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AMERICAN COUNCIL OF ENGINEERING COMPANIES
of Hawaii

50 Years of Excellence

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February 14, 2026

House Committee on Consumer Protection & Commerce Hearing Date: Wednesday, February 18, 2026, 2 p.m.

Honorable Chair Matayoshi, Vice Chair Grandinetti, and Members of the House
Committee on Consumer Protection & Commerce

Subject: HB 1721, HD1, Relating to Housing Testimony in Support

Dear Chair Matayoshi, Vice Chair Grandinetti, and Committee Members:

The American Council of Engineering Companies of Hawaii (ACECH) represents 68 member firms with over 2,000 employees throughout Hawaii. ACECH member firm projects directly affect the quality of the water we drink and the food we eat; the safety of our buildings, highways, bridges, and infrastructure; and the quality of the environment in which we work and play. **ACECH strongly supports this measure** to clarify language related to insurance in Act 295, passed by the legislature in 2025.

After the passage of Act 295, Legislative Session of 2025, ACECH was alerted by professional liability insurance brokers that the new law inadvertently provides uninsurable conditions, as well as inaccurate citation regarding professional liability insurance. These concerns are likely to limit the design professionals willing to engage in the expedited permit process enacted last year.

Our proposed language corrects these concerns. Revising the language will encourage more design professionals to conduct this work and is in the State's interest.

Respectfully submitted,

AMERICAN COUNCIL OF ENGINEERING COMPANIES OF HAWAII



Charles Jury, P.E.
President

HB-1721-HD-1

Submitted on: 2/14/2026 3:50:18 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Janice Marsters	Akala Consulting LLC	Support	Written Testimony Only

Comments:

I own a small business consulting firm on Maui, focused on environmental and civil engineering for Hawai'i essential infrastructure projects. This bill requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are not insurable. Uninsurable terms are particularly scary for small businesses, which comprise the majority of engineering firms in the state. I support the corrections contained in this bill that will encourage more local small business design professionals to participate in this important program.

February 18, 2026

TO: Chair Matayoshi and Members of the House Consumer Protection and
Commerce Committee
RE: HB 1721 HD1, Relating to Housing

Dear Chair Matayoshi and Committee Members,

Housing Hawai'i's Future is a nonprofit dedicated to creating opportunities for Hawai'i's next generation by ending the workforce housing shortage.

We support House Bill 1721 HD1. This bill clarifies insurance, indemnification, and certain certificate of occupancy requirements for purposes of expedited permits.

Act 295 (2025) was enacted to address one of the most significant drivers of housing cost in Hawai'i: permitting delays. The law created a pathway for expedited permitting for single-family and multi-family housing projects, streamlining what have been some of the longest permitting times in the country.

For that framework to succeed, the underlying standards around liability, insurance coverage, indemnification, and certificate of occupancy requirements must be clear and administratively workable.

This bill helps provide that clarity, specifying expectations related to insurance and indemnification to reduce uncertainty and limit liability for design professionals, including architects and engineers. **Please advance HB1721 HD1.**

Thank you,



Lee Wang
Executive Director
Housing Hawai'i's Future
lee@hawaiisfuture.org



Perry Arrasmith
Director of Policy
Housing Hawai'i's Future
perry@hawaiisfuture.org



THE LIMTIACO CONSULTING GROUP
CIVIL ENGINEERING AND ENVIRONMENTAL CONSULTANTS

House Committee on Consumer Protection & Commerce

February 16, 2026

Hearing Date: Wednesday, February 18, 2026, 2:00 p.m.

Honorable Representatives Scot Z. Matayoshi, Chair; Tina Nakada Grandinetti, Vice Chair; and Members of the House Committee on Consumer Protection & Commerce

**Subject: HB 1721, Relating to Housing
Testimony in Support**

Dear Representatives:

The Limtiaco Consulting Group (TLCG) is a local civil and environmental engineering firm and is proud to be voted one of Hawaii's Best Places to Work and is consistently one of the top engineering firms according to Pacific Business News. TLCG is an active member of the American Council of Engineering Companies of Hawaii and other professional engineering organizations. TLCG principals believe it is important to give back to the communities we serve through beneficial engineering projects and meaningful volunteerism.

TLCG supports HB 1721 because corrections contained in this bill that will encourage more local small business design professionals to participate in this important program.

After the passage of Act 295, Legislative Session of 2025, we were alerted by professional liability insurance brokers that the new law inadvertently provides uninsurable conditions, as well as inaccurate citation regarding professional liability insurance. These concerns limit our willingness to engage in the expedited permit process. Uninsurable terms are particularly scary for small businesses, which comprise the majority of engineering firms in the state. I support the corrections contained in HB 1721 that will encourage more local small business design professionals, like ourselves, to participate in this important program.

Thank you for this opportunity to submit testimony. Please feel free to contact me if you have any questions.

Sincerely,
THE LIMTIACO CONSULTING GROUP, INC.

Kyle H. Kaneshiro, P.E.
Principal

Feb. 18, 2026, 2 p.m.
Hawaii State Capitol
Conference Room 329 and Videoconference

To: House Committee on Consumer Protection & Commerce
Rep. Scot Z. Matayoshi, Chair
Rep. Tina Nakada Grandinetti, Vice Chair

From: Grassroot Institute of Hawaii
Ted Kefalas, Director of Strategic Campaigns

RE: TESTIMONY IN SUPPORT OF HB1721 HD1 — RELATING TO HOUSING

Aloha chair, vice chair and other committee members,

The Grassroot Institute of Hawaii **supports** [HB1721 HD1](#), which would clarify liability rules for professionals participating in the self-certification program established by Act 295 (2025).

This self-certification program has the opportunity to streamline the permitting process for single-family and multifamily homes. In it, licensed architects and engineers will be able to sign off on their own permits if the county permitting agency does not approve them within a certain time frame.

Streamlining this process is critical because Hawaii suffers from chronic permitting delays, which were reported by the Economic Research Organization at the University of Hawai'i to have been 188 days for single-family homes and 410 days for multifamily homes, on average, over the last five years.¹

Thank you for the opportunity to testify.

Ted Kefalas
Director of Strategic Campaigns
Grassroot Institute of Hawaii

¹ Daniela Bond-Smith, Trey Gordner and Rachel Inafuku et al., "[The Hawaii Housing Factbook 2025](#)," Economic Research Organization at the University of Hawai'i, May 14, 2025, p. 27.

Testimony on HB1721, HD1

To Whom It May Concern

I am an owner of a small consulting firm in Honolulu, focused on providing engineering design services for Hawaii's essential infrastructure and residential housing projects. This Bill requires design professionals to carry professional and general liability insurance. We have been cautioned by our insurance brokers that certain terms are not insurable. Uninsurable terms are particularly burdensome for small businesses, which comprise the majority of engineering firms in the State. I support the corrections contained in this Bill that will encourage more small local design professional businesses to participate in this important profession.

Craig Nishimura

Gray, Hong, Nojima & Associates, Inc.

HB-1721-HD-1

Submitted on: 2/17/2026 12:28:49 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Wayne Higuchi	Coffman Engineers, Inc.	Support	Written Testimony Only

Comments:

On behalf of Coffman Engineers, I am writing this to notify the committee that we are in favor of HB1721. I am a structural engineer licensed in Hawaii for over 40 years. HB1721 requires design professionals to carry professional and general liability insurance, but our insurance broker says that the terms in the original bill are not insurable. I support revisions contained in HB1721. These revisions remove uninsurable terms.



MAUI
CHAMBER OF COMMERCE
VOICE OF BUSINESS

LATE

**HEARING BEFORE THE HOUSE COMMITTEE ON
CONSUMER PROTECTION & COMMERCE
HAWAII STATE CAPITOL, HOUSE CONFERENCE ROOM 329
WEDNESDAY, FEBRUARY 18, 2026 AT 2:00 P.M.**

To The Honorable Representative Scot Z. Matayoshi, Chair
The Honorable Representative Tina Nakada Grandinetti, Vice Chair
Members of the Committee on Consumer Protection & Commerce

SUPPORT FOR HB1721 HD1 RELATING TO HOUSING

Housing has been one of the Maui Chamber of Commerce's top priorities for years, given the current housing crisis. The Maui Chamber of Commerce supports HB1721 HD1, which clarifies insurance, indemnification, and certificate of occupancy requirements for expedited permits, because permitting delays directly impact the delivery and affordability of new homes for local residents.

Streamlining permitting is essential to reducing costs and accelerating the timeline for housing projects, especially those serving working families and individuals in need of affordable options. By clarifying the requirements for insurance and indemnification, this bill provides greater certainty for developers and contractors, reducing administrative barriers that can stall projects. Ensuring that certificate of occupancy procedures are clear within the expedited permitting context further supports the timely completion and occupancy of new units.

Mahalo for the opportunity to share our support of HB1721 HD1.

Sincerely,

Pamela Tumpap
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.

HB-1721-HD-1

Submitted on: 2/14/2026 6:27:08 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sheryl Nojima	Individual	Support	Written Testimony Only

Comments:

I am an owner of a small business civil engineering firm in Honolulu doing work on Kauai, Maui, and Oahu. We have been blessed to have remained in business over 50 years working on residential housing and essential infrastructure projects.

This bill requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are not insurable. Uninsurable terms are particularly scary for small businesses, which comprise the majority of engineering firms in the state.

I support the corrections contained in this bill that will encourage more local small business design professionals to participate in this important program.

Sheryl E. Nojima, PhD, PE

HB-1721-HD-1

Submitted on: 2/15/2026 9:19:48 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Matthew K Unten	Individual	Support	Written Testimony Only

Comments:

The corrections contained in this bill are very important to the engineering community. This bill requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are not insurable. This would preclude engineers from being able to help and support the original intent of this bill further hampering the permit and building processes. I would strongly urge the House to consider supporting the corrections to the bill and what the impact would be if it does not.

Thank you for your consideration,

Matthew Unten

HB-1721-HD-1

Submitted on: 2/15/2026 4:10:16 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
ROBIN HIRANO	Individual	Support	Written Testimony Only

Comments:

I am a licensed engineer in the State of Hawaii. I support HB1721, which clarifies insurance requirements for the expedited permitting program established by Act 295 in 2025.

HB-1721-HD-1

Submitted on: 2/16/2026 8:48:44 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jay M. K. Stone	Individual	Support	Written Testimony Only

Comments:

I am a civil engineer licensed in Hawai'i for 28 years. HB1721 requires design professionals to carry professional and general liability insurance, but the terms listed in the previous version of the bill are not insurable per my insurance broker. I support the revisions contained in HB1721. These revisions remove uninsurable terms. By removing such uninsurable terms, more design professionals will be encouraged to participate in this important program.

HB-1721-HD-1

Submitted on: 2/16/2026 12:37:36 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Scott Hayashi	Individual	Support	Written Testimony Only

Comments:

Dear Committee Members,

I work for a local engineering firm in Honolulu and support the efforts to expedite the building permitting process. However, after the passage of Act 295 in the Legislative Session of 2025, we were alerted that the new law inadvertently provides uninsurable conditions, increasing the risk and reducing the willingness of engineers to engage in the expedited permit process.

Uninsurable terms create significant risk and can be particularly difficult to navigate, particularly for small businesses, which comprise the majority of engineering firms in the state.

I support the corrections contained in HB 1721 that address the inadvertent consequences of original language in the Act and believe it will encourage more local design professionals to participate in this important program.

Best regards,

Scott W. Hayashi

HB-1721-HD-1

Submitted on: 2/17/2026 7:06:24 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
George Takase	Individual	Support	Written Testimony Only

Comments:

I'm the Vice President of Ronald N.S. HO & Associates (Electrical Engineering) and I support the corrections of this bill as it will clarify some of the items/terms that would make insurance brokers hesitate to insure. Not being able to get insurance would be a immense blow on the engineering sector.

HB-1721-HD-1

Submitted on: 2/17/2026 8:58:11 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sean K. Sugai	Individual	Comments	Written Testimony Only

Comments:

I am the President of an Electrical Engineering Consulting firm in Honolulu that works on single-family and multi-family housing projects throughout the State of Hawaii. The bill requires that companies carry professional and general liability insurance which we normally possess, however, there are certain terms that are uninsurable as cautioned by our insurance brokers. I am supportive of the corrections in this bill that address these uninsurable terms and will encourage more local companies to participate in these invaluable projects.

HB-1721-HD-1

Submitted on: 2/17/2026 10:03:54 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dayna E Nemoto-Shima	Individual	Support	Written Testimony Only

Comments:

I am a civil engineer licensed in the state of Hawaii with over 20 years of experience working for a local small business engineering firm. The original language this bill is correcting includes terms that are not insurable. I support the corrections in this bill that will encourage more local small business design professionals to participate in this program.

HB-1721-HD-1

Submitted on: 2/17/2026 10:41:11 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Toby Hanzawa	Individual	Support	Written Testimony Only

Comments:

I am an owner of a small business consulting firm in Honolulu, focused on engineering design services for Hawaii's essential infrastructure and residential housing projects. This bill requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are not insurable. Uninsurable terms are particularly burdensome for small businesses, which comprise the majority of engineering firms in the state. I support the corrections contained in this bill that will encourage more local small business design professionals to participate in this important program.

HB-1721-HD-1

Submitted on: 2/17/2026 11:52:15 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
CHARLES JURY	Individual	Support	Written Testimony Only

Comments:

Aloha, I am licensed Professional Engineer and I support this bill. The proposed language in this bill is intended to align the insurance requirements with the insurance policies held by engineering firms. Without the proposed revisions, parts of the current language are not insurable, which may deter participation in this program.

HB-1721-HD-1

Submitted on: 2/17/2026 12:58:10 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shannon Holman	Individual	Support	Written Testimony Only

Comments:

I am the President of a small Hawai‘i-based engineering firm that provides civil engineering services for airfield and aviation infrastructure projects across the state. While our firm may not be directly impacted by Act 295, we are part of Hawai‘i’s broader design professional community and rely on commercially available professional liability insurance to responsibly manage risk on public projects.

The insurance, indemnification, and certification provisions included in Act 295 may be interpreted in ways that extend beyond what is commercially insurable. Our insurance brokers have consistently advised that professional liability policies do not allow additional insured endorsements, do not cover guarantees or warranties, and only respond to claims arising from proven negligence.

When contractual or statutory provisions extend beyond what insurance policies cover, small firms face potential uninsured exposure. Unlike large national firms, small local businesses do not have the financial capacity to absorb broad, uninsurable indemnity obligations. Provisions that exceed insurable limits can discourage qualified local firms from participating in public programs.

Clarifying this language helps ensure that risk allocation aligns with commercially available insurance coverage. This supports continued participation by local design professionals, maintains healthy competition, and protects the State’s ability to deliver critical infrastructure projects efficiently and cost-effectively.

For these reasons, I support the corrections contained in this bill.

HB-1721-HD-1

Submitted on: 2/17/2026 1:07:10 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michael Nojima	Individual	Support	Written Testimony Only

Comments:

I am an owner of a small business consulting firm in Honolulu, focused on engineering design services for Hawaii's essential infrastructure and residential housing projects. This bill requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are not insurable. Uninsurable terms are particularly burdensome for small businesses, which comprise the majority of engineering firms in the state. I support the corrections contained in this bill that will encourage more local small business design professionals to participate in this important program.