

Matthew Prellberg
Policy & Communications Director



TITLE GUARANTY
HAWAII

February 27, 2026

Testimony in support of HB 1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation

Aloha Chair Todd, Vice Chair Takenouchi, and Committee Members,

We write in support of HB 1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation, which would offer an additional option for developers to utilize the waivers and variances available through section 201H-38, Hawai'i Revised Statutes, to build housing dedicated in perpetuity for local resident occupancy.

Title Guaranty of Hawai'i is the oldest and largest title company in the state. We have been owned and operated by a kama'āina family since 1896, and we are proud to employ over 250 residents across our branches statewide. As an organization that has worked for over a century to connect local families with housing, we see firsthand the economic shift preventing them from achieving the dream of homeownership.

This bill will enable locals to get into Hawai'i's tight housing market by creating a restricted housing stock for local families. Incentivizing developers to dedicate housing units at the point of development for resident occupancy sends a signal to the public that the Legislature values both meeting the necessary housing demands currently facing the state and prioritizing local families who would prefer to stay in Hawai'i than move to the continent.

HB 1740 HD1 is an original solution that invests in our community and culture, and I hope you will support this effort to keep local residents in Hawai'i.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mike B. Pietsch', with a stylized flourish at the end.

Mike B. Pietsch
President and Chief Operating Officer
Title Guaranty of Hawai'i



Title and Escrow is our business. Hawaii is our home.



Main Office | 235 Queen Street, Honolulu, HI 96813 | Phone: (808) 521-0211 | Fax: (808) 521-0280 | Email: Main@TGHawaii.com | www.TGHawaii.com



February 27, 2026

Committee: House Committee on Finance
Bill Number: HB1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation
Hearing Date and Time: February 27, 2026, 2:00pm
Re: Testimony of HPM Building Supply in Support

Dear Chair Todd, Vice Chair Takenouchi, and Committee Members:

I would like to submit this testimony in support of HB1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation. This bill would help create a housing market dedicated to local working families in Hawai'i by encouraging the development of new housing that is preserved for Hawai'i residents.

HPM Building Supply is a 100% employee-owned company serving Hawaii's home improvement market and building industry, operating since 1921. With 18 locations across Hawai'i and Washington State, HPM offers a range of services and products, including retail stores, building supply and lumber yards, home design centers, drafting and design services, and manufacturing facilities. HPM is dedicated to enhancing homes, improving lives, and transforming communities.

A significant portion of our community's workforce comprises skilled tradespeople such as carpenters, electricians, and plumbers, all integral to the construction process. However, as housing and rental prices rise, these workers are forced to leave the state in search of more affordable housing. The result is a shortage of skilled labor in the construction sector, leading to delays and higher costs for homeowners and developers alike. This bill would address this by ensuring that local families have safe, secure housing in the same communities where they work.

HB1740 HD1's approach – incentivizing the development of deed-restricted housing for local residents – will help stabilize the housing market by giving local workers a better chance in a competitive market where wealthier non-residents often have an advantage. With more local residents able to afford homes and stay in the state, we will have a stronger, more sustainable construction industry that benefits everyone, from homeowners to contractors and beyond.

I ask for your support of HB1740 HD1, as it provides the foundation for a more robust, locally employed, and efficient building industry that will meet the needs of Hawaii's growing population.

Sincerely,

Jason Fujimoto
Chairman & CEO





Statement of
Meli James and Brittany Heyd
Cofounders
Mana Up

HB1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation

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

We support HB1740 HD1, which incentivizes the development of housing dedicated to local workers in perpetuity.

Mana Up is a statewide initiative that provides entrepreneurs in Hawai'i with the resources and tools to grow their businesses and scale globally. As these entrepreneurs continue to grow, they also contribute to the expansion of our local economy. As part of our mission, we aim to sustain the local economy through economic diversification, local job creation, community giveback, investment, and a regenerative culture of entrepreneurship, providing a better future for generations to come here in Hawai'i. To keep these entrepreneurs in Hawai'i and expand our entrepreneurial ecosystem, they need attainable housing.

We repeatedly hear from our entrepreneurs about the difficulty they face in finding attainable housing that provides the safety and security they need to focus on their businesses and families. Local entrepreneurs want to create and expand their business in Hawai'i, but far too often feel that opportunities for housing and business are better on the continent.

The 201H program incentivizes developers to build attainable housing, and establishing an additional pathway to develop a permanent, dedicated housing stock for local families will help them feel secure as they navigate the difficult economic conditions facing the State. Housing is a challenge for everyone, and by coming together, we can find shared solutions that help all the people of Hawai'i.

Sincerely,

Meli James | Cofounder, Mana Up
Brittany Heyd | Cofounder, Mana Up



Testimony in Support of HB1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation

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

We write in strong support of HB1740 HD1, which will incentivize the development of housing that is dedicated to resident-occupants in perpetuity.

aio is a locally owned company with holdings across a broad range of industries. Our companies are purpose-driven and firmly rooted in local values. At aio, Hawai'i is at our core, and through our products and services, we work hard to make Hawai'i a better place for future generations.

Hawai'i is in the midst of a housing crisis. Our employees are our greatest asset, and we want to ensure they have access to quality, affordable housing. This program is a good first step toward establishing a housing market dedicated to local working families rather than out-of-state purchasers.

Mahalo for the opportunity to submit testimony in support of HB 1740 HD1.

A handwritten signature in black ink that reads "Brandon Kurisu". The signature is written in a cursive, flowing style.

Brandon Kurisu
aio Family of Companies



TORI RICHARD

February 27, 2026

Aloha Chair Todd, Vice Chair Takenouchi, and members of the Committee,

We write in support of HB 1740 HD1.

Tori Richard has manufactured in Honolulu for over 70 years, and we continue to proudly do so today. As a long-time medium-sized Hawai'i employer, we recognize the challenge that high housing costs pose to everyone working to make ends meet.

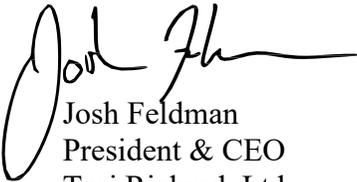
Our business is deeply committed to supporting Hawai'i's local workforce, and the growing housing crisis makes it increasingly difficult for our employees to remain in the islands. Attainable housing dedicated to local families is key to keeping talented, creative people in Hawai'i, and this bill offers a much-needed solution to that challenge.

Many of our employees are struggling to find attainable housing. As their employer, I see firsthand the impact this has on their lives. When workers are forced to move away or leave the state altogether, it hurts our ability to operate and expand. By incentivizing developers to build housing units for resident occupancy, we can ensure that local workers, such as those in the fashion, manufacturing, and retail industries, have a place to call home. This stability will allow them to continue contributing to Hawai'i's vibrant economy and support local businesses.

Moreover, as a company that takes pride in being part of the local community, we understand the importance of preserving Hawai'i's unique cultural identity. The housing crisis threatens that identity, as local residents are pushed out by non-resident investors and wealthy buyers. HB 1740 HD1 will help reverse this trend by providing a steady supply of affordable homes for local residents, ensuring our workforce and community remain strong and diverse.

I urge you to support HB 1740 HD1, as it is essential to the future of our business and the local economy. Thank you for your consideration.

Sincerely,



Josh Feldman
President & CEO
Tori Richard, Ltd.

1891 NORTH KING STREET
HONOLULU, HAWAII 96819

February 17, 2026

TO: Chair Todd and Members of the House Committee on Finance
RE: HB 1740 HD1, Relating to the Hawai'i Housing Finance and Development Corporation

Dear Chair Todd and Committee Members,

Housing Hawai'i's Future is a nonprofit dedicated to creating opportunities for Hawai'i's next generation by ending the workforce housing shortage.

We strongly support House Bill 1740 HD1. This measure expands the scope of attainable housing options available to residents while simultaneously removing prohibitions that discriminate against residents.

When offering housing options to residents, the State of Hawai'i should not discriminate against residents based on their financial circumstances. The over-regulation of individual residents and their lives is not conducive to a friendly and inviting housing environment. A young person or family who owns a small studio apartment and wants to move up the housing ladder should not be penalized.

Hawai'i presently enjoys the lowest rate of homeownership in the United States among young adults, specifically those under the age of 35. We need to expand homeownership opportunities for our young residents, especially those members of our workforce who want to stay in Hawai'i for decades to come.

Our objective with existing housing programs is to provide more housing options to residents, not more barriers. Please advance **House Bill 1740 HD1**.

Thank you,



Lee Wang
Executive Director
Housing Hawai'i's Future
lee@hawaiisfuture.org



Perry Arrasmith
Director of Policy
Housing Hawai'i's Future
perry@hawaiisfuture.org



hawaiicommunityfoundation.org

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MAIN 808-537-6333 FAX 808-521-6286

TO: HOUSE COMMITTEE ON FINANCE
The Honorable Chris Todd, Chair
The Honorable Jenna Takenouchi, Vice Chair, and
Members of the Committee

FROM: Elise Inouye, Director of Policy and Public Affairs

RE: Testimony in Support for HB 1740 HD 1, Relating to the Hawai'i Housing
Finance and Development Corporation

DATE: Friday, February 27, 2026 at 2:00 pm

LOCATION: Conference Room 308

The Hawai'i Community Foundation (HCF) **supports HB 1740 HD 1**, which would help preserve housing for local residents and incentivize the development of housing for working families in Hawai'i. Housing is a priority area within HCF's CHANGE Framework to make Hawai'i more affordable for families and individuals, and advances goals that are part of the CHANGE Community-Centered Economy sector.

Per UHERO, Hawai'i has some of the highest costs of housing in the country with our home prices being the highest in the nation¹ and our median rents being the second highest in the nation.² The unmet demand for affordable housing is at a critical level, which has contributed to a record outmigration of local residents. This reality is punctuated by the fact that more Hawaiians now live outside Hawai'i than within Hawai'i.

Additionally, ALICE (Asset Limited, Income Constrained, Employed) families pay a large portion of income on housing and are challenged to fulfill a dream of homeownership because of the current housing market. Hawai'i's high cost of living and limited housing options mean that homeownership is a challenge for working families and residents, including essential members of our workforce such as first responders, health care workers, and teachers.

HB 1740 HD 1 would help incentivize the development of housing dedicated to local residents in perpetuity. It prioritizes housing for Hawai'i's workforce and aims to help local homebuyers transition to other Hawai'i Housing Finance and Development Corporation

¹ [UHERO 2025 Hawai'i Housing Factbook](#) – page 2.

² [UHERO 2025 Hawai'i Housing Factbook](#) – page 6.

(HHFDC) properties as their lives progress and their families grow. Hawai'i residents need more places to call home that do not strain their household budgets to the maximum. **We respectfully urge you to advance HB 1740 HD 1** to expand access to housing for local residents and working families in Hawai'i.



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

February 27, 2026

House Committee on Finance
Hawai'i State Capitol
Honolulu, HI 96813

RE: SUPPORT for HB 1740 HD1 - RELATING TO THE HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION

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

On behalf of Hawai'i YIMBY, we are writing in **support of HB 1740 HD1**, which updates key policies governing Hawaii Housing Finance and Development Corporation approved housing projects to better serve local residents while preserving long-term public benefit.

This bill makes important changes to the definition of a qualified resident. By removing duplicative financial screening and ownership-based restrictions, these changes recognize that lenders and landlords already perform appropriate underwriting and that residents should be allowed to move through the housing market as their needs change. These updates reduce unnecessary barriers for local households and provide residents with greater flexibility as their family size, employment, or financial situation evolves, without weakening residency requirements.

The bill also modernizes owner-occupancy requirements. Instead of permanent owner-occupancy mandates, the bill requires owner-occupancy for a limited initial period and then allows homes to be rented on a long-term basis. This change reflects real-world housing needs, such as job relocations or growing families, while still maintaining strong protections against transient use.

Critically, the bill pairs this added flexibility with permanent deed restrictions that ensure homes continue to serve local Hawai'i residents over time. These restrictions require



Hawai'i YIMBY
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info@hawaiiyimby.org

occupants to be domiciled in the state, limit rentals to long-term leases, and ensure that future sales are made only to qualified residents. This approach shifts the focus from rigid ownership rules to **what matters most: who lives in the home and who benefits from it.**

By balancing resident flexibility with strong, permanent protections for local use, HB 1740 HD1 strengthens the long-term value of publicly supported housing and helps ensure these homes remain a resource for Hawai'i's residents for generations to come.

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



HB-1740-HD-1

Submitted on: 2/26/2026 12:25:18 AM

Testimony for FIN on 2/27/2026 2:00:00 PM

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

Comments:

My name is Justin Yago, and I live in Honolulu, but i was born and raised in Maui and I went to Maui High School. I am writing to support this bill.

We all feel how high housing costs are, and adding more hurdles only makes it harder for people in my community to afford a place to live.

I live in a rent controlled community now but with familial and social pressures becoming more pressing, I hope to own a home soon to start a family. I come from a family of immigrants and grew up in a multigenerational home. My family has had its roots here for at least two generations and proudly identify as locals who contributed to the workforce. Still, the multigenerational home we grew up in is still over crowded and would be ideal for them to be able to have more housing opportunity.

Please pass this bill. Thank you for the opportunity to submit testimony.

HB-1740-HD-1

Submitted on: 2/26/2026 10:09:33 AM

Testimony for FIN on 2/27/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ross Isokane	Individual	Support	Written Testimony Only

Comments:

I support this bill.

First, the rules of the HHFDC are certainly in the State Legislature's realm, so I don't see this as overreach (as opposed to other housing bills I've seen that mandate or prohibit the counties' actions around zoning and land use).

Second, all the provisions (in the context of our housing crisis and the recent challenges in achieving occupancy of completed units) make sense to me. From what I'm seeing, the deed restrictions are perpetual. And any rentals must be long term (i.e., for residents who live here). All those requirements look great to me!

HB-1740-HD-1

Submitted on: 2/26/2026 9:17:15 PM

Testimony for FIN on 2/27/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kalena Kimura	Individual	Support	Written Testimony Only

Comments:

My name is Kalena Kimura and I live in Kaimuki. I went to Kalani High School. I am writing to support this bill.

I am really sad that my dads house got sold to a family overseas and my sister had to move to the mainland. It's so tough to stay here, it's hard to buy and to even rent. The affordable housing has so many requirements that's hard to meet. I just want them to be able to come back and live here. I want everyone to be able to afford it and be able to buy it.

Please pass this bill. Thank you for the opportunity to submit testimony.

HB-1740-HD-1

Submitted on: 2/26/2026 9:13:40 PM

Testimony for FIN on 2/27/2026 2:00:00 PM

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

Comments:

My name is Thanh Tran, and I live in Kaimuki. I went to Kalani High School. I am writing to support this bill.

We all feel how high housing costs are, and adding more hurdles only makes it harder for people in my community to afford a place to live.

I am 26 years old and have been trying to save money to buy a house. However, the living expenses in Hawaii added untop of the high cost of rent makes it very difficult to save. It is also very difficult to find housing when it is being taken up by non-residents. My sister also had to move out of state because it was so difficult to find housing on island. I hope this bill will give residents an opportunity to stay at home and not be driven out.

Please pass this bill. Thank you for the opportunity to submit testimony.

HB-1740-HD-1

Submitted on: 2/26/2026 9:00:49 PM

Testimony for FIN on 2/27/2026 2:00:00 PM

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

Comments:

My name is Chase, and I live in Kaimukī. I went to Kamehameha Schools. I am writing to support this bill.

We all feel how high housing costs are, and adding more hurdles only makes it harder for people in my community to afford a place to live.

Members of my family have had to move away because they couldn't find housing they could afford. Rent takes up a huge chunk of my paycheck every month.

Please pass this bill. Thank you for the opportunity to submit testimony.