

JAN 21 2026

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## A BILL FOR AN ACT

RELATING TO HOUSING.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1 SECTION 1. The legislature finds that, during the regular  
2 session of 2025, the legislature passed Act 295 to address the  
3 State's housing shortage. The purpose of Act 295 (2025) was to  
4 establish procedures and requirements for single-family and  
5 multi-family housing projects to apply for an expedited permit.

6 The legislature further finds that, since the enactment of  
7 Act 295 (2025), codified as section 46-90, Hawaii Revised  
8 Statutes, amendments are necessary to provide clarity on  
9 insurance matters to encourage more participation in the  
10 program.

11 Accordingly, the purpose of this Act is to clarify the  
12 insurance requirements for participation in the expedited  
13 permitting process for single-family and multi-family housing  
14 projects.

15 SECTION 2. Section 46-90, Hawaii Revised Statutes, is  
16 amended as follows:

17 1. By amending subsection (b) to read:



1       " (b) An applicant or the applicant's agent may submit a  
2 request to the county for an expedited permit if sixty business  
3 days have lapsed after the application was considered complete  
4 by the relevant agency and the application has not received full  
5 approval by the county. The request by the applicant or the  
6 applicant's agent shall include:

7           (1) A full and complete set of plans;  
8           (2) Statements or evidence from the relevant permitting  
9           agencies that adequate infrastructure capacity is  
10          available to service the project site and specified  
11          improvements;  
12          (3) The following information from all licensed  
13          professionals on record:

14           (A) Policies of insurance that:  
15              (i) Name the State and county as additional  
16              insurers[+] for general liability insurance;  
17              (ii) Are in amounts equivalent to at least  
18              \$2,000,000; and  
19              (iii) Specifically allow coverage for the  
20              completed project for the period under  
21              section 657-8; and



(B) A statement that indemnifies and holds harmless the State, its officers, agents, and employees and the county, its officers, agents, and employees [+] from and against claims, damages, losses, and expenses, including attorney's fees, to the extent caused by a licensed professional's negligence;

- (4) A statement that sixty business days have lapsed without approval since the application would have been considered complete by the relevant agency; and
- (5) The required county contractor's statement."

2. By amending subsection (f) to read:

13        "(f) [Upon completion of construction, the licensed  
14 professional shall certify in writing to the county that a  
15 certificate of occupancy is warranted and all laws, rules,  
16 ordinances, and conditions governing permitted construction have  
17 been met, along with any necessary as-built drawings consistent  
18 with the requirements of each county.] The county shall issue  
19 [the] a certificate of occupancy to the applicant and may notate  
20 that the certificate is approved by the licensed professional

1 under an agreement pursuant to an expedited permit, and not a  
2 county official."

3 SECTION 3. Statutory material to be repealed is bracketed  
4 and stricken. New statutory material is underscored.

5 SECTION 4. This Act shall take effect upon its approval.

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INTRODUCED BY: 



# S.B. NO. 2378

**Report Title:**

Housing; Counties; Expedited Permitting; Insurance

**Description:**

Clarifies insurance requirements for single-family and multi-family housing projects to obtain expedited permitting from county agencies.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

