
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 following the
2 devastation of Hurricane Iniki and updated building codes, newer
3 developments must be able to withstand a category 3 hurricane.
4 However, an article published by Hawaii News Now in 2023 found
5 that nearly two-thirds of the single-family homes on Oahu have
6 no hurricane protections. In general, many of Hawaii's single-
7 family homes are single-wall construction, which was a style
8 only phased out in the 1970s.

9 In summer 2025, many Hawaii residents began receiving
10 notices of hurricane insurance cancellations from insurance
11 companies. This issue has been a national trend especially in
12 other states such as California, Florida, and Louisiana, due to
13 these states being in regions that have high-risk areas for
14 wildfire and hurricanes. Many insurance companies are re-
15 evaluating their risk due to an uptick in natural disasters,
16 aging infrastructure, and new construction risk. Therefore, it



1 is crucial for the State to aid residents' homes in being better
2 prepared for natural disasters.

3 Accordingly, the purpose of this Act is to require the
4 counties to automatically approve permits for hurricane
5 retrofitting.

6 SECTION 2. Chapter 46, Hawaii Revised Statutes, is amended
7 by adding a new section to be appropriately designated and to
8 read as follows:

9 **"§46- Automatic permit approval for hurricane**
10 **retrofitting.** (a) Permit applications for single-family
11 housing projects in each county shall be eligible for automatic
12 permit approval pursuant to this section.

13 (b) A person who owns residential property and who seeks
14 to retrofit a residential property under this section shall
15 select an evaluator from a list of evaluators published by the
16 county.

17 (c) The evaluator shall examine the person's residential
18 property and shall identify all improvements necessary for the
19 residential property to achieve the following standards:

20 (1) Insurance Institute for Business and Home Safety
21 fortified roof;



1 (2) Insurance Institute for Business and Home Safety
2 fortified silver;

3 (3) Insurance Institute for Business and Home Safety
4 fortified gold; or

5 (4) Any similar standard approved by the county.

6 (d) A person receiving a permit under this section shall
7 hire a contractor who meets eligibility requirements pursuant to
8 this section. To be eligible to perform retrofit work under
9 this section, a contractor shall:

10 (1) Be certified by the Insurance Institute for Business
11 and Home Safety or another organization approved by
12 the county;

13 (2) Be capable of performing work that satisfies the
14 standards prescribed by the county;

15 (3) Maintain proof with the county that the contractor:

16 (A) Is licensed under chapter 444;

17 (B) Is registered to do business in the State;

18 (C) Maintains a general liability policy of \$500,000
19 in liability coverage;

20 (D) Maintains workers' compensation as required by
21 law; and



1 (E) Has an active Insurance Institute for Business
2 and Home Safety fortified roof contractor
3 certification or fortified professional
4 certification, or another certification approved
5 by the county;

6 (4) Maintain current and accurate contact information with
7 the county;

8 (5) Have no record of disciplinary action by the
9 contractors license board; and

10 (6) Meet any other eligibility requirements established by
11 the county.

12 (e) Nothing in this section shall be construed to allow
13 any violation of federal, state, or county laws, regulations, or
14 rules.

15 (f) For the purposes of this section:

16 "Insurance Institute for Business and Home Safety fortified
17 roof" means construction featuring the following:

18 (1) Enhanced roof deck attachments;

19 (2) Sealed roof deck;

20 (3) Locked down roof edges; and

21 (4) Wind and rain resistant attic vents.



1 "Insurance Institute for Business and Home Safety fortified
2 silver" means construction in compliance with fortified roof
3 standards and featuring the following:

- 4 (1) Impact protection for windows and doors;
- 5 (2) Impact and pressure rated garage doors;
- 6 (3) Reinforced soffits;
- 7 (4) Anchored attached structures; and
- 8 (5) Gable end bracing.

9 "Insurance Institute for Business and Home Safety fortified
10 gold" means construction in compliance with fortified silver
11 standards and featuring the following:

- 12 (1) Pressure rated windows and doors;
- 13 (2) Stronger exterior sheathing;
- 14 (3) Engineered roof to wall connections;
- 15 (4) Engineered story to story connections; and
- 16 (5) Engineered wall to foundation connections."

17 SECTION 3. New statutory material is underscored.

18 SECTION 4. This Act shall take effect on July 1, 3000.



Report Title:

Housing; Building Permits; Automatic Approval; Retrofitting;
Hurricane Resistant Housing

Description:

Requires the counties to automatically approve permits for
hurricane retrofitting under certain conditions. Effective
7/1/3000. (HD1)

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not legislation or evidence of legislative intent.*

