

From: Jeff Gilbreath <jeff@hawaiiancommunity.net>
To: "wearesouthmaui@mauicounty.gov" <wearesouthmaui@mauicounty.gov>
Date: 5/30/2023 12:32 PM
Subject: ATTN: SOUTH MAUI CPAC

Name: Jeff Gilbreath
Agenda Item: B. Subarea 2 | North Kihei
Date Received: 5/30/23 via email

Aloha CPAC Members,

I am writing on behalf of local community development nonprofits, Hawai'i Community Lending, Inc (HCL) and Hawaiian Community Assets, Inc. (HCA), to **STRONGLY URGE the CPAC to revisit its decision to revert areas mauka of Pi'ilani Highway and north of Maui Research and Technology Park to Agriculture and Open Space and return to their urban designations.**

This action would help the County in becoming proactive in long-term planning for housing and community serving infrastructure, address future impacts of climate change on our communities, and meet the housing needs of our families 20 to 30 years from now, ensuring our children and grandchildren who want to continue to call Maui home, can - far beyond our time here.

Together, HCL and HCA serve an estimated 3,000 local households annually with financial education, housing counseling, and grants and loans to assist them in obtaining rental housing and purchasing homes. We provide these services and products to hardworking local and Hawaiian families through our statewide network of Financial Opportunity Centers. In Maui County alone, we currently have over 1,400 residents engaged and seeking housing for their families. Since our founding in 2000, we have assisted more than 8,000 local residents in securing homes and mobilized over \$163 million in capital for affordable housing.

From November 2020 through June 2021, I served as the principal under HCA which was contracted by the Office of Council Services to develop the [County of Maui Comprehensive Affordable Housing Plan](#). The plan brought together 19 housing industry experts to engage over 1,600 Maui County residents in identifying goals, objectives, and priority projects that would result in making 5,000 homes available and affordable for our local people at or below 120% area median income. This effort was critical in putting forward a road map for long-term planning and building consensus to address our existing housing system, which, as it currently functions, will leave more than 10,000 local households without the housing they need by 2025.

The housing plan is clear: Maui County's affordable housing system is outdated and providing the type and price of homes exactly as it is setup to do.

Under the current system, the County of Maui is often reactive and does not engage in the type of long-term planning that is necessary to ensure housing for our local people and to mitigate impacts of climate change. As a result of this reactive approach, developers must expand and upgrade the community serving infrastructure before they can proceed with building homes. Most of these projects are prohibitively expensive especially when there is no assurance if or when the expenditures will be reimbursed. All too often these infrastructure improvements completely stall projects, which leads to no homes for our local people. One of the solutions then becomes building in-fill housing, even if the homes would be at greater risk of flooding according to FEMA's floodplain projections. The result = we continue to face a housing crisis that threatens the ability of our families, our neighbors, our co-workers to live here and accommodates only those with high enough incomes to afford the price of homes.

By taking action to return to the urban designations in this area, CPAC will be helping lead the transformation of our affordable housing system to plan and house our local people while keeping future impacts of climate change top-of-mind.

- CPAC action would help the County of Maui be proactive in housing our people by engaging in long-term planning, investing in necessary community serving infrastructure, and creating the opportunity for future generations to engage in housing and community solutions.
- CPAC action would recognize that climate change is real and we must have a plan that can utilize mauka lands appropriately to house our children, grandchildren, and relocate our residents, as needed.
- CPAC action would begin to build a long-term plan to house our children and grandchildren affordably using County subsidies from the expanded Affordable Housing Fund to reach low-income residents to obtain rentals and homeownership.

For these reasons, our organizations hope the CPAC will revisit its decision to revert areas mauka of Pi'ilani Highway and north of Maui Research and Technology Park to Agriculture and Open Space and return to the urban designations in this area.

Mahalo for your leadership and consideration. Should you have any questions, you may contact me directly at 808.587.7653 or jeff@hawaiiancommunity.net.

Jeff Gilbreath (*he/him/his*) ([what's this?](#))

Executive Director

Hawai'i Community Lending

Direct: 808-587-7653

Main: 808-587-7656

TTY: 877-477-5990

Fax Direct: 808-628-6879

Web: www.HawaiiCommunityLending.com



Hawaii Community Lending is a 501c3 nonprofit Native community development financial institution that increases access to credit and capital for the economic self-sufficiency of underserved Hawaii residents with a particular focus on Native Hawaiians.

Please consider the environment before printing this email