

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LT GOVERNOR



Hawaii Green Infrastructure Authority

An Agency of the State of Hawaii

JAMES KUNANE TOKIOKA
CHAIR

GWEN S YAMAMOTO LAU
EXECUTIVE DIRECTOR

Testimony of
Gwen Yamamoto Lau
Executive Director
Hawai'i Green Infrastructure Authority
before the
HOUSE COMMITTEE ON ENERGY & ENVIRONMENTAL PROTECTION
Thursday, February 12, 2026, 9:45 AM
State Capitol, Conference Room 325
in consideration of
House Bill No. 1644
RELATING TO CONSUMER PROTECTION

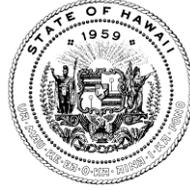
Chair Lowen, Vice Chair Perruso and Members of the Committee:

Thank you for the opportunity to testify on HB1644 relating to consumer protection. The Hawai'i Green Infrastructure Authority (HGIA) **supports** this bill, which requires any person or entity selling residential solar energy devices to comply with consumer protection laws; requires a disclosure in solar proposals and contracts; and prohibits selling residential solar technology without holding a contractor's license or having a contractual affiliation with a licensed contractor.

HGIA, Hawaii's Green Bank, provides accessible and affordable financing for clean energy improvements, such as solar PV systems, to Hawaii's underserved ratepayers. HGIA employees do not sell solar systems, nor do we educate the public on our financing programs through cold-calling, door-to-door sales, door-knocking, or any other similar practices. However, we have received a number of consumer reports of imposter door-to-door salespeople claiming to represent HGIA or the Green Energy Money Saver (GEM\$) program. We have also received reports of consumers being misled through tactics such as the salesperson falsely claiming the state will provide them with a "free solar energy system".

In response to these incidents, HGIA issued a press release in April 2025 warning the public about these deceptive sales tactics. This bill will strengthen consumer protection measures and better protect our vulnerable ALICE households.

Thank you for this opportunity to provide comments and testify in support of HB1644.



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

JOSH GREEN, M.D.
GOVERNOR | KE KIA'ĀINA
SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

DEAN I HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

KA 'OIHANA PILI KĀLEPA
335 MERCHANT STREET, ROOM 310
P.O. BOX 541
HONOLULU, HAWAII 96809
Phone Number: (808) 586-2850
Fax Number: (808) 586-2856
cca.hawaii.gov

Testimony of the Department of Commerce and Consumer Affairs

Office of Consumer Protection

Before the
House Committee on Energy and Environmental Protection
Thursday, February 12, 2026
9:45 AM
Via Videoconference
Conference Room 325

On the following measure:
HB 1644, Relating to Consumer Protection

Chair Lowen and Members of the Committee:

My name is Melissa Enright, and I am an Enforcement Attorney at the Department of Commerce and Consumer Affairs' (Department) Office of Consumer Protection (OCP). The Department supports the intent of this bill and offers comments.

Solar is a complex field and often involves complicated financing and ownership models. The average consumer often lacks understanding of the intricacies of installing a solar energy device. It can be particularly hard to understand the differences between products because solar sales often involve industry jargon and technical terms. Investing in solar can involve large financial obligations and long-term contracts. Taken together, these issues make the solar market particularly susceptible to violations of consumer protection laws.

One mechanism states have employed to address consumer protection concerns is to require solar contract disclosures. Requiring solar contract disclosures will ensure that customers have access to key information and guard against misleading or inaccurate sales representations. Although solar contract disclosure requirements do not safeguard against all potential solar consumer protection problems, they offer one line of defense against solar scams and bad actors by ensuring that consumers are better informed before entering into a contract.

To avoid consumer confusion, disclosures about system prices must meaningfully inform consumers of the differences between the cash price and the financed price. The difference between the cash price and the financed price provides clear guidance to the consumer about the true cost of financing a system. Mandated disclosures on financed pricing are used in states such as Arizona, California and Florida to provide consumers with necessary information on the cost of installing a solar energy device.

We understand that Nevada's Attorney General has seen a significant decrease in residential solar complaints that they attribute at least in part to a new recording requirement enacted under Nevada S.B. 293 (2023). According to Nevada Deputy Attorney Generals, S.B. 293 requires solar companies to have a recorded conversation with the customer at the time of execution of the solar contract (or within 48 hours after execution but before any installation commences) in which the solar representative verbally obtains confirmation of the customer's identity, communicates each provision contained in the cover page, and obtains verbal confirmation that the customer understands each provision. This recorded conversation can take place in person, by telephone, or videoconference, and the recording must be maintained by the solar company for four years after the final solar inspection. The solar company is prohibited from commencing installation until the recorded conversation takes place. If the solar company does not obtain a recording, the transaction is voidable at the election of the purchaser. Digesti, Whitney and Raquel Fulghum, "Changes to Nevada's Residential Rooftop Solar Law Aim to Protect Consumers," Nevada Lawyer (Jan. 2024) (available at https://nvbar.org/wp-content/uploads/NevadaLawyer_January2024_SolarPowerLaw.pdf). We respectfully

Testimony of DCCA

HB1644

Page 3 of 3

request that the Committee pass this bill with an amendment mandating the disclosure of the cash price and the financed price.

We are engaged in internal and external discussions about a recording requirement similar to Nevada's.

Thank you for the opportunity to testify on this bill.

HB-1644

Submitted on: 2/10/2026 1:50:41 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
PAUL OREM	Photonworks Engineering	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Paul Orem - CEO Photonworks Engineering LLP

HB-1644

Submitted on: 2/10/2026 1:52:23 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
ALAN LENNARD	Green Power Projects LLC	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Thank You

Alan Lennard

HB-1644

Submitted on: 2/10/2026 2:11:02 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Neal Martin	ELCCO Inc.	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

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HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

HB-1644

Submitted on: 2/10/2026 2:56:23 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Cruz Romero	HI-POWER Solar LLC.	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

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HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Cruz Romero
Vice President



Testimony Before the House Committee on Energy & Environmental Protection

By Scott Sato
Government Affairs & Energy Services Manager
Kaua'i Island Utility Cooperative
4463 Pahe'e Street, Suite 1, Līhu'e, Hawai'i, 96766-2000

Thursday, February 12, 2026; 9:45 am
Conference Room #325 & Videoconference

House Bill No. 1644 – RELATING TO CONSUMER PROTECTION

To the Honorable Chair Nicole E. Lowen, Vice Chair Amy A. Perruso, and Members of the Committee:

Kaua'i Island Utility Cooperative (KIUC) is a not-for-profit utility providing electrical service to more than 34,000 commercial and residential members.

KIUC supports this measure.

House Bill No. 1644 strengthens consumer protection for residential solar sales in Hawai'i by requiring all sellers to comply with consumer protection laws, use a standardized one-page disclosure form, and clearly disclose pricing, savings estimates, and contractor information. It also prohibits selling or marketing residential solar energy devices without holding a contractor's license or being contractually affiliated with a licensed contractor, with violations treated as unfair or deceptive practices.

KIUC supports rooftop solar and energy storage as important components of Hawai'i's clean energy future and supports providing a variety of options for managing energy use to our members. Our experience over many years demonstrates that predatory and deceptive sales and marketing practices by some solar contractors have caused real and lasting harm to Kaua'i residents, undermined consumer confidence, and complicated grid planning and customer service for utilities. House Bill No. 1644 strikes a necessary and important balance as it strengthens consumer protection and transparency without restricting legitimate solar businesses.

Over the past few years KIUC has received numerous complaints and inquiries from members who were misled during the solar sales process. Common issues have included misrepresentation of utility bill savings, including guarantees of "zero bills" or exaggerated production estimates that failed to account for shading, roof orientation, system degradation, or interconnection limits; false or misleading claims regarding KIUC programs, rate structures, or approval requirements with sales representatives presenting themselves as acting "on behalf of" or "in coordination with" the utility; bundling of solar systems with high-interest loans, escalating power purchase agreements, or long-term leases without clear disclosure of total costs and escalation rates; promises regarding tax credits and incentives made without regard to individual eligibility; and sales activity conducted by entities with no physical presence on the island after installation and limited accountability once problems arise. These practices have disproportionately affected kūpuna, first-time homeowners, and our members unfamiliar with complex financial arrangements.

When systems are sold under deceptive or incomplete information, the consequences extend beyond individual households. Homeowners face unexpected costs, contract disputes, and potential credit impacts. KIUC staff must spend significant amounts of time addressing member confusion caused by inaccurate sales claims. Poorly

designed or improperly disclosed systems can create interconnection challenges and operational inefficiencies. Lastly, overall trust in clean energy programs is eroded, slowing progress towards Hawai'i's renewable energy goals. Consumer protection is not only a fairness issue but a grid reliability and public confidence issue as well.

The provisions set forth in the bill are measured and thoughtful responses to well-documented problems that have affected Kaua'i residents for years. It protects consumers, supports ethical solar contractors, and reinforces confidence in Hawai'i's clean energy transition.

Thank you for the opportunity to provide strong support for this measure. Mahalo for your consideration.



Hawaii Solar Energy Association
Serving Hawaii Since 1977

**Testimony of the Hawaii Solar Energy Association (HSEA) Regarding HB1644, Relating to Consumer Protection, Before the House Committee on Energy and Environmental Protection
Thursday, February 12, 2026**

Dear Chair Lowen, Vice Chair Perruso, and Members of the Committee:

The Hawaii Solar Energy Association (HSEA) **strongly supports HB1644**, a common-sense measure that strengthens consumer protections by ensuring that ethical sales and disclosure standards already imposed on licensed solar contractors are also followed by third-party affiliated sales organizations.

HSEA is a non-profit trade association founded in 1977, representing local solar contractors and clean energy companies, as well as leading global cleantech product and services providers, across Hawaii. Our members are committed to transparent, ethical sales practices and are governed by HSEA's formal **Code of Ethics**, which includes clear rules on marketing, disclosures, and consumer protections.

Parity and Fairness in Regulation

Licensed solar contractors and their sales representatives are already subject to robust consumer protection requirements under existing Hawaii law, including prohibitions on unfair or deceptive practices, cancellation rights, and disclosure obligations. As the market has evolved, however, **third-party sales, marketing, lead-generation, and financing-driven entities increasingly participate in customer acquisition**, sometimes without the same clear regulatory parity.

HB1644 addresses this gap by requiring **any person or entity selling or marketing residential solar systems** to comply with existing consumer protection laws. The bill **does not prohibit legitimate sales activity**. Instead, it ensures that all market participants are held to the same basic standards of honesty, transparency, and accountability.

Clear, Standardized Disclosures

HSEA supports the bill's requirement for a **standardized, one-page disclosure form**, developed by the Department of Commerce and Consumer Affairs in consultation with the solar industry.



Hawaii Solar Energy Association
Serving Hawaii Since 1977

Clear disclosures regarding total system price, ownership structure, escalation rates, estimated production and savings assumptions, warranty terms, contractor license information, and cancellation rights help consumers better understand increasingly complex solar contracts.

HSEA member companies already provide this information. Standardization improves consistency, reduces confusion, and protects both consumers and reputable businesses.

Consumer Trust Is Essential to Hawaii's Clean Energy Goals

Hawaii's clean energy transition depends on public confidence. Governor Green's Executive Order No. 25-01 and Act 266 (SB589) call for rapid deployment of distributed energy resources, including **50,000 new distributed solar installations over five years**. Even isolated instances of deceptive sales practices can undermine trust and slow adoption, harming the broader market.

HB1644 helps ensure that a small number of bad actors do not jeopardize consumer confidence or gain an unfair advantage over ethical local contractors.

Conclusion

HB1644 is a balanced, targeted bill that strengthens consumer protections, ensures regulatory parity, preserves legitimate sales activity, and supports Hawaii's clean energy goals.

For these reasons, HSEA respectfully urges the Committee to **advance HB1644**.

Mahalo for the opportunity to testify.

Sincerely,

/S/ Rocky Mould

Executive Director

HB-1644

Submitted on: 2/11/2026 6:25:20 AM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
James Rudolph	Independent Energy	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and regulatory parity protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

HB-1644

Submitted on: 2/11/2026 8:07:26 AM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Kim Keahiolalo	EP Cube	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify. Kim



ENERGY ADVISORS

February 11, 2026

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644.

This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii's clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Respectfully,

 ENERGY ADVISORS	 (808) 688 3216  (480) 510 9197
Anthony Amendola President/CEO	 aa@energyadvrs.com
	 energyadvisorshawaii.com

"Making Sustainability Profitable"

Energy Advisors provides turn-key building improvement solutions through the development and funding of renewable energy, energy efficiency, EV Charging, and capital improvements in Hawai'i.

HB-1644

Submitted on: 2/11/2026 11:36:58 AM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeffrey Kaemmerlen	Sunspear Energy LLC	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Jeffrey Kaemmerlen
CEO

Sunspear Energy

HB-1644

Submitted on: 2/10/2026 1:41:00 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Chris Schopen	Alternate Energy Inc	Support	Written Testimony Only

Comments:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

HB-1644

Submitted on: 2/10/2026 1:52:27 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Radford Nakamura	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Radford Nakamura

HB-1644

Submitted on: 2/10/2026 5:13:42 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeff Lum	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

HB-1644

Submitted on: 2/10/2026 5:15:57 PM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Miles	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

I strongly support HB1644. This bill takes a common-sense approach to solar consumer protection by ensuring that all entities selling residential solar systems, including third-party and affiliated sales organizations, are held to the same basic standards already followed by licensed solar contractors.

Clear, standardized disclosures and parity in regulation protect consumers, support ethical businesses, and help maintain public trust in Hawaii’s clean energy transition. As the State works to rapidly scale rooftop solar deployment, it is critical that deceptive or misleading sales practices do not undermine customer confidence or slow adoption.

HB1644 strengthens existing law without restricting legitimate sales activity and helps ensure a fair, transparent, and trustworthy solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify.

Sincerely,

Miles Yoshimoto

Project Developer

Alternate Energy Inc.

96-1276 Waihona Street Unit 114

Pearl City HI 96782

HB-1644

Submitted on: 2/11/2026 9:13:25 AM

Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
wei lian	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members,

I strongly **support HB1644**. This measure takes a practical approach to protecting solar consumers by ensuring that all entities selling residential solar systems—including third-party and affiliated sales organizations—are held to the same fundamental standards that licensed solar contractors already follow.

Establishing clear, consistent disclosure requirements and regulatory parity safeguards consumers, supports ethical businesses, and reinforces public trust in Hawai‘i’s clean energy transition. As the State works to expand rooftop solar adoption, it is essential that deceptive or misleading sales practices do not erode customer confidence or hinder progress.

HB1644 builds on existing law without limiting legitimate sales activity and promotes a fair, transparent, and reliable solar marketplace. I respectfully urge the Committee to pass HB1644.

Mahalo for the opportunity to testify,

Wei Lian

LATE

HB-1644

Submitted on: 2/11/2026 3:37:07 PM
Testimony for EEP on 2/12/2026 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Randy Castellanos	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lowen, Vice Chair Perruso, and Committee Members:

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