

STAND. COM. REP. NO. **2459**

Honolulu, Hawaii

**FEB 19 2026**

RE: S.B. No. 2378  
S.D. 1

Honorable Ronald D. Kouchi  
President of the Senate  
Thirty-Third State Legislature  
Regular Session of 2026  
State of Hawaii

Sir:

Your Committees on Housing and Energy and Intergovernmental Affairs, to which was referred S.B. No. 2378 entitled:

"A BILL FOR AN ACT RELATING TO HOUSING,"

beg leave to report as follows:

The purpose and intent of this measure is to clarify insurance requirements for single-family and multi-family housing projects to obtain expedited permitting from county agencies.

Your Committees received testimony in support of this measure from the American Council of Engineering Companies of Hawaii; Grassroot Institute of Hawaii; Akinaka & Associates, LTD; Limtiaco Consulting Group; and twelve individuals.

Your Committees received testimony in opposition to this measure from one individual.

Your Committees find that building permit processing times for single-family and multi-family housing development in Hawaii are among the highest in the United States. Not only must Hawaii homebuilders wait longer to obtain permits compared to homebuilders in other states, but they must also contend with the uncertainty that those long wait times entail. Long wait times and increased uncertainty in the permitting process ultimately increase housing costs for homebuyers.



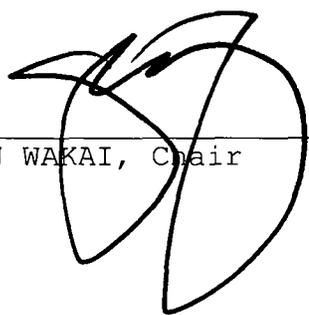
Your Committees further find that Act 295, Session Laws of Hawaii 2025, was enacted to address Hawaii's onerous permitting processes for single-family and multi-family homes. Notably, Act 295 established requirements and procedures for an expedited permitting process for single-family and multi-family home, until June 30, 2031. However, the requirements and procedures established by Act 295 inadvertently provided uninsurable conditions and an inaccurate citation regarding professional liability insurance. While this measure corrects these issues, additional changes are necessary to clarify the insurance requirements for expedited permitting.

Your Committees have amended this measure by:

- (1) Clarifying that the requests for an expedited permit shall include policies of insurance that name the State and county as additional insureds for general liability insurance; and
- (2) Making a technical, nonsubstantive amendment for the purposes of clarity and consistency.

As affirmed by the records of votes of the members of your Committees on Housing and Energy and Intergovernmental Affairs that are attached to this report, your Committees are in accord with the intent and purpose of S.B. No. 2378, as amended herein, and recommend that it pass Second Reading in the form attached hereto as S.B. No. 2378, S.D. 1, and be referred to your Committee on Commerce and Consumer Protection.

Respectfully submitted on behalf of the members of the Committees on Housing and Energy and Intergovernmental Affairs,

  
\_\_\_\_\_  
GLENN WAKAI, Chair

  
\_\_\_\_\_  
STANLEY CHANG, Chair

The Senate  
 Thirty-Third Legislature  
 State of Hawai'i

Record of Votes  
 Committee on Housing  
 HOU

Bill / Resolution No.:* <b>SB 2378</b>	Committee Referral: <b>HOU/EIG, CPN</b>	Date: <b>2/5/2026</b>		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
CHANG, Stanley (C)	✓			
HASHIMOTO, Troy N. (VC)	✓			
ELEFANTE, Brandon J.C.	✓			
RHOADS, Karl	✓			
FEVELLA, Kurt				✓
<b>TOTAL</b>	4	2	2	1
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature:				
Distribution:             Original     Yellow     Pink File with Committee Report     Committee     Drafting Agency				

\*Only one measure per Record of Votes

