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TO: The Honorable Representative Luke A. Evslin, Chair, and Members of the House Committee on Housing
FROM: Alice L. Lee Council Chair thes See
SUBJECT: HEARING OF JANUARY 31, 2024; TESTIMONY IN SUPPORT OF HB2548, RELATING TO ACCESSORY DWELLING UNITS

Thank you for the opportunity to testify in support of this important measure. This measure establishes the Accessory Dwelling Unit Loan Program under the Hawaii Housing Finance and Development Corporation.
The Maui County Council has not had the opportunity to take a formal position on this measure. Therefore, I am providing this testimony in my capacity as an individual member of the Maui County Council.
I support this measure for the following reasons:

1. Constructing more accessory dwelling units is a critical part of addressing the housing shortage. Maui County has taken many recent actions to make it easier to construct ADUs, including by amending the Comprehensive Zoning Ordinance and launching the 'Ohana Assistance Program pilot project. I welcome the State's support in this effort.
2. Providing up to $\$ 300,000$ for an accessory dwelling loan, as proposed in this measure, will encourage residents to build ADUs on their properties.
3. At the proposed interest rates of between $1 \%$ and $6 \%$, an accessory dwelling loan would be more affordable for residents than similar bank loans.

For the foregoing reasons, I support this measure.

