BILL046(26)
Testimony

MISC. COMM. 322

COUNCIL

COUNCIL Meeting

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

Support: 4

Oppose: 3

I wish to comment: 1

Name:	Email:	Zip:
Jonathan Huynh	jhweather123@yahoo.com	96792
Representing:	Position:	Submitted:
Self	Oppose	Aug 7, 2026 @ 07:09 AM

Testimony:

Aloha,

I strongly oppose Bill 46. Both bills share the same fundamental flaw: they deliver symbolic relief while leaving the machinery driving unaffordability untouched.

Right now, low-income seniors 75 and older receive graduated exemptions climbing from $160K up to $200K by age 90. Those tiers recognized biological and financial reality: the older you get, the thinner your margins. Medical bills compound. Fixed incomes erode. Savings deplete. The staircase existed for a reason.

Bill 46 bulldozes that staircase and paves everyone into a flat $200K at 65. Nice headline. But functionally, an 87-year-old widower subsisting on Social Security scraps already qualifying for $180K gains $20K. Simultaneously, a freshly retired 66-year-old receives identical benefit. Equal treatment sounds noble until equal means equally shallow, directed at whoever needs it least alongside whoever needs it most.

This bill compounds my every prior objection: Renters are still excluded. We're forfeiting revenue that could pay for actual housing production and risk reduction.

I urge the Council to reject Bill 46.

Name:	Email:	Zip:
Cody Sula	hncsula@gmail.com	96707
Representing:	Position:	Submitted:
HAWAII IRONWORKERS STABILIZATION FUND	Support	Aug 7, 2026 @ 10:18 AM

Name:	Email:	Zip:
Johnnie-Mae Perry	waianaenb569@gmail.com	96792
Representing:	Position:	Submitted:
Self	I wish to comment	Aug 8, 2026 @ 02:36 AM

Testimony:

I, Johnnie-Mae L. Perry, comment and stand on D-0479(26) on BILL046(26)

RELATING TO REAL PROPERTY TAXATION.

Name:	Email:	Zip:
Damien Waikoloa	damien.waikoloa@gmail.com	96822

Representing:	Position:	Submitted:
Self	Oppose	Aug 11, 2026 @ 08:50 AM
Name:	Email:	Zip:
Ted Kefalas	tkefalas@grassrootinstitute.org	96813
Representing:	Position:	Submitted:
Grassroot Institute of Hawaii	Support	Aug 11, 2026 @ 09:37 AM
Name:	Email:	Zip:
Reine Ah Moo	boardinwaikiki@gmail.com	96815
Representing:	Position:	Submitted:
Self	Support	Aug 11, 2026 @ 09:48 PM

Testimony:

Providing additional property tax relief for qualifying senior homeowners recognizes the financial pressures many longtime residents face while living on fixed incomes. Measures that help kūpuna age in place strengthen our communities and preserve neighborhood stability.

I respectfully encourage the Council to make the qualification requirements and application process as straightforward as possible. Outreach to seniors should be prioritized so that eligible residents are aware of the benefits available to them.

I appreciate the Council’s continued efforts to support homeowners while balancing the City’s fiscal responsibilities.

Name:	Email:	Zip:
Amy Brown	alohastar77@yahoo.com	96816
Representing:	Position:	Submitted:
Self	Support	Aug 11, 2026 @ 10:54 PM
Name:	Email:	Zip:
Dale VanderBrink	sandmandfgh@gmail.com	96814
Representing:	Position:	Submitted:
Self	Oppose	Aug 12, 2026 @ 12:03 AM

Testimony:

I oppose Bill 46. The city needs the revenue to avoid future budget cuts or other revenue increasing measures.

Iron Workers Stabilization Fund

T. George Paris
Managing Director

August 12, 2026
10:00 am

Honolulu City Council
Honolulu Hale Council Chamber

Re: Support for Bill 46- Relating to Real Property Tax

Aloha Chair Waters and Members of the Honolulu City Council,

On behalf of the Hawaii Ironworkers Stabilization Fund, I am writing to express our strong support for Bill 46 (2026). This measure proposes to amend Section 8-10.3 of the Revised Ordinances of Honolulu 2021, specifically increasing the real property tax homeowner's exemption for taxpayers 65 years of age or over from $180,000 to $200,000.

This measure is critically important for our kupuna and long-time working-class residents who are living on fixed incomes. Hawaii's high cost of living, particularly the burden of property taxes, places immense pressure on these individuals and those who continue to work, often threatening their ability to remain in the homes they have worked hard for and lived in for decades.

Senior citizens have diligently paid their taxes for decades, contributing to the very infrastructure and services that benefit us all. After decades of paying into the system, our kupuna have earned this support to help them maintain their homes and dignity. Keeping our seniors rooted in their communities preserves the culture of our neighborhoods and ensures that our most experienced generations can continue to contribute to Hawaii's unique spirit and provide valuable experience to those currently learning our trades.

We believe that supporting our senior citizens and retirees by easing their financial load is not just a matter of compassion, but a strategic investment in the stability and well-being of our entire community.

T. George Paris

Managing Director

94-497 UKEE STREET WAIPAHU, HAWAII 96797 (808) 677-0375

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 46 (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 46 (2026), which would increase the real property tax homeowner exemption for those 65 years old and older to $200,000 from $180,000 beginning in fiscal 2029.

This measure would provide tax relief to elderly 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 $180,000 from $160,000 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 46 (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 25-42, 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