

BILL020(25)
Testimony

MISC. COMM. 275

COUNCIL

COUNCIL Meeting

Meeting Date: Jul 8, 2026 @ 10:00 AM

Support: 18

Oppose: 0

I wish to comment: 0

Name:	Email:	Zip:
Kevin Holu	kevin.holu@hawaiiiteamsters.com	96819
Representing:	Position:	Submitted:
Hawaii Teamsters & Allied Workers Local 996	Support	Jul 2, 2026 @ 11:11 AM
Testimony: Strongly support Bill 20!		

Name:	Email:	Zip:
Catherine Lang	cflang671@gmail.com	96734
Representing:	Position:	Submitted:
Self	Support	Jul 2, 2026 @ 11:17 AM
Testimony: Aloha Chair, Vice Chair, and Members of the Committee, My name is Catherine Lang, and I am a Hawaii resident and condominium owner. I respectfully submit this testimony in support of measures that would help local families purchase condominiums in buildings that currently lack 100% insurance coverage. My family is currently trying to sell our condominium. We recently received a strong offer from a local couple who intended to use an FHA loan with approximately 3% down. The buyers were qualified and eager to become homeowners. However, because our condominium building does not currently have 100% insurance coverage, the lender required a minimum 20% down payment instead of the standard FHA down payment. As many Hawaii residents know, saving 20% for a down payment is extremely difficult given the high cost of housing in our state. The issue is not that the buyers are unable to afford the monthly mortgage payment. The issue is that the insurance status of the building creates a financing barrier that prevents otherwise qualified local families from purchasing homes. This problem affects not only sellers like us, but also many local residents who are trying to enter the housing market. Condominiums are often the most attainable path to homeownership in Hawaii. When financing restrictions effectively require 20% down, many working families are shut out of opportunities to build equity and remain in our communities. I respectfully ask the Legislature to consider programs that would assist qualified local buyers with the additional down payment required when condominium insurance deficiencies trigger stricter lending standards. Whether through a state-backed down payment assistance program, loan guarantee, or other targeted support, such assistance could help bridge the gap between what buyers can reasonably save and what lenders require. In our situation, a state-assisted solution could have allowed a local couple to purchase our home and become		

homeowners in Hawaii. Instead, a financing obstacle unrelated to their ability to make mortgage payments prevented the sale from moving forward.

Helping local families overcome these insurance-related financing barriers would:

- * Expand homeownership opportunities for Hawaii residents.
- * Support local buyers who can afford mortgage payments but cannot accumulate a 20% down payment.
- * Improve the marketability and stability of existing condominium housing.
- * Help keep local families in Hawaii.

Mahalo for the opportunity to testify and for your continued efforts to address Hawaii's housing challenges.

Respectfully submitted,

Catherine Lang
Kailua, Hawaii
808-850-2696
Cflang671@gmail.com

Name: Tavesi Augafa	Email: tavesi.augafa@hawaiiiteamsters.com	Zip: 96782
Representing: HTAW Local 996	Position: Support	Submitted: Jul 2, 2026 @ 12:07 PM

Testimony:
I support this Bill20

Name: Hale Gualdarama	Email: hale.gualdarama@hawaiiiteamsters.com	Zip: 96819
Representing: Hawaii Teamsters & Allied Workers Local Union 996	Position: Support	Submitted: Jul 2, 2026 @ 12:20 PM

Testimony:
I stand in strong support of Bill 20.

Name: Sandra Chung	Email: sandy.chung@hawaiiiteamsters.com	Zip: 96782
Representing: Local 996 Teamsters	Position: Support	Submitted: Jul 2, 2026 @ 12:33 PM

Testimony:

I support Bill 20		
Name: Jonathan Johson	Email: jonathan.johnson@hawaiiiteamsters.com	Zip: 96819
Representing: Hawaii Teamsters Local 996	Position: Support	Submitted: Jul 2, 2026 @ 12:33 PM
Testimony: I support Bill 20		
Name: Spencer Lee	Email: spencer@jllalamoana.com	Zip: 96814
Representing: JL Capital	Position: Support	Submitted: Jul 2, 2026 @ 02:22 PM
Testimony: Aloha Councilmembers, JL Capital develops housing in Honolulu, including affordable for-sale and rental projects. I write in strong support of Bill 20. More local families will achieve homeownership when the largest barrier — the down payment — is within reach, and this bill targets exactly the right people: residents who have never owned property and earn 120 or 140 percent of AMI or below. Because it is structured as a revolving fund, repayments will flow back in to help the next generation of buyers, making this a self-sustaining investment rather than a one-time expense. Rental development alone cannot keep local families here; a pathway to ownership must be part of the answer. I respectfully urge the Council to pass Bill 20. Mahalo for the opportunity to testify.		
Name: Terrence Kealoha	Email: terrence.kealoha@hawaiiiteamsters.com	Zip: 96744
Representing: Hawaii Teamsters and Allied Workers Local 996	Position: Support	Submitted: Jul 2, 2026 @ 07:40 PM
Testimony: I fully support bill 20, Please accept my testimony. Thank you for your time.		
Name: Joanne Moy	Email: snow2136@netzero.net	Zip: 96815
Representing: Self	Position: Support	Submitted: Jul 3, 2026 @ 01:06 AM
Testimony: I believe this is a good basis to help struggling families to find a home and establish themselves in the community. We are		

losing populations because of the challenges of affordability of living in Hawaii and finding a job to support themselves. This loan program can help them live and stay in Hawaii.

Name: PAULETTE TAM	Email: tampalette@gmail.com	Zip: 96744
Representing: Self	Position: Support	Submitted: Jul 3, 2026 @ 03:03 AM

Testimony:

Aloha and Peace be with you, City Councilmembers and Mayor Rick Blangiardi,

I support Bill 20 (2025) CD1 in its intent and entirety for Homebuyers' Loan Assistance Revolving Fund. Effective July 1, 2027 and is repealed on July 1, 2032.

Please support Bill 20 (2025) CD1.

Thank you for your time.

Name: John Miller	Email: dana86@hawaiiantel.net	Zip: 96734
Representing: Self	Position: Support	Submitted: Jul 4, 2026 @ 11:08 AM

Testimony:

This is good. Expanded access for down payment helps. There is no loss to the state and the funds are recouped.

Name: Keala McKenzie	Email: kealamckenziehi@gmail.com	Zip: 96734
Representing: Self	Position: Support	Submitted: Jul 4, 2026 @ 03:50 PM

Testimony:

I support this bill, regarding Down Payment Loan Assistance Revolving Fund. I support the changes to expand eligibility, enabling more future homeowners to qualify while strengthening the program in a variety of ways.

Name: Suzanne Young	Email: anakama@wik.com	Zip: 96813
Representing: Honolulu Board of Realtors	Position: Support	Submitted: Jul 6, 2026 @ 07:22 PM

Name: Dylan Armstrong	Email: dylan.p.armstrong@gmail.com	Zip: 96822
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Representing: Self	Position: Support	Submitted: Jul 7, 2026 @ 09:37 AM
Testimony: Aloha, I write in support Bill 20, which would establish the "homebuyers' loan assistance revolving fund." As a younger, middle-aged American (Millennial), I know too well the systemic barrier faced by young residents in trying to succeed financially, to secure permanent housing, and to those ends, to qualify for mortgages to purchase homes. This bill aims to assist aspiring homeowners accordingly. As you consider measures that would support or affect the economic development of Oahu, it's important to consider whether the sum of your actions supports the middle class or detracts from it. Home ownership is a keystone indicator of the middle class' persistence in one of the world's highest cost-of-living markets. Mahalo nui loa, Dylan P. Armstrong		
Name: Darius Kila	Email: repkila@capitol.hawaii.gov	Zip: 96813
Representing: Self	Position: Support	Submitted: Jul 7, 2026 @ 10:13 AM
Name: Karen Luke	Email: nahele@yahoo.com	Zip: 96706
Representing: Self	Position: Support	Submitted: Jul 7, 2026 @ 04:24 PM
Testimony: Aloha Chair Waters, Vice Chair Tupola, and Members of the Council, This is a meaningful step toward helping our people to be vested owners in the land they call home. Every high school, trade school, and college person should be made aware of this program to be able to stabilize their future, grow equity, and navigate life's challenges from the safety of home. Please consider a favorable vote. Mahalo, Karen Luke		

At home in Ewa Beach		
Name:	Email:	Zip:
Margaret Primacio	defendoahucoalition@gmail.com	96731
Representing:	Position:	Submitted:
Defend Oahu Coalition	Support	Jul 7, 2026 @ 09:13 PM
Testimony: Good Mor Good Morning Council Chair Waters, Vice-Chair Tupola and Council Members, Defend Oahu Coalition strongly supports Bill 20, 2025, CD1 First-Time Homebuyer Assistance. This Revolving Fund provides much needed kokua for Oahu's working families for down payments to securing permanent housing. We support all measures which will close the gap to house our families who will purchase homes or rent in our communities. Legislation to eliminate the lack of resources and support development of housing should always be the highest priority, with residents foremost. Mahalo for your consideration, Margaret Primacio President		
Name:	Email:	Zip:
Dale VanderBrink	sandmandfgh@gmail.com	96814
Representing:	Position:	Submitted:
Self	Support	Jul 7, 2026 @ 11:57 PM
Testimony: I support Bill 20.		



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Testimony by Suzanne Young, CEO
Honolulu Board of REALTORS®

Bill 20 (2025), CD1
Relating to Funds

Honolulu City Council
Tommy Waters, Chair
Andria Tupola, Vice Chair

City Council Chamber
Wednesday, July 8, 2026
10:00 A.M.

Aloha Chair Waters, Vice Chair Tupola, and members of the Council:

Thank you for the opportunity to provide testimony on Bill 20 (2025), 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), CD1, Relating to Funds.

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

Bill 20 (2025), CD1 establishes a dedicated fund that lays the groundwork for local down payment and closing cost assistance. Because the bill is intended to complement existing State and federal programs and help households that are not eligible for current assistance, we encourage the Council to ensure the program remains accessible to working families who may otherwise be excluded.

We support a program structure that maintains reasonable underwriting standards and appropriate safeguards, while providing flexibility to address affordability gaps. We also support continued collaboration with the Council and other stakeholders to ensure the program is implemented thoughtfully and effectively.

Thank you for allowing us to submit testimony in support.



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HOUSE OF REPRESENTATIVES

Hale o nā Luna Makaʻāinana

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

July 7, 2026

Meeting: July 8, 2026, 10:00 a.m.

Final Reading
Regular Meeting, City Council Chamber
Honolulu, Hawaiʻi

RE: Testimony in Support of Bill 20(2025), RELATING TO FUNDS; Down Payment Loan Assistance Revolving Fund

Aloha Chair, Vice-Chair, and esteemed members of the Honolulu City Council,

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.

This is an important bill as it promotes homeownership for first time buyers who may qualify for a mortgage but not have sufficient money for a down payment. By facilitating the purchase of a home for first time home buyers, it encourages and builds stability and helps residents stay in Hawaiʻi. home provides an opportunity for first time homebuyers who may not have sufficient down payment, but qualifies for a mortgage. Additionally, increasing the requirement of have an annual household income at 120% to 140% or below the AMI of the City, as determined by HUD, increases the field of qualifiers.

I am in strong support of this Bill as it assists prospective first time 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.

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

City Council

Subject: Testimony in Support of Bill 20(2025), RELATING TO FUNDS; Down Payment Loan Assistance Revolving Fund

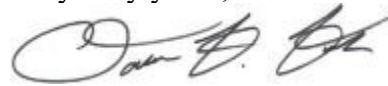
July 7, 2026

Page Two

Additionally, I believe that this program would be beneficial and impactful should it be allowed to for beneficiaries to access this program for their homesteads or purchases of DHHL land, and respectfully request that the Council consider their inclusion.

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 dark 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