

April 7, 2026

TO: Chair Keohokalole and Members of the Senate Consumer Protection and Commerce Committee

RE: HB 1721 HD2 SD1, Relating to Housing

Dear Chairs Keohokalole 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 HD2 SD1. 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 provides clarity, specifying expectations related to insurance and indemnification, reducing uncertainty, and limiting liability for design professionals like architects and engineers. **Please advance HB1721 HD2 SD1.**

Thank you,



Lee Wang
Executive Director
Housing Hawai'i's Future
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Perry Arrasmith
Director of Policy
Housing Hawai'i's Future
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The Plumbers and Fitters UA Local 675

1109 Bethel Street, Lower Level, Honolulu, Hawai'i 96813

'A'ohe hana nui ke alu 'ia

April 7, 2026

Senate Committee on Commerce and Consumer Protection

Senator Jarrett Keohokalole, Chair and Senator Carol Fukunaga, Vice Chair

Reference: **HB1721, H.D.2, S.D. 1, Relating to Housing**

Hearing: Tuesday, April 7, 2026, Room 229 at 9:25 am

The Plumbers and Fitters UA Local 675 ("Local 675") are one of three licensed crafts in Hawai'i's construction industry. Its member apprentices and journeymen are guided by and licensed in accordance with the Uniform Plumbing Code ("UPC"), published by the International Association of Plumbing and Mechanical Officials ("IAPMO") who's state purpose is providing minimum requirements and standards for the protection of public health, safety, and welfare.

Local 675 supports HB1721 H.D.2, S.D. 1, which proposes to clarify insurance, indemnification, and certain certificate of occupancy requirements for purposes of expedited permits, including provisions that require state or county inspectors to inspect all projects with expedited permits.

We support efforts to improve the timeframe by which permits are issued provided that, as a condition of issuing an automatic certificate of occupancy, inspections that ensure construction as-built is consistent with and in accordance with approved designs.

Identifying and rectifying inconsistencies between approved designs and actual construction is a critical component of life safety which is a foundational, non-negotiable tenet for design professionals, including architects and engineers, who must prioritize the health, safety, and welfare of the public above other considerations.

Mahalo for the opportunity to testify on this measure.

HB-1721-SD-1

Submitted on: 4/4/2026 10:25:14 PM

Testimony for CPN on 4/7/2026 9:25:00 AM

Submitted By	Organization	Testifier Position	Testify
Janice Marsters	Testifying for 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. Thank you for the opportunity to testify.

April 7, 2026, 9:25 a.m.
Hawaii State Capitol
Conference Room 229 and Videoconference

To: Senate Committee on Commerce and Consumer Protection
Sen. Jarrett Keohokalole, Chair
Sen. Carol Fukunaga, Vice Chair

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

RE: TESTIMONY IN SUPPORT OF HB1721 HD2 SD1 — RELATING TO HOUSING

Aloha Chair, Vice Chair and other Committee Members,

The Grassroot Institute of Hawaii **supports** [HB1721 HD2 SD1](#), 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, because it allows licensed architects and engineers 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.

LATE



MAUI
CHAMBER OF COMMERCE
VOICE OF BUSINESS

**HEARING BEFORE THE SENATE COMMITTEE ON
COMMERCE & CONSUMER PROTECTION
HAWAII STATE CAPITOL, SENATE CONFERENCE ROOM 229
TUESDAY, APRIL 7, 2026 AT 9:25 A.M.**

To The Honorable Senator Jarrett Keohokalole, Chair
The Honorable Senator Carol Fukunaga, Vice Chair
Members of the Committee on Commerce & Consumer Protection

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 SD1, 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 SD1.

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-SD-1

Submitted on: 4/3/2026 1:54:35 PM

Testimony for CPN on 4/7/2026 9:25:00 AM

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

Comments:

I am a licensed Professional Engineer in Hawaii and I support this bill. Act 295 requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are incorrectly cited and 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.

Thank you,

Kimo Unten

HB-1721-SD-1

Submitted on: 4/5/2026 7:31:34 AM

Testimony for CPN on 4/7/2026 9:25:00 AM

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 Hawai'i with over 20 years of experience working for a local small business engineering firm and I support this bill. Act 295 requires design professionals to carry professional and general liability insurance, but we have been cautioned by our insurance brokers that certain terms are incorrectly cited and 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 regarding insurance coverage contained in this bill that will encourage more local small business design professionals to participate in this important program.

HB-1721-SD-1

Submitted on: 4/5/2026 10:02:35 AM

Testimony for CPN on 4/7/2026 9:25:00 AM

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

Comments:

I work for a local engineering firm that has served the Hawaii community for over 65 years and I support the passage of this bill. The language of Act 295 conflicts with an engineering firms ability to insure work on projects under this Act due to certain inadvertent provisions in its language. The uninsurable nature of projects is problematic, but even more so for small businesses, which comprise the majority of engineering firms in the State of Hawaii.

I support the correctons contained in this bill that will address the inadvertent language in the original bill and potentially encourage more design professionals to participate in this important program.