

BILL020(25)
Testimony

MISC. COMM. 247

*BUDGET (BUD)

***BUDGET (BUD) Meeting**

Meeting Date: Jun 23, 2026 @ 10:00 AM

Support: 35

Oppose: 1

I wish to comment: 2

Name: Isaiah Aquino	Email: isaiah.pd.aquino@gmail.com	Zip: 96734
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:07 PM
Testimony: I support this bill		

Name: Mele Latu	Email: mpepa@hawaii.edu	Zip: 96819
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:12 PM
Testimony: I support this bill to help local families with down payments in order to purchase their first home in Hawaii. When I went to a home buyer seminar that a few of the banks have put out, it was clear you need 20% on top of everything else to even be eligible for a home. During that time, I was just starting out my career and had no kids. Now, my income is in the 6 figures, but I still feel like I'm struggling like I was when I first started off. Purchasing a home was no longer a dream of mines. After work and taking care my family and giving back to my community, there is no time to dream. My new dream is just to make ends meet and enjoy what life has to offer even if it means continuing to pay rent for a 2-bedroom. I'm not even motivated to even dream on Zillow for that matter. I believe this Bill will motivate families again to dream again, give families hope and feel like they can set up their children and grandchildren to come for a better life.		

Name: James Chun	Email: oahuminister@gmail.com	Zip: 96821
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:12 PM
Testimony: Aloha Chair and Members of the Council, Thank you for the opportunity to submit testimony in strong support of Bill 20. For local families across O'ahu, homeownership is one of the most foundational steps toward establishing long-term financial health and stability. However, under our current economic reality, coming up with a down payment has become a near-impossible roadblock. With Hawaii's exceptionally high housing costs and the crushing daily cost of living, the math simply does not work for working families trying to save. The frustrating irony for many local residents is that they are already successfully paying rent every month that equals—or even exceeds—what a monthly mortgage payment would be. They have proven they have the financial discipline to pay for housing. Yet, because so much of their income is eaten up by high rent and living expenses, they are trapped in a cycle		

where they can never save enough to clear the massive hurdle of a down payment.

Bill 20 is exactly the kind of meaningful action we need. By providing down payment loans of up to 20% for qualified, first-time homebuyers making 120% or less of the Area Median Income, this program directly bridges the exact gap that is keeping locals locked out of the market. It doesn't just offer financial assistance; it offers a lifeline for local families to stay in Hawai'i and build generational wealth right here at home.

I respectfully urge the Council to pass Bill 20 and help turn the dream of homeownership into a real opportunity for our community.

Mahalo nui loa for your time and consideration,

James Chun

Name: Helena von Sydow	Email: helenavonsydow@gmail.com	Zip: 96825
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:17 PM

Testimony:

Aloha Chair and Members of the Committee,

I strongly support Bill 20 and its proposal to establish a Down Payment Loan Assistance Fund for qualified first-time homebuyers on O'ahu.

One of the biggest barriers to homeownership is saving enough money for a down payment. While many local families can afford monthly mortgage payments, accumulating the initial down payment remains out of reach. This program would provide meaningful assistance by offering loans of up to 20% of a home's purchase price, helping working residents achieve the dream of owning a home in the community they call home.

By focusing on first-time homebuyers with household incomes at or below 120% of Honolulu's Area Median Income, Bill 20 targets those who need support the most and helps create pathways to long-term housing stability and wealth building for local families.

I respectfully urge you to support Bill 20.

Mahalo for the opportunity to testify.

Helena

Name: Adrienne Pulu	Email: adrienne96797@gmail.com	Zip: 96797
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:18 PM

Testimony:

Please support this bill. Sadly, local families need every head start they can get! Local families deserve home ownership and the opportunity to build a legacy for their children.

Name: Reverend Mark Kekaileonui Haworth	Email: revmark808@gmail.com	Zip: 96706
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:20 PM

Testimony:

Chair and Members of the Committee,

Mahalo for the opportunity to testify in strong support of this measure establishing the Down Payment Loan Assistance Revolving Fund for first-time homebuyers in the City and County of Honolulu.

As someone deeply involved in ministry and community life here in Hawai'i, I regularly hear the concerns of young families who are working hard, doing everything "right," and still finding homeownership increasingly out of reach. Many are raising children here, serving in our schools, churches, businesses, and local organizations, yet continue to face rising rents and housing instability with little opportunity to build long-term security.

This bill represents more than financial assistance. It represents a pathway toward permanence, dignity, and generational stability for local families.

Too often, our housing solutions only provide temporary relief. Families receive assistance, but remain trapped in rental situations where costs continue to rise faster than wages. They are forced to return again and again seeking additional help simply to remain housed. That cycle is not sustainable for families, nor for our community as a whole.

Helping first-time homebuyers with down payment assistance creates a different kind of solution — one that allows families to plant roots, build equity, and establish lasting stability. Homeownership gives parents and children the opportunity to remain connected to their schools, churches, neighborhoods, and support systems. It strengthens communities and helps keep local families in Hawai'i for generations to come.

I especially appreciate that this measure focuses on residents earning at or below 120% of Area Median Income. Many working families fall into this category: teachers, healthcare workers, nonprofit employees, church workers, hospitality employees, and countless others who contribute daily to the life of our island but struggle to compete in today's housing market.

If we are serious about addressing the long-term housing crisis in Honolulu, we must invest in solutions that create ownership opportunities and sustainable futures, not only temporary housing relief.

I respectfully urge the Committee to pass this important measure.

Mahalo for your consideration. Rev. Mark Haworth, Hālau Wa'a Episcopal Church and Commons

Name: Nicole Kamai	Email: mrskamai07@gmail.com	Zip: 96817
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 12:31 PM

Testimony:

I am in full support of this bill. This is a step in the right direction and the best offer I seen. Often affordable projects are still not affordable here in Hawaii. Some of us middle class families would like to stay and raise our keiki here in Hawaii. This would be a great help to us and make home ownership within reach.

Name:

Hannah Azouz

Email:

Hazouz@hawaii.edu

Zip:

96825

Representing:

Self

Position:

Support

Submitted:

Jun 17, 2026 @ 12:42 PM

Testimony:

California has a similar program to help first time homeowners. This would be amazing for our community.

My only comment would be to raise the AMI %.

Mahalo for this

Name:

Noa Haine

Email:

noahaine11@gmail.com

Zip:

96821

Representing:

Self

Position:

Support

Submitted:

Jun 17, 2026 @ 01:03 PM

Testimony:

This is a great idea to support local families who are being priced out of Hawaii. Family, work, and friends keep us on the island, but the idea of purchasing a home in the future feels like a far-off goal that will continue to grow farther away from me. I hope this will help people stay where they belong, as it should be directed towards local families and not be accessible to others moving to the island.

Name:

Justin Lui

Email:

justinwlui@gmail.com

Zip:

96816

Representing:

Self

Position:

Support

Submitted:

Jun 17, 2026 @ 01:22 PM

Testimony:

Aloha Chair and Members of the Council,

My name is Justin Lui, and I am a resident in Honolulu. I submit this testimony in strong support of Bill 20, with one recommended amendment.

Hawaii's homeownership gap is well documented. For many local families earning moderate incomes, the barrier isn't qualifying for a mortgage, it's accumulating the cash needed to close. Bill 20 directly addresses that by creating a revolving loan fund targeted at true first-time buyers at or below 120% AMI who will owner-occupy their home. The

structure is sound: loans are capped at 20% of purchase price, repayments recycle back into the fund, and the home exemption requirement ensures the program serves residents, not investors.

However, I respectfully urge the Council to add a residency requirement to § 6-.5. As currently drafted, the eligibility criteria do not require applicants to be existing Hawaii residents. Without this guardrail, the fund could be accessed by individuals relocating from the mainland or abroad who have no prior connection to our community. This program should prioritize kama'āina, local families who have been here, contributed here, and are trying to stay here. A minimum Hawaii residency period (two to three years is common in similar programs) would ensure public dollars go to the people this fund is meant to serve.

With that amendment, I strongly support passage of Bill 20.

Mahalo for your consideration.

Respectfully submitted,

Justin Lui

Name: Anne Combs	Email: annecbshi@yahoo.com	Zip: 96707
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 01:57 PM

Testimony:

This is a long time coming and wondering why this wasn't suggested years ago. Residents in Hawai'i work all their lives in order to buy a house, and some never realize that dream. This bill would give future homeowners a chance to put equity into a home and not support the landlord. Owning a home gives residents pride and investment into their future, and their families. I support this bill and am glad I have the opportunity to provide this testimony.

Name: Liz Bills	Email: lizbills@gmail.com	Zip: 96734
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 02:04 PM

Testimony:

I believe if the buyer can show relevant income supporting their capability to pay the monthly payments for their mortgage, HOA plus the loan amount of the amount borrowed for the down payment, then they should be able to get that lending. Just like VA - they can show they have income, but most don't have capital saved for a 20% down payment. It's too hard to save a large chunk of money (\$100k +) while living here! But many of us can afford the monthly payments.

Name:	Email:	Zip:
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John & Rita Shockley	shockleyjr@gmail.com	96707
Representing: Free Access Coalition	Position: Support	Submitted: Jun 17, 2026 @ 02:13 PM
Testimony: Aloha! The Free Access Coalition strongly supports free public access to housing. This Bill is one of the ways to open the door for first-time home-buyers to gain access to Hawaii's expensive housing. We hope the Council will consider and pass Bill 20. Mahalo for your time and hopefully yours support!		
Name: Bill Quinlan	Email: nimboy44@aol.com	Zip: 96723
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 02:51 PM
Testimony: This is a VERY SPECIAL bill and should be passed Home ownership is the foundation for a successful family life and too many families are leaving Hawaii because they cannot afford to live here		
Name: Bernadette Luning	Email: bernynmluning@gmail.com	Zip: 96706
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 03:36 PM
Testimony: I support this Bill.		
Name: Michelle Aquino	Email: kbb808@gmail.com	Zip: 96734
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 04:40 PM
Testimony: Fully support funds to help first time homebuyers that meet the qualifications.		
Name: Patricia Glaser	Email: oglaser1946@icloud.com	Zip: 96815
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 04:49 PM

Testimony:

I support Bill 20.

Morociding a 20 percent down payment on a starter home would

Give local families an important boost that would allow them to remain in the islands.

Name:

David Vea

Email:

321go930@gmail.com

Zip:

96789

Representing:

Self

Position:

Support

Submitted:

Jun 17, 2026 @ 04:51 PM

Testimony:

Testimony in Support of Bill 20

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

I strongly support Bill 20 to establish a down payment assistance fund for first-time homebuyers. For many working families, the biggest barrier to homeownership isn't the monthly mortgage—it's saving enough for a down payment while keeping up with Hawaii's high cost of living.

This bill would provide hardworking residents with a meaningful opportunity to achieve homeownership, build generational wealth, and remain in the communities they call home. Investing in first-time homebuyers is an investment in stronger families and a stronger Hawaii.

Mahalo for your consideration and for supporting Bill 20.

Name:

Brett Kulbis

Email:

brett.kulbis@use.startmail.com

Zip:

96706

Representing:

Self

Position:

I wish to comment

Submitted:

Jun 17, 2026 @ 05:15 PM

Testimony:

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

Mahalo for the opportunity to testify. I am writing to comment on Bill 20 (2025), relating to a Down Payment Loan Assistance Fund to help qualified first-time homebuyers purchase a home. I support the goal of expanding homeownership opportunities, but I have concerns about the bill's fiscal safeguards and recommend several amendments to strengthen taxpayer protections.

Bill 20 establishes a new special revolving fund, capitalized with general fund appropriations and loan repayments, to provide down-payment loans to prospective homebuyers. It limits each loan to no more than 20 percent of the property's purchase price and restricts eligibility to first-time buyers with household income at or below 120% of the Area Median

Income, as determined by HUD. These are positive features that help focus assistance on households who are likely to sustain a mortgage while recycling repayments for future borrowers.

However, from a fiscally responsible perspective, the bill leaves key financial parameters undefined. The ordinance does not specify basic loan terms such as interest rate, repayment period, deferment rules, or whether any portion of the loans may be forgiven. Without these details, the City and the public cannot estimate expected cash flows, the pace at which the fund will revolve, or the likelihood of needing repeated general fund infusions in future years. Similarly, there is no requirement for underwriting standards—such as maximum debt-to-income ratios, credit criteria, or coordination with first-mortgage lenders—important tools to reduce default risk in a publicly funded loan portfolio.

The bill also places no explicit cap on either (1) total annual general fund contributions to the revolving fund or (2) the maximum dollar amount of an individual loan, beyond the 20% of purchase price limit. Given Honolulu's high housing prices, 20% of a typical home can represent a very large sum, concentrating risk in relatively few loans and potentially crowding out support for other housing and core service priorities. With only the general fund and loan repayments authorized as revenue sources, this open-ended commitment could increase pressure on operating budgets over time if the program is expanded.

Finally, while the 120% AMI ceiling aligns with some workforce-housing programs, it reaches households with higher incomes than many traditional affordable housing programs that focus on 80% AMI or below. In a constrained fiscal environment, the Council should be confident that limited general fund dollars are being targeted where they produce the greatest public benefit, including for families with the most severe housing cost burdens.

To address these concerns while preserving the intent of Bill 20, I respectfully recommend the following amendments:

1. Define core loan terms in statute or require Council approval of program guidelines

- Set a maximum interest rate (including the option of zero-interest) and a standard repayment period.
- Clarify whether loans are deferred, amortizing, or due upon sale or refinance, and whether any forgiveness is allowed and under what conditions.

2. Establish fiscal caps and risk-management tools

- Cap the annual general fund appropriation to the revolving fund (for example, a dollar limit or percentage of the overall operating budget), subject to periodic Council review.
- Set a maximum per-loan dollar amount in addition to the 20 percent purchase-price limit, to avoid overly large exposures per household.
- Require the Department of Budget and Fiscal Services to maintain reasonable loss-reserve policies and delinquency procedures appropriate for a publicly funded loan program.

3. Require clear underwriting standards and coordination with lenders

- Direct the Department of Community Services to adopt written underwriting criteria (e.g., debt-to-income limits, credit history standards, owner-occupancy requirements) and to coordinate with first-mortgage lenders to ensure borrowers can sustain their total housing costs.

4. Improve transparency and accountability

- Require an annual report to the Council detailing beginning and ending fund balances, number and size of loans issued, delinquency and default rates, recoveries, and projected future general fund needs.
- Include data on the income levels and purchase prices served so the Council can evaluate whether the 120% AMI threshold is achieving the desired targeting.

5. Seek complementary, non-general-fund resources

- Direct the administration to pursue federal, state, and private-sector funding that could supplement the City's contribution, reducing long-term reliance on the general fund and stretching local tax dollars further.

With these changes, the Down Payment Loan Assistance Revolving Fund can advance homeownership while protecting Honolulu taxpayers and preserving flexibility for other critical priorities.

Mahalo for your consideration and for your service to our community.

Brett Kulbis
U.S. Navy Retired
Ewa Beach

Name: Johnnie-Mae Perry	Email: waianaenb569@gmail.com	Zip: 96792
Representing: Self	Position: Support	Submitted: Jun 17, 2026 @ 06:25 PM

Testimony:

I, Johnnie-Mae L. Perry, Strongly Support BILL020(25) RELATING TO FUNDS.

Bill 20 would help qualified first-time homebuyers purchase a home on the Island of O'ahu, Hawai'i. The program would provide down payment loans of up to 20% of a home's purchase price, helping more residents take the next step toward homeownership.

As a homeowner for almost 50 years, what it means for the "whole family" is "stability" in the family, the community, and the neighborhood.

Name: Kamehalani Ortiz	Email: blayzeortiz@yahoo.com	Zip: 96782
Representing:	Position:	Submitted:

Self	Support	Jun 17, 2026 @ 06:28 PM
Testimony: Chair and Members of the Committee, My name is Kamehalani Ortiz, and I am submitting this testimony in strong support of Bill 20, which would establish a Down Payment Loan Assistance Fund to help qualified first-time homebuyers on O'ahu. I am a Captain in the Honolulu Fire Department, with 24 years of service to this community. Despite that service, I am not a homeowner. Like so many local families, my wife and I have not been able to save enough to afford a down payment in today's housing market. We currently rent, and at this point, homeownership feels like something we may only be able to consider after I retire. This isn't because we haven't worked hard. I grew up the son of a single mother who could never afford to buy a home. My wife grew up in a family affected by drug abuse, and homeownership was never within reach for her family either. Today, she works at Pali Momi's Cancer Center, and together we hold steady, essential jobs in this community — yet the cost of living here still keeps ownership out of reach. Our story is not unique. It reflects what so many working families across O'ahu are experiencing: people who serve this community, who work in hospitals, schools, fire stations, and other essential roles, but who cannot break through the down payment barrier no matter how responsibly they manage their finances. Bill 20 would make a meaningful difference for families like mine. By providing down payment loans of up to 20% of a home's purchase price to first-time homebuyers at or below 120% of Area Median Income, this bill targets exactly the gap that keeps so many of us renting instead of owning — not because we can't make a mortgage payment, but because we can't accumulate the upfront cash in a market this expensive. I respectfully urge the Committee to pass Bill 20. It is a practical, targeted step toward helping the people who serve and sustain this community finally have a path to homeownership here, where we work and where we have chosen to raise our families. Thank you for your time and consideration. Respectfully, Kamehalani Ortiz Captain, Fire Investigation Section Honolulu Fire Department		

Name:	Email:	Zip:
Ka'ena Paikai	kaenapaikai@yahoo.com	96706
Representing:	Position:	Submitted:
Self	Support	Jun 17, 2026 @ 07:20 PM
Testimony: I support		
Name:	Email:	Zip:
Thiago Cossi	tcossi1@gmail.com	96848
Representing:	Position:	Submitted:
Self	Support	Jun 18, 2026 @ 09:26 AM
Testimony: One of the biggest issues with the Hawaiian Islands is the exorbitant costs of living. Until something is done with the monopoly of the two shipping companies who bring everything to Hawaii, skyrocketing the costs of imported goods for us the residents and with no fair competition from foreign vessels, we have to find ways to "bandaid" these subsequent problems. Bill 20 seems like a reasonable way to provide first home buyers with an opportunity to own their own homes here in Hawaii. This could be a great measure for young men and women who are trying to start a professional life and start families, but are faced with the harsh reality of living here. I suggest this bill is taken serious.		
Name:	Email:	Zip:
Jenny Caban	other.dutx5@passinbox.com	96797
Representing:	Position:	Submitted:
Self	Oppose	Jun 18, 2026 @ 10:06 AM
Testimony: While I appreciate the intent and purpose of this bill, I cannot support it. Being a homeowner carries significant financial responsibility and ongoing costs such as maintenance and necessary improvements, increasing HOA fees, and homeowners insurance. If buyers are unable to make a meaningful down payment on their own, they may be less prepared for the long-term obligations that come with homeownership. Although this bill may appear to provide relief, I believe it would enable homeownership for people who may not be financially equipped to sustain it. For these reasons, I oppose the bill.		
Name:	Email:	Zip:
Shay Pacis	chhilae@gmail.com	96792
Representing:	Position:	Submitted:

Self	Support	Jun 18, 2026 @ 12:59 PM
Testimony: I support this bill. Many local families are seeing home ownership as something unattainable here in Hawaii. Locals are relocating to gain home ownership because of the rising cost. Having funding readily available to qualified individuals would benefit local families and have them stay home rather than moving to the mainland		
Name: Darius Kila	Email: repkila@capitol.hawaii.gov	Zip: 96813
Representing: Self	Position: Support	Submitted: Jun 18, 2026 @ 04:23 PM
Name: Teri Savaiinaea	Email: kealakia@ymail.com	Zip: 96792
Representing: Self	Position: Support	Submitted: Jun 18, 2026 @ 09:02 PM
Testimony: Aloha Chair and Members of the Budget Committee, My name is Teri Savaiinaea, and I am submitting testimony in strong support of Bill 20, which would establish a Down Payment Loan Assistance Fund for qualified first-time homebuyers on O'ahu. For many local families, the monthly mortgage may be possible, but saving enough for the down payment and closing costs is one of the biggest barriers. I know this personally. When my husband and I purchased our home, we did not have enough for the full closing costs. The seller blessed our family by paying half of the closing costs, and that assistance helped make it possible for us to become homeowners. That experience showed me how one act of support can change the future of a local family. A program like Bill 20 can provide that same opportunity for many families who are working hard, earning income, and trying to stay in Hawai'i, but just need help getting over the first major hurdle. Homeownership gives families stability, helps build generational wealth, and allows local residents to remain rooted in the communities they love. With the high cost of living on O'ahu, we need practical solutions that help local families move from renting to owning. I respectfully urge the Council to support Bill 20 and expand homeownership opportunities for first-time homebuyers on O'ahu. Mahalo for the opportunity to testify.		

Teri Savaiinaea
Wai'anae Resident

Name:

Sylvia Crowell

Email:

summer.crowell12@gmail.com

Zip:

96717

Representing:

Self

Position:

Support

Submitted:

Jun 18, 2026 @ 11:28 PM

Testimony:

I support this bill. As a Hawaiian born and raised here with a 2 income household buying a home here seems impossible. The prices keep increasing and being able to afford a down payment seems out of reach. This bill will help many local families who are striving to become homeowners but are unable to.

Name:

Tessy Kekahuna

Email:

tessyk81@gmail.com

Zip:

96792

Representing:

Self

Position:

Support

Submitted:

Jun 19, 2026 @ 07:53 AM

Testimony:

In support, this will help many first time homebuyers, and get families who are renters become homeowners. Monthly payments will go towards owning a home. The worry of renting and hoping the landlord doesn't decide to sell. Then having to move to look for someplace else to rent. This bill will help so many dreams become reality.

Name:

Sunny Rosario

Email:

sunnysr@gentryhawaii.com

Zip:

96809-0295

Representing:

Gentry Homes

Position:

Support

Submitted:

Jun 19, 2026 @ 02:01 PM

Name:

Nancy Manali-Leonardo

Email:

relaxamommy@yahoo.com

Zip:

96815

Representing:

Self

Position:

Support

Submitted:

Jun 19, 2026 @ 03:18 PM

Testimony:

I strongly support Bill 20.

Help our families achieve the purchasing of their first-time house. Support the loan program.

Name:

ALAN LENNARD

Email:

alan.lennard.808@gmail.com

Zip:

96712

Representing:

Position:

Submitted:

Self	Support	Jun 20, 2026 @ 02:25 AM
Testimony: To The Budget Committee I Support this legislation. Many people including myself could benefit from loan products such as this. I hope this legislation will receive enough support to pass. Aloha Alan Lennard		
Name:	Email:	Zip:
Marie Samudio	mariesamudio46@gmail.com	96744
Representing:	Position:	Submitted:
Self	Support	Jun 22, 2026 @ 11:03 AM
Testimony: Though I support any effort to make housing available to residents, I have questions re. the financial support to get this revolving loan assistance fund going and re. the support/ability/costs to the Departments identified as administering said funds.		
Name:	Email:	Zip:
KELBERT YOSHIDA	kelyoshida@yahoo.com	96786-2525
Representing:	Position:	Submitted:
Self	Support	Jun 22, 2026 @ 02:15 PM
Testimony: I support Bill 20 to help local Hawai'i residents buy their first home, as it is heartbreaking to see many of them forced to leave Hawai'i just to own a home! Hawai'i means so much more to those born, raised, and committed to remain here; and should definitely have this right. /\		
Name:	Email:	Zip:
Margaret Primacio	defendoahucoalition@gmail.com	96731
Representing:	Position:	Submitted:
Defend Oahu Coalition	Support	Jun 22, 2026 @ 06:38 PM
Name:	Email:	Zip:
Joelle Hussey	joelle.hissey@hawaiiitemsters.com	96819
Representing:	Position:	Submitted:
Hawaii Teamsters and ALLIED WORKERS LOCAL 996	Support	Jun 23, 2026 @ 01:48 AM
Testimony:		

RE: Bill 20 – In Support

Aloha Chair and Members of the Honolulu City Council,

My name is Joelle Hussey, Secretary-Treasurer of Hawaii Teamsters and Allied Workers Local 996, and I write in strong support of Bill 20 on behalf of our members and working families across O’ahu.

Far too many local families and working people are being priced out of homeownership. Bill 20 represents an important step toward expanding homeownership opportunities and creating pathways for local residents to remain in the communities they call home.

As a labor leader, I see firsthand the challenges our members face in trying to achieve the dream of owning a home. Housing affordability directly impacts worker retention, family stability, and our local economy. Supporting policies that increase homeownership opportunities helps strengthen our workforce, keep families together, and preserve the local character of our island communities.

On behalf of Hawaii Teamsters and Allied Workers Local 996, we stand in support of Bill 20 and respectfully urge the Council to pass this measure and continue pursuing solutions that make homeownership more attainable for O’ahu’s working families.

Mahalo for the opportunity to testify.

Respectfully,

Joelle Hussey

Secretary-Treasurer

Hawaii Teamsters and Allied Workers Local 996

Name: Suzanne Young	Email: anakama@wik.com	Zip: 96813
Representing: Honolulu Board of Realtors	Position: Support	Submitted: Jun 23, 2026 @ 04:17 AM
Name: Stanford Carr	Email: scarr@stanfordcarr.com	Zip: 96813
Representing: Stanford Carr Development, LLC	Position: I wish to comment	Submitted: Jun 23, 2026 @ 08:37 AM



HOUSE OF REPRESENTATIVES

Hale o nā Luna Makaʻāinana

STATE OF HAWAII
STATE CAPITOL
415 SOUTH BERETANIA STREET
HONOLULU, HAWAII 96813

June 17, 2026

Meeting: June 23, 2026, 10:00 a.m.

Committee on Budget
Regular Meeting, City Council Chamber
Honolulu, Hawaiʻi

RE: Testimony in Support of Bill 20(2025), RELATING TO FUNDS; Creates a new Down Payment Loan Assistance Revolving Fund to receive and expend moneys to assist prospective homebuyers who reside in the City, do not own real property, and have an annual household income at 120 percent or below of the AMI of the City, as determined by HUD.

Aloha Chair, Vice-Chair, and esteemed members of the Committee on Budget,

Mahalo for the opportunity to provide comments on Bill 20(2025) which creates a new down payment loan assistance revolving fund to assist prospective homebuyers who reside in the City, do not own real property, and have an annual household income at 120% or below the AMI of the City, as determined by HUD.

I am in strong support of this Bill as it assists prospective homeowners with a down payment for a house or condominium. The cost of purchasing a house keeps rising year after year, making it difficult for first time home purchasers and low income residents to purchase a home, especially with attempting to save sufficient money for a down payment. Instituting a program to assist these buyers with their down payment will increase homeownership for residents of Hawaiʻi, and hopefully, keep them from leaving Hawaiʻi because they cannot afford to purchase a home.

Additionally, I respectfully request that Councilmember Tupola and this Committee on Budget adjust this measure and rules so that this flexibility for down payment assistance can also be applied to DHHL lessees.

Representative Darius K. Kila

House District 44— Maʻili, Lualualei, Nānākuli, Honokai Hale Ko Olina
Hawaii State Capitol, Room 403 / Honolulu, HI 96813
Phone: (808) 586-9480 / Fax: (808) 586-9485 / Email: RepKila@capitol.hawaii.gov

Committee on Budget

Subject: Testimony in Support of Bill 20(2025), RELATING TO FUNDS; Creates a new Down Payment Loan Assistance Revolving Fund to receive and expend moneys to assist prospective homebuyers who reside in the City, do not own real property, and have an annual household income at 120 percent or below of the AMI of the City, as determined by HUD.

June 17, 2026

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Thank you for this opportunity to testify in support of this bill. If you have any questions, you may contact me at (808) 586-9480 or by email at repkila@capitol.hawaii.gov.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Darius K. Kila', with a stylized flourish at the end.

Darius K. Kila

Representative, House District 44

Mā'ili, Lualualei, Nānākuli, Honokai Hale,
Ko 'Olina

THE GENTRY COMPANIES



June 19, 2026

Honolulu City Council
Committee on Budget
30 S King St #202
Honolulu, HI 96813

Subject: **Testimony in Support of Bill 20 – Down Payment Loan Assistance Revolving Fund**

Dear Chair Okimoto, Vice Chair Nishimoto, and Members of the Budget Committee,

Gentry Homes supports Bill 20, which works to address a key barrier to homeownership, downpayments. For more than 55 years, Gentry has been committed to building quality homes and creating communities for Hawai'i's families. As a local homebuilder, we understand firsthand that one of the greatest challenges facing prospective homeowners today is not necessarily qualifying for a mortgage but accumulating enough savings for a down payment.

For many working families on O'ahu, even with stable incomes and responsible financial planning, the upfront cost of purchasing a home remains out of reach. This challenge has become even more pronounced as housing prices continue to rise and the cost of living remains high.

Bill 20 offers a practical and meaningful solution by establishing a Down Payment Loan Assistance Revolving Fund to support qualified first-time homebuyers. By providing loans of up to 20% of a home's purchase price, this measure can help bridge the affordability gap and create a pathway to homeownership for more local residents.

From a homebuilder's perspective, this program has the potential to strengthen the housing market by expanding access for qualified buyers who are ready to purchase but lack the initial capital to do so. This is especially important for workforce families who earn too much to qualify for traditional affordable housing assistance, but still struggle to compete in today's market.

We believe this bill aligns with the City's broader housing goals by promoting owner occupancy, increasing housing stability, and helping local families build generational wealth through homeownership. Programs like this can make a real difference in keeping local families rooted in Hawai'i. Gentry supports policies that responsibly increase access to homeownership and reduce barriers for local buyers. Bill 20 is an important step in that direction.

For these reasons, Gentry Homes respectfully urges the Council to pass Bill 20.

Respectfully submitted,

GENTRY HOMES, LTD.

A handwritten signature in black ink, appearing to read 'Sunny Rosario', is placed above the printed name.

Sunny Rosario
Manager of Governmental Affairs and Community Relations



June 22, 2026

RE: Strong Support for Bill 20, 2025, Proposed CD1, Relating to Homebuyers Loan Assistance Revolving Fund.

Good Morning: Budget Committee Chair Okimoto, Vice Chair Nishimoto and Committee Members,

Defend Oahu Coalition strongly supports Bill 20, 2025 proposed CD1 relating to the Homebuyers Loan Assistance Revolving Fund. Our Oahu residents need this step up to provide permanent shelter for their families. By passing Bill 20, 2025, CD1 from Committee, the Honolulu City Council can provide immediate relief for housing of our island families. This legislation signals your commitment for years to come that residents can achieve home ownership where they want to raise their families.

Mahalo nui for your kokua.

Margaret Primacio
President



Housing Advocates. Community Builders. Good Neighbors.

1136 12th Ave, Ste 200 • Honolulu, HI 96816-3796 • TEL: 808.732.3000 • www.HiCentral.com

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Suzanne Young

Testimony by Suzanne Young, CEO
Honolulu Board of REALTORS®

Bill 20 (2025) PROPOSED CD1
Relating to Funds

Committee on Budget
Val A. Okimoto, Chair
Scott Y. Nishimoto, Vice Chair

City Council Chamber
Tuesday, June 23, 2026
10:00 A.M.

Aloha Chair Okimoto, Vice Chair Nishimoto, and members of the committee:

Thank you for the opportunity to provide testimony on Bill 20 (2025) Proposed CD1. On behalf of our more than 6,800 members, the Honolulu Board of REALTORS® (HBR) and its City Affairs Committee express **support** for Bill 20 (2025), Proposed CD1, Relating to Funds.

Affordability remains a serious challenge for homebuyers, with the cost of a down payment serving as one of the most significant obstacles to homeownership. Existing down payment assistance programs, including those that rely on HUD standards or other public financing tools, are valuable, but they do not reach every household that could benefit from targeted support.

Bill 20 (2025), Proposed CD1 establishes a dedicated fund that sets the groundwork for local down payment support initiatives. The proposed 5% minimum contribution requirement appears more restrictive than the current HHFDC down payment assistance framework. Because Bill 20 is intended to address gaps in existing assistance, it may be more effective if the 5% requirement be removed.

As the program is developed, we encourage consideration of approaches that support working families and other essential community members who may not qualify for existing programs, while still maintaining reasonable underwriting standards and program safeguards. We also support continued collaboration with the Department of Community Services and other stakeholders to ensure the program is implemented thoughtfully and effectively.



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June 23, 2026

The Honorable Val A. Okimoto, Chair
and Members of the Committee on Budget

Subject: Bill 20 (2025) Relating to Funds

Dear Chair Okimoto and Members of the Committee:

Stanford Carr Development submits comments on the proposed CD1 to Bill 20 (2025), which would create a new down payment loan program to be administered by the Department of Community Services (DCS).

The 2025 report published by the University of Hawaii Economic Research Organization (UHERO) regarding phasing out transient vacation rentals in Maui County included several recommendations for homeownership assistance that should be considered and incorporated into the City's efforts to create a new tool. The UHERO recommendations included:

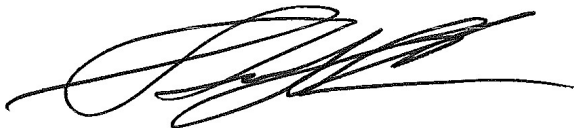
- Expansion of the down payment assistance program through a partnership with HHFDC to make newly available units eligible for similar programs;
- Use deed restrictions, where the state or county purchases a permanent workforce housing restriction on a unit; and
- Loan guarantees such as those recently launched by the Office of Hawaiian Affairs.

The overarching theme of these recommendations is the importance of designing a down payment program that integrates effectively with existing state programs and lender requirements.

Lastly, the City's recent efforts to consolidate housing funds, programs, and initiatives raise the question of why this program is proposed to be administered by DCS rather than the Department of Housing and Land Management. We recommend reviewing all housing-related programs to ensure effective consolidation, coordination, and implementation.

Thank you for the opportunity to provide comments on this important issue.

Sincerely,



Stanford S. Carr