

From: [Jennifer Navarra](#)
To: [Planning WPC Testimony](#)
Subject: Comments on Bill 147
Date: Monday, June 1, 2026 11:22:04 AM

Chair and Members of the Windward Planning Commission,

Thank you for the opportunity to testify on Bill 147.

My husband and I are owner-occupants who operate a hosted vacation rental in Volcano. We are not investors, and we do not own multiple properties. We purchased our home in 2024 after years of renting, and we were only able to become homeowners because we could supplement our income with rental income.

Both of us have experienced significant health and employment challenges. I receive long-term disability benefits due to chronic health conditions, and my partner suffered a work-related injury that has prevented him from returning to his previous employment. We also recently welcomed our daughter, who is now three months old. At a time when our family is caring for a newborn while navigating disability and loss of income, our hosted rental income has been essential to keeping us financially stable and allowing us to remain in our home.

When we purchased our home, our mortgage was approximately \$3,600 per month. Due to increases in insurance and property taxes, our housing costs have now increased to approximately \$4,700 per month. The income from our hosted rental allows us to continue making our mortgage payments and remain in our home.

Our home is a two-story residence with separate entrances. When we purchased the property, our original plan was to rent part of the home as a long-term rental. We advertised for several months but were unable to find a tenant, possibly due to the location and amount of rent we were requesting. In contrast, operating a hosted vacation rental through Airbnb and VRBO has provided a reliable source of income that has allowed us to remain homeowners. During a period when my disability benefits were interrupted, this income helped us avoid a financial crisis and potential mortgage default.

We live in Volcano Village, just a few streets beyond the State Urban District boundary on a five-acre parcel that was subdivided decades ago in the 1960's. While my property is legally located within the State Agricultural District, the surrounding area functions primarily as a residential community rather than active agricultural land. Similar legacy subdivisions exist throughout Volcano, Puna, Ocean View, and other parts of Hawai'i Island. These communities are home to local residents, retirees, families, and workers who rely on rural housing opportunities.

I understand and support the County's efforts to create clearer definitions, distinguish owner-occupied hosted rentals from speculative investment properties, and address housing affordability concerns. I believe there are important differences between local families renting part of their primary residence and investors operating multiple vacation rental properties.

However, I am deeply concerned about the permitting requirements for hosted rentals located on State Agricultural land.

Many residents living in these long-established residential subdivisions may not currently have a clear or realistic pathway to obtain the permits that may be required under this ordinance. If a permit is required but there is no clear, legally available, and reasonably obtainable permitting pathway, local residents may find themselves in an impossible situation. Families could be expected to comply with requirements that cannot realistically be satisfied while losing income that helps them remain in their homes.

I respectfully request that the Commission consider the following amendment:

Preferred Amendment

Exempt owner-occupied hosted rentals located within existing legacy residential subdivisions in the State Agricultural District from the special permitting requirement.

These subdivisions have functioned as residential communities for decades and are fundamentally different from active commercial agricultural operations. Such an exemption would protect local residents while still allowing the County to regulate and distinguish hosted rentals from investor-owned vacation rentals.

Alternative Amendment

If the County is unwilling to **provide an exemption, existing owner-occupied hosted rentals on State Agricultural land should be allowed to continue operating without a permit until a clear and legally workable permitting pathway exists.** The County should also provide a substantial grace period after any future permitting process is established so residents have adequate time to apply and come into compliance.

Additional options could include provisional registration status for existing operators so they may remain registered, pay taxes, and comply with operational standards while permit issues are resolved.

I also encourage the County to continue pursuing affordable housing solutions. While I understand concerns about housing affordability, I do not believe hosted owner-occupied rentals in communities such as Volcano are a primary driver of the housing shortage. Hawai'i Island's housing challenges are largely the result of insufficient affordable housing supply and rising housing costs. Hosted rentals often help local residents remain homeowners rather than displacing long-term renters.

For families like ours, hosted rentals are not a luxury or investment strategy. They are what make homeownership possible. I respectfully ask that the Commission ensure that any new regulations provide a clear and realistic compliance pathway for owner-occupied hosted rentals so local residents are not unintentionally harmed.

Thank you for your consideration.

Jennifer Navarra
Volcano, HI