



MAUI

CHAMBER OF COMMERCE

VOICE OF BUSINESS

October 14, 2025

Maui County Council
Housing and Land Use Committee
Tasha Kama, Chair
Tom Cook, Vice Chair
Members of the Housing and Land Use Committee

HLU-4 (1) – Temporary Investigative Group on Policies and Procedures for Transient Vacation Rental Uses in the Apartment Districts

Aloha Chair Kama, Vice Chair Cook and members of the Committee,

We sincerely appreciate the Council's creation of the Temporary Investigative Group (TIG), which has allowed for additional research, thoughtful discussion, and the collection of more comprehensive information. When Bill 9 was previously before this committee, members of the administration noted that it was intended to be the first step, with additional "wraparound" legislation needed to make it fully effective. However, to our knowledge, no such companion measures had been drafted. For this reason, we strongly support the TIG's decision to devote more time and attention to examining Bill 9 in depth. From the outset, we have had significant concerns about whether Bill 9, as currently proposed, will truly and meaningfully address resident housing needs or whether it would have unintended economic consequences.

For decades, we have been steadfast advocates for affordable housing and have listened closely to the concerns of our community. To better understand local needs, we recently launched a housing survey to gather insights into the types of housing Maui residents are seeking, their budgets, and key priorities. While the survey is ongoing and there is more depth to the survey than shown below, early data trends reveal the following:

- **Bedrooms:** 15% of respondents said 1 bedroom, 39% need 2 bedrooms, 32% need 3 bedrooms, 13% need 4 bedrooms, and 1% need 5+ bedrooms.
- **Bathrooms:** 25.5% need 1 bathroom, 63% need 2 bathrooms, and 12.5% need 3+ bathrooms.
- **Household Composition:** 40% have domestic pets, 27% have children under 18, and 19% have kupuna.
- **Features Needed:** Most respondents require a full kitchen, in-unit laundry, storage, and, importantly, 72% prefer a private yard or garden space.
- **Parking:** 72% need two or more dedicated parking spaces or a private two-car garage.
- **Preferred Housing Type:** 82% prefer a single-family home over other options such as townhouses, condos, apartments, or ADUs/'ohanas.



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- **Preferred Areas:** Upcountry Maui was the most desired area if cost were not a factor, while Wailuku/Kahului was most convenient for work and school.
- **Affordability:** The top two tiers are: 20% can afford \$2,501–\$3,000 per month (inclusive of taxes, insurance, and fees), and 16% can afford \$2,001–\$2,500. However, on AMI levels, the top two tiers are: 22% fall within the 60–80% AMI bracket, and 19% are at 50% AMI or below.
- **Homeownership Readiness:** 50% have not yet attended a homebuyer assistance program but would like to, and 23% are interested only in renting.

These insights highlight the specific and diverse housing needs of our residents—needs we feel are central to any policy changes moving forward.

In addition, the UHERO Report, *An Economic Analysis of the Proposal to Phase Out TVRs in Maui County Apartment Districts*, projects that reducing visitor accommodations could decrease total visitor spending by \$900 million annually, resulting in job losses, reduced household income, and a contraction of GDP. The report also notes an estimated \$75 million annual gap in County tax revenue, funds that could otherwise be used to support affordable housing.

Given these potential impacts, we believe that a robust Maui County economic development plan must be developed and implemented before any action is taken on Bill 9.

In summary, while we commend the Council and TIG for their thoughtful approach, we strongly believe that more research, planning, and coordination are needed before Bill 9 advances. We look forward to the TIG's final recommendations and hope they will directly address these critical housing and economic concerns.

Mahalo for your time and continued dedication to Maui County's residents.

Sincerely,

Pamela Tumpap
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.