BILL045(26)
Testimony

MISC. COMM. 321

COUNCIL

COUNCIL Meeting

Meeting Date: Aug 12, 2026 @ 10:00 AM

Support: 5

Oppose: 4

I wish to comment: 1

Name:	Email:	Zip:
Jonathan Huynh	jhweather123@yahoo.com	96792
Representing:	Position:	Submitted:
Self	Oppose	Aug 7, 2026 @ 06:54 AM

Testimony:

Aloha,

I respect the intent behind Bill 45, but I oppose it. I'm a homeowner who would personally benefit from the increased exemption: roughly $70 back in my pocket annually. I'm not going to pretend that doesn't register. But honesty requires acknowledging what $70 actually buys in this economy. Meanwhile my grocery bill climbs noticeably every trip, and my property tax assessment keeps marching upward regardless. The exemption increase disappears before I ever feel it.

And that's the real issue. We keep nudging the exemption number every couple years, $120K to $140K last cycle, now $140K to $160K, and call it relief while the structural drivers of housing unaffordability go untouched. Chronic undersupply, speculative purchasing, vacant investor properties, and restrictive zoning choke the system. A $20K exemption bump doesn't touch any of that.

Meanwhile, roughly half of Oahu rents. This bill offers them literally nothing. Symbolic relief flowing one-directionally toward owners while tenants absorb relentless rent increases is morally lopsided.

Then there's the fiscal tradeoff. BFS estimates upwards of $10 million in annual foregone revenue. That money could be invested to actually reduce household costs by attacking risk and supply issues at its roots instead of handing back $70 and wishing families luck against the next disaster season.

Director Kawano recommended convening a permitted interaction group examining real property taxation comprehensively. That's exactly right. Stop adjusting one dial at a time. Study tiered exemptions tied to property value so genuine relief reaches those who actually need it. Tax vacant units. Write legislation that makes it less costly and speeds up the process to build more housing.

I urge the Council to vote no on Bill 45. Rather, I urge you to direct energy toward structural alternatives this Council has the capacity to pursue.

Name:	Email:	Zip:
Johnnie-Mae Perry	waianaenb569@gmail.com	96792
Representing:	Position:	Submitted:
Self	I wish to comment	Aug 8, 2026 @ 02:31 AM

Testimony:

I, Johnnie-Mae L. Perry, comment stand on D-0480 (26) BILL045(26)

RELATING TO REAL PROPERTY TAXATION.

Name:	Email:	Zip:
Jacob Wiencek	jacob.m.wiencek@pm.me	96815
Representing:	Position:	Submitted:
Self	Support	Aug 8, 2026 @ 03:09 PM

Testimony:

Aloha Councilmembers,

Every piece of relief for property owners is crucial in mitigating today's high cost of living pressure. As a homeowner myself, I welcome every effort of responsible property tax relief for citizens who own the houses they live in. I strongly support this bill, and I strongly encourage the Council to SUPPORT this bill!

Name:	Email:	Zip:
Natalie Iwasa	iwasajunk@mail.com	96825
Representing:	Position:	Submitted:
Self	Oppose	Aug 10, 2026 @ 11:08 PM

Name:	Email:	Zip:
Damien Waikoloa	damien.waikoloa@gmail.com	96822
Representing:	Position:	Submitted:
Self	Oppose	Aug 11, 2026 @ 08:49 AM

Name:	Email:	Zip:
Ted Kefalas	tkefalas@grassrootinstitute.org	96813
Representing:	Position:	Submitted:
Grassroot Institute of Hawaii	Support	Aug 11, 2026 @ 09:36 AM

Name:	Email:	Zip:
Reine Ah Moo	boardinwaikiki@gmail.com	96815
Representing:	Position:	Submitted:
Self	Support	Aug 11, 2026 @ 07:43 PM

Testimony:

The home exemption remains one of the most important tools available to help O‘ahu residents afford to remain in their homes as property values and the cost of living continue to increase. Any effort to modernize or strengthen the home exemption deserves careful consideration. (City & County of Honolulu)

As a real estate professional, I encourage the Council to ensure that any changes are simple for homeowners to understand and administer. Public education and clear communication will be essential so eligible homeowners are aware

of available benefits.

Please continue monitoring the fiscal impacts while maintaining a balance between homeowner relief and the City's long-term financial stability.

Mahalo for your consideration.

Name:	Email:	Zip:
Reine Ah Moo	boardinwaikiki@gmail.com	96815
Representing:	Position:	Submitted:
Self	Support	Aug 11, 2026 @ 07:56 PM

Testimony:

Keeping our streets, sidewalks, and other public spaces safe and accessible is an important responsibility of the City. Residents, visitors, businesses, and individuals with disabilities all depend on public rights-of-way remaining open and free from unnecessary hazards.

As the Council considers this measure, I respectfully request that implementation focus on consistent and fair enforcement. Any updates to the ordinance should clearly distinguish between activities that create legitimate safety concerns and those that do not. Clear standards will help ensure that enforcement is equitable while preserving public confidence.

I also encourage the City to continue coordinating with outreach and social service providers whenever appropriate so that enforcement is balanced with compassionate solutions.

Name:	Email:	Zip:
Amy Brown	alohastar77@yahoo.com	96816
Representing:	Position:	Submitted:
Self	Support	Aug 11, 2026 @ 10:53 PM

Name:	Email:	Zip:
Dale VanderBrink	sandmandfgh@gmail.com	96814
Representing:	Position:	Submitted:
Self	Oppose	Aug 12, 2026 @ 12:05 AM

Testimony:

I oppose Bill 45. The city needs the revenue to avoid future budget cuts or other revenue increasing measures.

TO: Members of the Honolulu City Council

FROM: Natalie Iwasa
808-395-3233

DATE: Wednesday, August 12, 2026

SUBJECT: Bill 45, Homeowner Exemption – **OPPOSED**

Aloha Chair Waters and Councilmembers,

Thank you for allowing testimony on Bill 45, which would again increase the exemption for property owners who are fortunate enough to live in a home they own. The exemption would be increased another $20,000, from $140,000 to $160,000.

The exemption was just raised via Bill 50 from 2025. Each $20,000 increase in this exemption equates to an additional $70 disparity between homes that are rented and those with homeowner exemptions, at current rates.

The $140,000 exemption that goes into effect July 1, 2027, equates to $490 per property that must be subsidized by other taxpayers.

It's this type of policy that further widens the housing affordability gap. Please stop.

Please vote "no" on Bill 45.

Damien Waikoloa
Honolulu, HI 96822

Honolulu City Council
530 S. King St.
Honolulu HI 96813

August 12, 2026

RE: Oppose Bill 45 (2026) & Bill 46 (2026) - Relating to Real Property Taxation

Aloha Chair Waters, Vice Chair Tupola, and Council Members,

I respectfully submit this testimony in **opposition to Bills 45 and 46.**

I oppose these measures because they reflect a misguided approach to reducing the cost of living for O‘ahu residents. While these bills are intended to provide tax relief, they offer little meaningful benefit to taxpayers while costing the City more than $10 million in annual revenue that could instead be invested in solutions that actually reduce the cost of living and strengthen our communities.

There are three reasons why I oppose these proposals.

First, the estimated annual savings of approximately $70 per property owner is simply too small and too infrequent to make a meaningful difference for most cost-burdened residents. I am a homeowner who would qualify for these increased exemptions, yet my homeowner's insurance premium increased by more than $1,000 in 2025 and is expected to increase by at least another $350 in 2026. A $70 annual property tax reduction is meaningless when it is immediately erased by rising insurance costs.

The reality is that lowering insurance costs requires reducing risk. **Meaningful investments that protect communities from flooding and wildfire are not something individual homeowners can accomplish with an extra $70 a year.** They require coordinated action by local, state, and federal governments to strengthen infrastructure, improve emergency preparedness, and reduce the loss of life and property during future disasters. I have seen no evidence that the City is making those kinds of investments or taking meaningful action to prepare for the next major natural disaster.

Second, these bills come at a significant cost. The Department of Budget and Fiscal Services estimates they will reduce City revenue by more than $10 million every year, not including the revenue already lost from last year's increase in homeowner exemptions. As a property owner, **I would much rather see those funds invested in projects that reduce flooding on the**

North Shore, improve flood protection within the Ala Wai Watershed, or mitigate wildfire risk for communities on the West and Central O‘ahu. Those investments would protect lives, reduce future insurance costs, and provide lasting value for every resident.

Finally, this is an imbalanced economic policy. Approximately half of O‘ahu residents are renters, yet these bills offer them nothing. Property owners are receiving a second consecutive round of symbolic tax relief while renters continue to struggle with rising housing costs and receive no meaningful assistance. **It is especially disappointing that this Council appears more willing to consider dismantling the City's Bill 7 program than to consider policies that would provide direct relief for renters.**

I respectfully ask the Council to reject Bills 45 and 46. Instead of pursuing symbolic tax reductions that provide little real benefit, I urge the Council to focus on policies and investments **that meaningfully reduce the weekly and monthly cost of living for all O‘ahu residents**, whether they own a home or rent one.

Mahalo,

Damien Waikoloa

GRASSROOT INSTITUTE OF HAWAII

1050 Bishop St. #508
Honolulu, HI 96813
808-864-1776
info@grassrootinstitute.org

Removing barriers to Hawaii's prosperity

Aug. 12, 2026, 10 a.m.
Honolulu Hale

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

From: Grassroot Institute of Hawaii
Ted Kefalas, Director of Strategic Campaigns

RE: Bill 45 (2026) — RELATING TO REAL PROPERTY TAXATION

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

The Grassroot Institute of Hawaii **supports** Bill 45 (2026), which would increase the real property tax homeowner exemption for those 64 years old and under to $160,000 from $140,000 beginning in fiscal 2029.

This measure would provide tax relief to Honolulu homeowners squeezed by increasing assessments. Bumping up the homeowner exemption by $20,000 would save each homeowner $70 at the current residential tax rate of $3.50 per $1,000 in assessed value.[1]

Last year, this Council passed a bill to increase the homeowner exemption to $140,000 from $120,000 starting in fiscal year 2028.[2] Before that, the exemption was last increased in 2023, for tax years beginning with fiscal 2024.[3] Passing Bill 45 (2026) now would head off possible increases in property values that could occur in the next two years.

Thank you for the opportunity to testify.

Ted Kefalas
Director of Strategic Campaigns
Grassroot Institute of Hawaii

[1] Resolution 26-62, Honolulu Records Collection, accessed July 6, 2026.
[2] Ordinance 25-43, Honolulu Records Collection, accessed July 6, 2026.
[3] Ordinance 23-33, Honolulu Records Collection, accessed July 6, 2026.

Amy Brown
Honolulu, HI 96816

August 12, 2026

Honolulu City Council
530 S King St
Honolulu, HI 96813

RE: Support Bill 45 (2026) & Bill 46 (2026) – Real Property Taxation

Aloha Chair Waters, Vice Chair Tupola, and Council Members,

I **support Bills 45 & 46** for the following reasons:

1) I speak for the speechless in my neighborhoods that find certain widows, widowers, or people lacking pensions to add to their limited social security checks. Every dime counts in this unprecedented era of cost increases. House maintenance is expensive in both materials and labor. Add exorbitant increases in insurance for less coverage topped with property taxes and the burden becomes unbearable.

2) Many compromised people are unable to pay for a new roof, new or repaired gutters and simple exterior painting needed to protect the house. All three are required for a 2nd mortgage or the unrecommended reverse mortgage. I have met these elders or families without sufficient resources living in a slowly collapsing houses.

3) Losing these homes affects the financial security of their entire families. The inheritance from the land alone is enough to fuel some of their younger generation as long as the kupuna do not lose their homes.

4) The hope, regardless of how small the opponents claim the bills provide, is invaluable. This is one way to reduce the cost of living. I see no reason not to provide it to this vulnerable group of people, which needs protecting.

Thank you for your consideration,

Amy Brown