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GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'  
DEPARTMENT OF LAND AND NATURAL RESOURCES  
KA 'OIHANA KUMUWAIWAI 'ĀINA  
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FORESTRY AND WILDLIFE  
HISTORIC PRESERVATION  
KAHOOLAWE ISLAND RESERVE COMMISSION  
LAND  
STATE PARKS

**Testimony of  
RYAN K.P. KANAKA'OLE  
Acting Chairperson**

**Before the House Committee on  
WATER & LAND**

**Thursday, February 19, 2026  
9:00 AM.  
State Capitol, Conference Room 411**

**In consideration of  
HOUSE BILL 2431  
RELATING TO REAL ESTATE TRANSACTIONS**

House Bill 2431 proposes to require the seller and agent of real property adjacent to the shoreline to include information regarding all permitted and unpermitted erosion control structures on the parcel in advertisements in addition to disclosure documents at sale. **The Department of Land and Natural Resources (Department) supports this bill.**

Vulnerability of coastal properties due to erosion (i.e., shoreline recession and land loss) and flooding from seasonal waves and storms is increasing with sea level rise. The Department believes that it is critical that buyers of coastal property understand the hazards and risks they are assuming in purchasing oceanfront property, in the spirit of transparency and disclosure and to support informed decision-making by buyers.

Hawaii Revised Statutes (HRS) Section 508D-15 was amended in 2023 to require mandatory disclosure of information related to all permitted and unpermitted erosion control structures for real property that lies adjacent to the shoreline after an offer is accepted. House Bill 2431 would further inform buyers of existing hazards on the property prior to sale at the beginning of real estate transactions rather than at the end to ensure an informed purchase.

Shoreline property owners maintain erosion control structures such as sandbags and burritos, and in some cases, seawalls as erosion control. A large number of these erosion control structures are unpermitted or remain under expired permits far beyond their allotted authorization. Unpermitted and illegal structures present an enforcement challenge for the Department when the shoreline property changes ownership.

House Bill 2431 will require the disclosure of all permitted and unpermitted erosion control structures, along with the expiration dates for permitted structures and notices of alleged violations and fines for unpermitted or expired permits during the advertisement phase for all shoreline properties. As such, House Bill 2431 will support informed consent and actual notice to all parties prior to a real estate transaction of actual coastal hazards associated with living on the shoreline and would result in the removal of harmful and dangerous unpermitted erosion control structures from state lands, thereby improving access to public trust resources.

Mahalo for the opportunity to comment on this measure.

**HB-2431**

Submitted on: 2/16/2026 9:36:47 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Councilmember Tamara Paltin	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair and members,

I am writing in support of HB2431. This bill provides important transparency in the sale of coastal structures by providing truth in advertising and encourages informed purchasing decisions. Aligns the real estate market with coastal risk realities. Supports responsible long-term shoreline management.

As we see everyday, not everyone does their due diligence even when making large investments or doing expensive real estate transactions. We are simply asking for a level of transparency that allows people to make the best informed decisions, now before it is too late.

Please pass HB2431.

Mahalo for your service to our communities and for the opportunity to provide testimony.

Tamara Paltin - Councilmember West Maui

February 19, 2026

**The Honorable Mark J. Hashem, Chair**

House Committee on Water & Land  
State Capitol, Conference Room 411 & Videoconference

**RE: House Bill 2431, Relating to Real Estate Transactions**

**HEARING: Thursday, February 19, 2026, at 9:00 a.m.**

Aloha Chair Hashem, Vice Chair Morikawa, and Members of the Committee:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawaii and its over 10,000 members. HAR provides **comments with concerns** on House Bill 2431, which requires a seller of real property adjacent to the shoreline, and the seller's agent, to disclose and include in all advertisements certain shoreline erosion issues related to the parcel.

Requiring all advertisements to include detailed information on permitted and unpermitted erosion control structures, permit expiration dates, violation notices, and fines for expired permits or unpermitted structure could be unworkable due to space constraints. Many real estate advertisements appear on platforms with character limits, such as online listings, newspaper, and social media posts. Ensuring full compliance in these settings may require significantly reducing or eliminating other key property details, potentially confusing buyers rather than informing them.

HAR has provisions regarding erosion control structures based on current law within the *Seller's Real Property Disclosure Statement* (SRPDS) for the seller to disclose to the buyer if applicable. Below is an example of the shoreline disclosure information the seller must disclose in the SRPDS.

14)     Does the property lie adjacent to the shoreline?  
14a)     If yes, does the property include any erosion control structure? If yes, disclose in section G every permitted and unpermitted erosion control structure on the property, expiration dates for each permitted erosion control structure on the property, and notices of alleged violations and fines for each expired permitted or unpermitted erosion control structure on the property.

HAR worked with the Legislature and key stakeholders to proactively create a two-page *Oceanfront Property Addendum* in addition to the SPRDS to provide buyers with additional information specific to oceanfront properties. This document includes information to inform buyers, such as on Special Management Areas, state shoreline certification, shoreline setback, shoreline boundaries, erosion control, sea level rise, encroachments, flood control, and flood insurance. These two documents help ensure potential buyers receive crucial details about shoreline properties in the appropriate context.



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Shoreline disclosure information is just one of over 126 disclosures that a seller must provide to a potential buyer in the SRPDS about a property prior to closing. All this information is important for potential buyers to have to make an informed decision about whether to proceed with purchasing a property. Providing limited or selective information in advertisements without proper context may unintentionally mislead or confuse consumers about the condition and circumstances of a property.

Mahalo for the opportunity to provide testimony on this measure.





February 17, 2026

House Committee on Water and Land  
Hawai'i State Legislature  
Via Electronic Transmission

Re: Testimony in SUPPORT of HB2431, Relating to Real Estate Transactions  
Hearing: Thursday, February 19, 2026, 9:00 AM CR 411 & Via Videoconference

To: The Honorable Chair Hashem, Vice Chair Morikawa, and Members of the Committee

**Surfrider Foundation Hawai'i Region strongly supports House Bill 2431**, which strengthens shoreline erosion disclosure requirements by ensuring that specific shoreline erosion–related issues are disclosed early at the advertising and marketing stage of a real estate transaction, rather than later in the process after buyers have already made significant financial and emotional commitments.

Surfrider Foundation is a grassroots environmental organization dedicated to protecting the ocean, waves, and beaches for all people. Through our Coast & Climate initiative, our chapters on Maui, Kaua'i, and O'ahu work directly on issues related to coastal erosion, shoreline armoring, and the loss of public beach access. From this work, we see firsthand how shoreline erosion risks are often poorly understood by buyers and too often minimized or omitted in early property marketing.

Beachfront property in Hawai'i is frequently purchased by out-of-state buyers who may lack familiarity with Hawai'i's unique coastal erosion dynamics, including long-term erosion trends, localized hotspots, sea level rise impacts, and the strict laws on shoreline protection. Buyers often underestimate erosion risks and overestimate what they can legally or practically do to protect shoreline-adjacent structures. In some cases, properties are purchased sight unseen, relying almost entirely on online advertisements and marketing materials that emphasize views and lifestyle while failing to clearly communicate shoreline erosion issues.

While sellers and real estate agents may argue that shoreline issues are already disclosed under existing law, those disclosures typically occur late in the transaction, after buyers have already invested substantial time and money in inspections, appraisals, and legal due diligence. By that point, buyers face tight deadlines and weakened negotiating power, creating a "sunk cost" dynamic that pressures them to proceed despite serious shoreline risks. HB2431 does not

impose new or speculative disclosure obligations, it simply ensures that specific shoreline erosion-related issues that are already known or documented are disclosed earlier, when that information can meaningfully inform buyer decisions. If disclosures are already occurring, this bill should not pose an undue burden; rather, it promotes consistency, transparency, and fairness.

HB2431 addresses this gap by requiring sellers and sellers' agents of shoreline-adjacent property to disclose specific, known shoreline erosion issues in all advertisements and marketing materials, including the presence of permitted and unpermitted erosion control structures, permit expiration dates, and any notices of alleged violations. These disclosures must be made when a property is first marketed, ensuring buyers receive critical information when it can meaningfully inform their decisions.

Early, transparent disclosure also serves the broader public interest. When shoreline risks and legal limitations are clear upfront, buyers can make risk-informed decisions, reducing the pressure to seek post-purchase emergency hardening or other last-ditch interventions. Coastal erosion issues facing oceanfront property owners must be brought into the open and addressed with urgency, rather than passed down the line to future homeowners, agencies, and the public.

Oceanfront living is a privilege that also carries real risks. HB2431 ensures those risks are clearly communicated from the outset, protecting consumers while helping safeguard Hawai'i's beaches and public trust resources.

Thank you for the opportunity to submit testimony in strong support of HB2431 on behalf of the Surfrider Foundation's three Hawai'i chapters and members statewide

Sincerely,

Hanna Lilley  
Hawai'i Regional Manager  
Surfrider Foundation



## In Strong Support of HB2431 – Real Estate Disclosure

Aloha Chair and Members of the Committee,

Maui Nui Resiliency Hui respectfully submits strong support for HB2431.

This measure is about transparency in the face of accelerating shoreline risk. As sea level rise and chronic erosion intensify, buyers increasingly rely on online listings to understand a property's condition. HB2431 ensures that known shoreline erosion issues are disclosed up front, where most buyers first encounter a property.

### Case Study: Kahana Sunset, West Maui

At **Kahana Sunset Condominium**, the **Hawai'i Department of Land and Natural Resources** Office of Conservation and Coastal Lands (OCCL) issued a detailed response to a request to resolve shoreline encroachments on State land seaward of the property.

It is important to distinguish roles clearly:

- The condominium association's own retained professionals (engineers and planners) have documented severe shoreline impacts and have assessed Building F as unsafe for habitation, with the building reportedly unoccupied for an extended period.
- DLNR OCCL did not originate the engineering determination. OCCL reviewed the submitted record, including the history of erosion, wave run-up, sinkholes, and emergency actions and **concurred that the shoreline is dynamic and unstable**, and that certain shoreline encroachments should not be allowed to continue through easement.

Based on its evaluation criteria and applicable law, OCCL determined:

- Multiple structures originally built mauka of the shoreline are now on or over **State submerged lands** due to erosion and shoreline migration;
- The shoreline is "dynamic and unstable," with a documented history of sinkholes and wave run-up;
- OCCL supports only a limited disposition for certain encroachments (for shoreline certification purposes), and **does not support processing any disposition request** for other encroachments;

- OCCL **does not support granting easements** that would enable continued use and maintenance of structures that negatively impact shoreline processes, beach resources, and lateral access;
- Removal of encroaching structures is the appropriate remedy to enable shoreline certification at the property.

OCCL also concluded that shoreline hardening in this bay has negatively impacted beach deposition and has contributed to diminished beach resources and severely limited public access.

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## **Compare That to the Real Estate Marketing Buyers See Online**

A current listing for a unit at Kahana Sunset describes:

“Nestled in a quiet and serene beachfront setting... comfort and style just steps from the ocean.”

“Secluded white sand beach... ideal for year-round sunsets and seasonal whale watching.”

“One of Maui’s most affordable fee simple ownership opportunities in a truly oceanfront setting.”

Another listing states:

“You can fall asleep to the sound of the waves at night.”

“Beautifully updated... meticulously maintained... available as a vacation rental.”

Most ads make no mention of the history of over \$10 million dollars spent over 15 years of futile efforts to hold back the ocean.

A buyer reading these listings would not understand that the State has documented shoreline migration onto State submerged lands, declined to support easements for multiple shoreline encroachments, and concluded that removal, not continued maintenance, is the appropriate remedy for shoreline certification.

In short: buyers see sunsets and serenity, not a clear description of shoreline instability and escalating risk.

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## **Why HB2431 Is Necessary**

HB2431 is a common-sense consumer protection and climate adaptation measure. When known shoreline erosion issues are not clearly disclosed in listings and advertisements:

- Buyers unknowingly assume climate-related liability and potential special assessments;

- Lenders and insurers misprice risk;
- Markets distort value and prolong risky investment;
- Pressure increases to armor shorelines rather than adapt, undermining public trust beaches and access.

Disclosure does not prevent a sale. It ensures informed consent.

Kahana Sunset is not unique, it is a visible example of what is increasingly occurring statewide. HB2431 ensures that when a property is marketed as a “serene beachfront setting,” the public also receives clear, upfront information if there are known shoreline erosion issues affecting the property.

Maui Nui Resiliency Hui respectfully urges passage of HB2431.

Mahalo for your consideration.

Respectfully submitted,

Kai Nishiki & Sarah Freistat Pajimola,

Executive Directors, Maui Nui Resiliency Hui

**HB-2431**

Submitted on: 2/15/2026 7:53:41 AM

Testimony for WAL on 2/19/2026 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen Ono	Individual	Support	Written Testimony Only

Comments:

Thank you for allowing me the opportunity to submit testimony in **support** of the bill.

Full disclosure here: I retired 5 years ago after 42 years serving as the Executive Officer of the Kauai Board of REALTORS. I have seen many changes within the industry (some good and other not so good). I have seen some agents that will go beyond their scope of duty to disclosure and others who will do as little as possible because they claim that the buyers should do their due diligence.

The industry has changed over the years. The internet is so easy to mislead buyers of what they are purchasing, more so outsiders moving in after Covid.

Some agents see real estate as a quick way to make money while others respect their buyers/sellers in what is the most important purchase in their lives. Homeownership provides a safe and stable life for many families.

I feel it is important to hold not only the property owners, but the real estate agents and their Brokers accountable.

Real Estate agents are already required to complete continuing education regarding the laws of the County and State. It can be as simple as providing disclosure or a reference to government sites. Without the requirement of FULL disclosure by all parties (owners & real estate agents), we will see more flooding and/or homes washing out into the ocean and/or waterways that have not flowed for years..

**HB-2431**

Submitted on: 2/15/2026 7:36:18 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Denise E Antolini	Individual	Support	Written Testimony Only

Comments:

Aloha WAL Chair Hashem, Vice Chair Morkawa, and members,

**I strongly support HB2431** (companion to **SB3035**). As a resident of the North Shore of O‘ahu in the Pūpūkea-Paumalū-Sunset area, I have been engaged in monitoring and voicing community concerns about the "erosion hot spot" on the North Shore in an area called Kammies (between Sunset Beach and Rocky Point), in the ahupua‘a of Paumalū.

This is the same area where two houses (owned by the same investor, Joshua VanEmmerik) were demolished in 2024 by order of the City and County of Honolulu Department of Planning and Permitting (DPP) when one house started to collapse into the beach after months of beach erosion and undermining of the house.

The house that collapsed was notorious because Mr. VanEmmerik, who is not from the North Shore, had poured tons of concrete illegally on the beach when erosion began to accelerate in front of the house after he bought the home and the one next door to use as illegal vacation rentals.

Let me tell you a story about why this bill is **SUPER important**: the landowner of those two homes (Mr. VanEmmerik) had put them up for sale on Zillow AFTER he had been caught by the Department of Land and Natural Resources (DLNR) for the illegal concrete pour and AFTER he put in an illegal burrito system. He was trying to dump these distressed houses - for millions each.

In January 2024, here is what the ad said: *"Prospective buyers should be aware of oceanfront disclosures pertaining to this property, ensuring a clear understanding of the unique considerations and responsibilities that come with owning an oceanfront home. Motivated Seller! This home is listed below the appraised value which was conducted in 2023 for a quick sale."*

Nothing about the violations, the fines, the enforcement actions.

The real estate agent who represented him did NOT disclose to prospective buyers the severe erosion issues, the pending fines from DLNR, or the unpermitted "erosion control devices."

I know this first hand because I went to an Open House when the first home was on the market - the seller's agent NEVER mentioned the facts of the erosion history or violations or the *two* BLNR enforcement actions (the ad, as I recall, simply said the buyer had to do "due diligence" on their own), and the buyer's agent (supposedly representing me as the potential buyer) only vaguely mentioned the erosion issue (about which I had extensive knowledge from attending several BLNR meetings on the matter).

"My" (buyer) agent handed me "engineered drawings" that supposedly would "secure" the house from falling into the ocean - again without disclosing the key history or facts. I later showed the drawings to experts who just laughed at the fool's errand and misrepresentation of putting an "anchor system" under the house that was sitting on an rapidly eroding sand dune.

*This is the same house that later COLLAPSED onto the beach and spread debris all over the beach an into the ocean!* Mr. VanEmmerik ultimately had to demolish both houses, and defaulted on his mortgages to two banks.

Remember, these houses were being marketed for months on Zillow to buyers worldwide without disclosure of key erosion info in the advertising. Outrageous.

Some real estate agents, particularly those with roots in the community, are honest with buyers. Many are not. I can say that with some confidence after speaking to an agent up here on the North Shore who was "appalled" to hear a seller's agent (for a different home, on Waialua shoreline) fail to disclose the home's illegal seawall. She was so outraged she insisted on walking her client out of the home on the spot - and she told me that **many shoreline homes are being sold without full disclosure of the erosion risks to prospective buyers in advertising.**

This bill is a big step forward for "truth in advertising" and also will protect buyers who should be able to rely on agents to tell them the truth. In turn, agents would be required to get accurate information from the seller. Most importantly, it provides key information to the market as a whole for shoreline property about the true risk and value. It makes no sense and is inconsistent with the state shoreline policies in Act 16 (2020) to wait until an offer is made for this critical information to be shared with potential buyers.

Also the Hawai'i Realtors Association's objection that this disclosure would be "too hard" and "unwieldly" is difficult to credit given that (1) the information is highly important to the value of the property, and (2) a simple hyperlink or QR code would lead the potential buyer to information, in the same way that advertisements link to 3D tours, etc.

Moreover, the Realtors' Oceanfront Addendum, referred to by the Realtors oral testimony in the Senate on the companion bill SB3035 last week (1) comes TOO late in the process, it is ONLY given after an offer is made/countered/part of the contract, and (2) it appears to be wholly insufficient to comply with HRS 508D - inexplicably, it does not currently refer to any of the elements required to be disclosed under current law - "(b) When residential real property lies adjacent to the shoreline, the seller shall disclose all *permitted and unpermitted erosion control structures on the parcel, expiration dates of any permitted structures, any notices of alleged violation associated with the parcel, and any fines for expired permits or unpermitted*

*structures associated with the parcel.*" None of this statutory information appears to be referred to the Addendum currently used by the Realtors. It barely mentions sea level rise. All of this points to a huge gap in information for buyers and distorts the market for vulnerable properties.

Please move this bill forward.

Mahalo.

Denise Antolini, Pūpūkea resident

Member, Protect Paumalū

The former view of the two VanEmmerik houses (early 2024) from Zillow advertising when I did the Open House tour (first two brown roofs):



The current view (one house fell onto the beach and was then demolished, the second house was also demolished) - both empty lots are now listed on Zillow for sale by the owner, again with insufficient information about pending violations and fines " What's special

Beachfront lot on world famous Sunset Beach and views of Rocky Point. Lot has severe erosion issues and may be subject to setback restrictions. A dwelling may not be possible to be built because of this. Buyer will need to confirm with DPP. Previous home that was on this lot had to be demolished as part of it succumbed to the erosion."

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**HB-2431**

Submitted on: 2/16/2026 9:34:13 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
jeanne schAAF	Individual	Support	Written Testimony Only

Comments:

HB2431 requires disclosure of known shoreline erosion issues in real estate listings and advertising materials. This is a good and necessary measure.

Currently, buyers do not receive clear, upfront disclosure of known shoreline erosion issues in real estate advertisements; instead, this information often surfaces much later in the transaction process, after significant time, money, and effort have been invested, leading to uninformed decisions.

**HB-2431**

Submitted on: 2/17/2026 8:54:13 AM

Testimony for WAL on 2/19/2026 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Steve Parsons	Individual	Oppose	Written Testimony Only

Comments:

Aloha Trusted Hawaii Lawmakers,

**Testimony in Opposition to HP 2431 (Advertising Requirement Provision)**

I respectfully oppose the advertising requirement component of HP 2431.

Most properties in Hawai‘i—particularly shoreline properties—are already subject to numerous complex disclosure considerations, including but not limited to sea level rise exposure, Special Management Area (SMA) regulations, erosion setback rules, flood hazards, and other environmental or structural factors. Requiring detailed narrative disclosures within advertising materials would be burdensome, costly, and impractical, potentially resulting in lengthy and confusing property listings.

While there has been discussion of allowing disclosures via a link, it is important to recognize that every property transaction in Hawai‘i already involves comprehensive seller disclosure obligations and established timelines for delivering material information. Creating a truth-in-advertising requirement that applies only to permitted or unpermitted structures introduces inconsistency and unnecessary complexity into the process.

Additionally, real estate professionals currently lack access to a simple, reliable, and centralized database that clearly identifies permitted versus unpermitted structures. Without such a tool, this requirement effectively places enforcement responsibility on Realtors, asking them to act as “shoreline police,” which is neither appropriate nor realistic. If the Legislature intends to impose such obligations, it should first ensure the availability of a clear, authoritative, and easily accessible statewide system—similar to the Sea Level Rise Viewer.

I strongly support mandated disclosure of permitted or unpermitted structures. However, those disclosures should remain within the established seller disclosure framework rather than being embedded in advertising. The focus should be on accuracy, clarity, and accessibility of information—not on expanding advertising liabilities.

Finally, this provision risks creating an unintended negative connotation for Realtors, suggesting they are withholding information rather than fulfilling their duty to disclose material facts. As Hawai‘i faces rapidly changing climate conditions, it is essential that disclosure policies remain practical, fair, and grounded in systems that support compliance.

For these reasons, I urge reconsideration of the advertising requirement provision of HP 2431 while preserving strong and workable disclosure standards.

Mahalo for all you do!

Steve Parsons, Member Kauai Board of Realtors' Green Real Estate Action Team, Chair, Green Designee, Kauai EV, Kauai Climate Action Coalition

**HB-2431**

Submitted on: 2/17/2026 9:19:46 AM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lauren Blickley	Individual	Support	Written Testimony Only

Comments:

Dear Committee Members,

Please support HB2431.

Since May 1, 2022, Hawaii law requires sellers of residential real estate to disclose if a property is located within a designated sea-level rise exposure area, which includes risks of shoreline erosion and coastal hazards.

However, these disclosures are not currently reflected in real estate advertisements. HB2431 would require disclosure of known shoreline erosion issues in real estate listings and advertising materials, ensuring that potential buyers are aware of potential environmental and financial risks of a shoreline property early in the transaction process.

This is a straightforward bill that already supports current legislation. Please support HB2431.

Sincerely,

Lauren Blickley

**HB-2431**

Submitted on: 2/17/2026 11:59:39 AM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Melissa May	Individual	Support	Written Testimony Only

Comments:

Communicating risks associated with development in areas subject to coastal hazards is critical to ensuring an equitable approach to climate adaptation, as well as to protecting public health and safety. Buyers should be clearly and unequivocally informed of the risks they are assuming in purchasing properties in these areas so that those risks can be better priced into the market value, and so that any associated costs of assuming those risks can not later be transferred onto the public and taxpayers.

**HB-2431**

Submitted on: 2/17/2026 12:37:47 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Maureen Brock	Individual	Support	Written Testimony Only

Comments:

I support HB2431 that improves transparent disclosures in real estate transactions that may be affected by coastal erosion by requiring disclosure of known shoreline erosion issues in real estate listings and advertising materials.

**HB-2431**

Submitted on: 2/17/2026 1:22:44 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaitlyn P Jacobs	Individual	Support	Written Testimony Only

Comments:

As erosion and sea level rise intensify, many shoreline properties carry significant environmental and financial risk. Currently, buyers do not receive clear, upfront disclosure of known shoreline erosion issues in real estate advertisements; instead, this information often surfaces much later in the transaction process, after significant time, money, and effort have been invested, leading to uninformed decisions and effectively kicking the coastal erosion issue down the line.

This measure requires disclosure of known shoreline erosion issues in real estate listings and advertising materials.

By improving transparency, this bill:

- Protects buyers through truth in advertising and encourages informed purchasing decisions
- Aligns the real estate market with coastal risk realities
- Supports responsible long-term shoreline management

**HB-2431**

Submitted on: 2/17/2026 1:58:25 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dawn Lono	Individual	Support	Written Testimony Only

Comments:

I support HB 2432.

Mahalo, Dawn Lono

**HB-2431**

Submitted on: 2/17/2026 5:55:46 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
arleen velasco	Individual	Support	Written Testimony Only

Comments:

I strongly support HB2431.

Buyers interested in coastal properties deserve to be fully informed if a property is at risk of damage due to ocean activity before they commit financially to a transaction. Failing to disclose this critical information is unethical and undermines consumer trust.

Consumers deserve protection. This common-sense legislation simply ensures transparency by requiring that material facts about a property be disclosed. Truth in disclosure should apply equally to sellers and real estate professionals.

Please pass this bill.

**HB-2431**

Submitted on: 2/18/2026 1:55:04 AM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ryan Dadds, PA-C	Individual	Support	Written Testimony Only

Comments:

erosion and sea level rise intensify, many shoreline properties carry significant environmental and financial risk. Currently, buyers do not receive clear, upfront disclosure of known shoreline erosion issues in real estate advertisements; instead, this information often surfaces much later in the transaction process, after significant time, money, and effort have been invested, leading to uninformed decisions and effectively kicking the coastal erosion issue down the line.

This measure requires disclosure of known shoreline erosion issues in real estate listings and advertising materials.

By improving transparency, this bill:

- Protects buyers through truth in advertising and encourages informed purchasing decisions
- Aligns the real estate market with coastal risk realities
- Supports responsible long-term shoreline management

**HB-2431**

Submitted on: 2/18/2026 5:17:58 PM

Testimony for WAL on 2/19/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
April Saretsky	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Vice Chair Inouye, and Members of the Committee,

My name is April Saretsky, and I am a REALTOR practicing in Hawai‘i. I am grateful for the opportunity to share my perspective in support of SB3035. In my day-to-day work representing buyers and sellers, my priority is always helping clients fully understand what they are purchasing so they can make confident, informed decisions. Real estate transactions are often the largest financial decisions people make, and transparency from the very beginning is essential to building trust.

Shoreline properties in Hawai‘i are incredibly special, but they also come with unique considerations that are not always obvious — particularly for buyers who may be unfamiliar with coastal processes, erosion risks, or regulatory limitations. Providing clear information earlier in the process helps set realistic expectations and allows buyers to evaluate risk before they become emotionally or financially committed.

Requiring disclosure of permitted and unpermitted erosion control structures at the advertising and marketing stage, rather than later in the transaction, supports transparency, consumer protection, and market integrity. Early disclosure helps buyers understand potential risks before investing significant time and resources, and it also protects sellers and agents by creating clearer expectations from the outset.

In my experience, clear communication upfront builds trust and leads to stronger, more sustainable transactions. SB3035 aligns with the professional standards REALTORS strive to uphold and supports responsible stewardship of Hawai‘i’s coastal resources.

Mahalo for the opportunity to provide testimony in support of this measure.

Respectfully,

April Saretsky, REALTOR®

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