

REAL ESTATE COMMISSION MEETING
Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii
www.hawaii.gov/hirec

AGENDA

Date: Friday, February 27, 2026
Time: 9:00 a.m.
Place: Queen Liliuokalani Conference Room
King Kalakaua Building
335 Merchant Street, First Floor
Honolulu, Hawaii

Agenda: Posted on the State electronic calendar as required by HRS section 92-7(b).

If you wish to submit written testimony on any agenda item, please email your testimony to hirec@dcca.hawaii.gov or by hard copy mail to: Attn: Real Estate Commission, 335 Merchant Street, Room 333, Honolulu, HI 96813. We request submission of testimony at least 24 hours prior to the meeting to ensure that it can be distributed to the Board members.

Members of the public may attend the meeting in person at 335 Merchant Street, in the Queen Liliuokalani Conference Room. Subject to the availability of 'Ōlelo personnel, members of the public may also view the meeting by internet live streaming at <https://olelo.org/tune-in/channels/>, and by televised live broadcast on 'Ōlelo TV (scheduled for channel 49, but subject to change).

The Commission may move into Executive Session to consider and evaluate personal information relating to individuals applying for licensure in accordance with Section 92-5(a)(1), HRS, and/or to consult with the Commission's attorney on questions and issues pertaining to the Commission's powers, duties, privileges, immunities, and liabilities in accordance with Section 92-5(a)(4), HRS.

1. Call to Order, Public Notice, Quorum
2. Chair's Report
3. Executive Officer's Report
 - a. Announcements
The Commission shall afford all interested persons an opportunity to submit data, views, or arguments, in writing, on any agenda item and shall provide all interested parties an opportunity to present oral testimony on any agenda item subject to the conditions set forth in Section 16-99-83, HAR. The Commission may remove any person or persons, who willfully disrupt a meeting to prevent and compromise the conduct of the meeting in accordance with Section 92-3, HRS.
 - b. Introductions, Correspondence and Additional Distributions
 - 1) Raelene Tenno – Introduction and Overview of HCCA Educational Programs.

If you need an auxiliary aid/service or other accommodation due to a disability, contact Miles Ino, Executive Officer, at (844) 808-3222 or at hirec@dcca.hawaii.gov, as soon as possible, preferably within two (2) business days of the meeting. If a response is received after that date, we will try to obtain the auxiliary aid/service or accommodation, but we cannot guarantee that the request will be fulfilled. Upon request, this notice is available in alternate formats such as large print, Braille, or electronic copy.

- c. Minutes of Previous Meeting – January 23, 2026
- 4. Committees and Program of Work
 - a. Laws and Rules Review Committee
 - 1) Regulated Industries Complaints Office (RICO) Request for Informal Non-Binding Interpretation Regarding Place of Business within Hawaii with Respect to Hawaii Revised Statutes (HRS) §467-12, and Virtual Offices
 - 2) Legislative and Government Participation Report
 - a) House Bill No. 1749 H.D.1 Relating to Cesspools – Beginning 1/1/2027, requires sellers to provide buyers with a wastewater system disclosure form before the execution of a real estate purchase contract. Requires the Department of Health and Real Estate Commission to develop a standardized wastewater system disclosure form by 11/1/2026. Establishes penalties.
 - b) House Bill No. 1849 H.D.1 Relating to Licensing – Removes the barrier requiring applicants for professional or vocational licensing to be United States citizens, United States nationals, or persons with work visas. Allows applicants to provide individual tax identification numbers in lieu of social security numbers if all other requirements are met.
 - c) Senate Bill No. 2433 Relating to Condominiums – Requires the Real Estate Commission to adopt rules to recognize and define condominium unit owners as stakeholders. Requires the Real Estate Commission to involve condominium unit owners in consultations and activities funded by the Condominium Education Trust Fund.
 - d) Senate Bill No. 2806 S.D.1 Relating to Real Estate – Prohibits real estate brokers from listing or offering the sale or lease of residential real estate to a limited or exclusive group of prospective buyers, real estate brokers, or real estate salespersons, with limited exceptions. Deems the practice an unfair or deceptive trade or practice subject to penalties and grounds for discipline.
 - e) Senate Bill 2838 Relating to Condominiums – Requires the Department of Commerce and Consumer Affairs to establish a publicly accessible online portal for condominium association information and documents submitted to the Real Estate Commission with registrations, to be funded by an additional Condominium Education Trust Fund Fee. Requires a condominium association to provide information and documents for publication on the online portal, maintain records, and make records available to a unit owner within a specified timeframe upon request. Authorizes unit owners to recover reasonable attorneys' fees and costs if they prevail in proceedings related to a condominium association's failure to make documents available upon request within a specified timeframe.
 - f) Senate Bill 2840 Relating to Condominiums – Enables condominium

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associations of twenty or fewer units to determine by vote at the association's annual meeting not to undertake a reserve study review.

- 3) Budget and Finance Report – Real Estate Recovery Fund, December 31, 2025.
- b. Condominium Review Committee
- 1) Rulemaking, Chapter 107 / 119 – Status Update on the Commission's Proposed Condominium Rules; Simultaneous Repeal of Hawaii Administrative Rules ("HAR") Chapter 16-107, Relating to Horizontal Property Regimes, and Adoption of HAR Chapters 16-119. 1 through 16-119.8, Relating to Condominiums
 - 2) Consumer Education - Hawaiiana Management's Kona Board Seminar – staff report
 - 3) Condominium Projects and Developer's Public Reports - Hawaii City Plaza, Registration #8245 – Termination of Condominium Registration, 514B-67(a)(4), HRS
 - 4) Budget and Finance Report – Condominium Education Trust Fund, December 31, 2025.
- 2) Education Review Committee
- 1) Continuing Education Administration, Curriculum, Courses, Providers, and Instructors
 - a) Administrative Issues – Continuing Education Providers and Courses Ratification List
 - b) Course – “Case Studies in Risk and Client Care in Other Jurisdictions – Learning from Others”; Author/Owner – David Catanzaro; Provider – REMI School of Real Estate; Course Category – Contracts, Property Management, Risk Management, Broker Management; Clock Hours – 3
 - c) Course – “Hawaii Administrative Actions – Learning from Others”; Author/Owner – David Catanzaro; Provider – REMI School of Real Estate; Course Category – Contracts, Real Estate Law, Dispute Resolution, Property Management, Property Ownership and Development, Risk Management, Broker Management, Other; Clock Hours – 3
 - d) Course – “Bridging the Gap: Understanding Affordable Housing Programs”; Author/Owner – Lee Wang.; Provider – Poha School of Real Estate; Course Category – Finance, Property Ownership and Development; Clock Hours – 3
 - e) Course – “Hazardous Materials and Toxic Substances in Residential and Commercial Properties”; Author/Owner – Diane L.K. Fujikami; Provider – Real Estate School Hawaii; Course Category – Risk Management, Other; Clock Hours – 3
 - f) Course – “AI in Modern Real Estate Practice: Intentional Tools & Best Practices For Licensed Professionals”; Author/Owner – Lisa

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- Nakamura; Provider – Real Estate School Hawaii; Course Category – Real Estate Law, Technology and the Licensee, Other; Clock Hours – 3
- g)** Course – “AI Agentics: The Next Evolution of AI in Real Estate”; Author/Owner – Shari S. Motooka-Higa; Provider – Shari S. Motooka-Higa; Course Category – Risk Management, Technology and the Licensee; Clock Hours - 3
 - h)** Course – “Creating Housing Opportunity”; Author/Owner – Nate Johnson; Provider – Hawaii Island Realtors; Course Category – Property Ownership and Development, Other; Clock Hours – 3
 - i)** Course – “Focus on Fair Housing”; Author/Owner – Nate Johnson; Provider – Hawaii Island Realtors; Course Category – Other; Clock Hours - 3
 - j)** Course – “We Can Work It Out”; Author/Owner – Nate Johnson; Provider – Hawaii Island Realtors; Course Category – Contracts, Other; Clock Hours – 3
- 2)** Budget and Finance Report – Real Estate Education Fund, December 31, 2025.
- 5.** Licensing and Registration – Ratification (see attached)
- 6.** Licensing – Applications
- a.** Ernesto Aguila
- 7.** Next Meeting: Friday, March 27, 2026, 9:00 a.m.
Queen Liliuokalani Conference Room
King Kalakaua Building
335 Merchant Street, First Floor
Honolulu, Hawaii
- 8.** Adjournment

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APPROVED APPLICATIONS FOR REAL ESTATE
REAL ESTATE COMMISSION MEETING ON FEBRUARY 27, 2026

<u>Brokers – Individual</u>	<u>Effective Date</u>
Deqin Guan aka Annie Guan	01/06/2026
Jadean D K Decastro	01/07/2026
Reyn Jiro Tomosada aka Reyn Tomosada	01/07/2026
Sophia Y Suzukawa-Tseng	01/13/2026
Sailor Violet Bockius aka Sailor Bockius	01/16/2026
David John Hubbard aka David Hubbard	01/16/2026
Kelly Miwa Mizoguchi-Cereleja aka Kelly M Mizoguchi-Cereleja	01/20/2026
Zachary Nathaniel Skousen Lanser aka Zachary Lanser	01/23/2026
Jordan Ikuji Shiraishi Kukino aka Jordan Kukino	01/29/2026
Jason Daniel Coriano	01/30/2026
Linda A Cobb aka Linda Cobb	01/30/2026
Noelani E Spencer	02/02/2026
Bernadette Adel Hanna	02/06/2026
<u>Salesperson – Individual</u>	<u>Effective Date</u>
Robert James Holland aka Bob Holland	01/12/2026
Michael Gonzales Mateo aka Michael G Mateo	01/26/2026
Akiko Endo	01/05/2026
Jordan AK Shickan aka Kumu Shickan	01/06/2026
Jeffrey Alan Donnell Jr aka Jeffrey Donnell Jr	01/06/2026
Peter Paul Castillejos aka Pete Castillejos	01/07/2026
Masae Yamaguchi aka Jacob Lee	01/07/2026
Johnny Yi Ren Zhang aka Johnny Zhang	01/07/2026
Daisy Elaine Bryce aka Daisy Bryce	01/07/2026
Michiyo Odani Thompson aka Michiyo Thompson	01/08/2026

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Kayo McDanal	01/08/2026
Elizabeth Au	01/08/2026
Alison Joy Pearce	01/08/2026
Azumi Matsuoka	01/09/2026
Leilani Kennard	01/09/2026
aka Lani Kennard	
Michael Nicolosi	01/09/2026
Michelle Aguinaldo Flemming	01/09/2026
aka Michelle Flemming	
Kiele E Schwinn	01/12/2026
aka Kiele Schwinn	
Hiep Vu Nguyen	01/12/2026
Gregory Lawrence Ryan	01/12/2026
Jason Torrano Maltezo	01/12/2026
Joy Lynn Millheim	01/13/2026
aka Joy Millheim	
Kaitlin M K Galimba	01/13/2026
aka Kaitlin Galimba	
Hagyoon Choi	01/13/2026
Patricia Aguiar Hoyt	01/13/2026
aka Pati Hoyt	
Mona Shamoto Hirose	01/14/2026
aka Mona Hirose	
David Arnold Bowen	01/14/2026
aka David Bowen	
Noah Fouts	01/14/2026
Alexander Jacob Fajardo Hernandez	01/14/2026
Noah Tai Kawaguchi	01/14/2026
aka Noah Kawaguchi	
Karen Karyan Ouk	01/14/2026
aka Karen Ouk	
Do Hyung Lee	01/14/2026
aka Do Lee	
Gabriel Alejandro Chavez Sanchez	01/15/2026
aka Gabriel Chavez Sanchez	
Melissa Eve Seggelke	01/15/2026
aka Melissa Seggelke	
Manuel Tony Wong Cam	01/16/2026
aka Tony Wong Cam	
Elizabeth Joo Lee	01/16/2026
aka Elizabeth Lee	
Naida Likolehua Banning	01/16/2026
Baron Jon Obata	01/20/2026
aka Baron J Obata	
Devin Finn	01/20/2026
Julia Lynn Crandall	01/20/2026

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aka Julia Crandall	
Sentiera Qualina Stricklin	01/20/2026
Johnson K Chuc	01/20/2026
aka Johnson Chuc	
Saundra Reanne Connolly	01/20/2026
aka Saundra R Connolly	
Summer Kahealani Azman	01/20/2026
aka Kahea Azman	
Peter Park	01/20/2026
Lori Kim Gutierrez	01/21/2026
Mei Koda Nam	01/21/2026
Mei Lai Tracy On	01/21/2026
LaTasha Marie Baldwin	01/21/2026
aka LaTasha Baldwin	
Brandon Kaiana O Kekahi Botelho	01/22/2026
aka Brandon Botelho	
Christopher Daniel Holt	01/22/2026
aka Chirs Topher D Holt	
Victoria Diane Ozoa Espinosa	01/23/2026
Emilynn Joy Reyes	01/23/2026
aka Emilynn Reyes	
Jayne N Depontes	01/26/2026
aka Nainoa Depontes	
Marc David Beauregard	01/26/2026
Jamie Hoomaikaii Hepa	01/26/2026
aka Jamie Hepa	
Jeeyoung Jeanine Song Lee	01/26/2026
aka Jeanine Lee	
Eunyoung Choi Mckenney	01/27/2026
aka Eunyoung Mckenney	
Maile Alohalani Baker	01/27/2026
aka Maile Baker	
Tomoko Tucker	01/27/2026
Alivia Pualani Prattas	01/27/2026
aka Alivia Prattas	
Eliot Anastacio Demello	01/27/2026
aka Eliot A Demello	
Kim Yukino Kirsch	01/27/2026
aka Kim Kirsch	
Shannon Marie Ankney	01/27/2026
Reece Pamaiheui Hooton	01/28/2026
aka Reece Hooton	
Cynthia C Lee	01/29/2026
aka Cindy Lee	
June Seo Pak	01/29/2026
aka June Pak	

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Timothy Munley	01/30/2026
Christian Xavier Ballou aka Chrisitan Ballou	01/30/2026
Christopher Anthony Galang aka Chris Galang	01/30/2026
Alfred Max Edwin Stein aka Alfred Stein	01/30/2026
Emma Jane Malia Deguair aka Emma Jane Deguair	02/02/2026
Ena Annette Onami aka Ena Onami	02/02/2026
Christopher D Martelles aka Chris Martelles	02/02/2026
Tianhui Zhu aka Julia Zhu	02/02/2026
Derrick L Aspera	02/02/2026
Todd Garrett Simpson aka Todd Simpson	02/02/2026
Isiah Samuel Hu aka Isaiah Hu	02/03/2026
Ievgen Goncharov aka Ievgen Z Goncharov	02/03/2026
Anna Mae Joalyn Vallejos Hernandez-Sildora aka Anna Mae Joalyn Hernandez-Sildora	02/04/2026
Mika Hara	02/04/2026
Hamana C Ventura aka Hamana Ventura	02/04/2026
Nana Jiang	02/05/2026
Sara E McKibbin aka Sara McKibbin	02/06/2026
Albert Suh	02/06/2026
Julie Ann George aka Julie George	02/06/2026
Erika Aulii Lavoie	02/06/2026
Chase V Demary aka Chase Demary	02/10/2026
Emilie Carissa Fuji aka Emilie Fuji	02/10/2026
Kanai Moroni Kapele	02/10/2026
Alek Voyer-Colbath	02/11/2026
Makalii Lani Kalepa Oliveira	02/11/2026
Barbara Jean Covert aka Barbara Covert	02/11/2026

<u>Brokers – Limited Liability Company (LLC)</u>	<u>Effective Date</u>
Manakai Property Management LLC	01/07/2026

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Jadean D K Decastro, PB Kamen Realty & Development LLC Terry P Kamen, PB	01/12/2026
Central Oahu Real Estate LLC Joshua Martin, PB	01/13/2026
Cardinal Pacific LLC dba Cardinal Pacific Residential Martin Nguyen, PB	01/14/2026
Hawaii Dream Homes LLC dba Hawaii Dream Property Management Charelle Zimnicki, PB	02/04/2026

<u>Brokers – Sole Proprietor</u>	<u>Effective Date</u>
Richard G. Clayton	01/14/2026
Katie Minkus	02/05/2026

<u>Trade Name</u>	<u>Effective Date</u>
James L k Dahlberg Broker LLC dba Aloha Hawaii Realty <u>Legal Name Change (Individual)</u>	01/15/2026
<u>Effective Date</u>	
Mariko J Wakuya nka Mariko Jacqueline Daniels Kay fka Mariko J Wakuya	12/29/2025
Katharina Kaemmerer nka Katharina Findlay fka Katharina Kaemmerer	01/02/2026
Jae Won Choi nka Jace Jae Won Che fka Jae Won Choi	01/20/2026
Carol Chona A Montesines-Sonido nka Carol Chona Arcigal Montesines-Sonido aka Carol Chona A Montesines-Sonido	01/22/2026
Jasmine L D Olarti nka Jasmine Lilly Dias aka Jas Dias	01/16/2026
Spencer Carolyn Alohaui`imaluhia Aguiar nka Spencer Carolyn Alohaui`imaluhia Aguiar Potter fka Spencer Carolyn Alohaui`imaluhia Aguiar	01/28/2026
Anna Katrina Falogme nka Anna Katrina Frerk fka Anna Katrina Falogme Frerk	01/21/2026
Ciena S Alagao nka Ciena Sooniem Alagao-Pascual fka Ciena Sooniem Alagao	01/28/2026

<u>License Name Change (Individual)</u>	<u>Effective Date</u>
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Michelle Catherine Kenney aka Michelle Kenney	01/07/2026
Cherryllle Ku`uipomakamae Pascua aka Cherryllle K Pascua	01/07/2026
Hsing Ying Lee aka Patricia Lee	01/14/2026
Jace Jae Won Che aka Jace Che	01/20/2026
Nova Leyva nka Nani Sanchez fka Nova Leyva	01/21/2026
Anna Katrina Frerk nka Kate Frerk fka Anna Katrina Falogme	01/21/2026
Spencer Carolyn Alohau`imaluhia Aguiar nka Spencer Potter fka Spencer Aguiar	02/02/2026

<u>Educational Equivalency Certificate</u>	<u>Expiration Date</u>
Morghan Dorada Grey	01/08/2028
Troy Ross Phillips	01/20/2028
David Michael Narciso Marsh	01/23/2028
Raymond Scott White	01/27/2028
Remy Omata Pascine	01/28/2028
Dawn Marie Heinemann	01/27/2028
Marjan Naimi	01/29/2028
Jessica Mahealani Bartlett	02/03/2028
Terilynn Ruh	02/05/2028
Summer Rose Thomas	02/05/2028

<u>Equivalency to Uniform Section of Examination Certificate</u>	<u>Expiration Date</u>
Morgahn Dorada Grey	01/08/2028
Troy Ross Phillips	01/20/2028
David Michael Narciso Marsh	01/23/2028
Raymond Scott White	01/27/2028
Remy Omata Pascine	01/28/2028
Dawn Marie Heinemann	01/27/2028
Marjan Naimi	01/29/2028
Terilynn Ruh	02/05/2028

<u>Real Estate Broker Experience Certificate</u>	<u>Expiration Date</u>
Renee Mulliken	01/08/2028
Morgahn Dorada Grey	01/08/2028
Daniel Brady Cromwell	01/12/2028
Dayna Anne Robertson	01/12/2028
Laura Ing Baker	01/21/2028

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Tiare K Kabazawa	01/21/2028
Jessica Margaret Oyanagi	01/23/2028
Monik Taing	01/28/2028
Remy Omata Pascine	01/28/2028
Dawn Marie Heinemann	01/27/2028

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REAL ESTATE COMMISSION
February 27, 2026

ADDITIONAL DISTRIBUTION

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 - 2) Legislative and Government Participation Report
 - c) Senate Bill No. 2433 Relating to Condominiums – Requires the Real Estate Commission to adopt rules to recognize and define condominium unit owners as stakeholders. Requires the Real Estate Commission to involve condominium unit owners in consultations and activities funded by the Condominium Education Trust Fund.
 - e) Senate Bill 2838 Relating to Condominiums – Requires the Department of Commerce and Consumer Affairs to establish a publicly accessible online portal for condominium association information and documents submitted to the Real Estate Commission with registrations, to be funded by an additional Condominium Education Trust Fund Fee. Requires a condominium association to provide information and documents for publication on the online portal, maintain records, and make records available to a unit owner within a specified timeframe upon request. Authorizes unit owners to recover reasonable attorneys' fees and costs if they prevail in proceedings related to a condominium association's failure to make documents available upon request within a specified timeframe.
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October 23, 2025

Commissioner Yamane
335 Merchant Street, Room 333
Honolulu, Hawaii 96813



Subject: Introduction & Overview of HCCA Educational Programs

Aloha Commissioner Yamane ,

I had the pleasure of attending the Real Estate Commission meeting today and wanted to take a moment to introduce myself.

My name is Raelene Tenno, and I've served as the volunteer Education Chair for the Hawaii Council of Community Associations (HCCA) for over five years — though I'm still not quite sure how I ended up in the role! In my administrative capacity, I oversee the planning and execution of HCCA's seminar events, including topic development, speaker coordination, marketing, website management and the emails and phone communications.

We are happy to have Jane Sugimura, President, and guides us with her unwavering dedication.

Our annual (in person) educational offerings include:

- **Four 90-minute seminars** covering a range of relevant topics
- **Board of Director Training**, held over two consecutive Saturdays
- **Financial Training**, a deep dive into understanding financial statements and identifying irregularities
- **Budget Preparation & Reserves Training**-added at the request of Board Members

This year, we proudly hosted our *first* Board of Director Training on Maui which was well-received. Participants left energized and told us they will be spreading the word about the value of our training. We were prepared to fill in the Q&A time but it was needed. They had great questions! All of our Speakers are Hawaii Condominium industry professionals.

In addition to the in-person seminars, we have a show called "Condo Insider"¹. With the retirement of Jay Fidell and Think Tech Hawaii, HCCA created a new Condo Insider youtube channel for the shows.

Google: think tech hawaii, condo insider

¹ "Condo Insider" Richard Emery created the name and one of the Founding Hosts.

<https://www.youtube.com/@HawaiiCouncil>
<https://thinktechhawaii.com/playlist/condo-insider/>

Google: HCCA, condo insider

The HCCA Board of Directors are all Condominium Owners that have or are currently serving on their respective Board of Directors.

They include:

Carol Seitzer Jackie Zahn Tim Apicella Aileen Wada Joy Schoenecker Mike Golojuch
Industry Members: Jonathan Billings Taylor Gray

I look forward to attending future meetings and opportunities to collaborate on Condominium and HOA matters.

Mahalo!

Sincerely,



Raelene Tenno
Education Chair for Hawaii Council of Community Associations
808-741-9322
HCCA@HawaiiCouncil.org



REAL ESTATE COMMISSION
Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii
www.hawaii.gov/hirec

MINUTES OF MEETING

The agenda for this meeting was posted to the State electronic calendar and filed with the Office of the Lieutenant Governor, as required by Section 92-7(b), Hawaii Revised Statutes.

Date: January 23, 2026

Time: 9:00 am

Physical Location: Queen Liliuokalani Conference Room
King Kalakaua Building
335 Merchant Street, 1st Floor
Honolulu, Hawaii

Present: Derrick Yamane, Chair, Broker/Honolulu Commissioner
Nikki Senter, Vice Chair, Public Member/Honolulu Commissioner
John Love, Public Member/Honolulu Commissioner
Russell Kyono, Broker/Kauai Commissioner
P. Denise La Costa, Broker/Maui Commissioner
Richard Emery, Broker/Honolulu Commissioner
Audrey Abe, Broker/Honolulu Commissioner
Frank Goodale, Broker/Hawaii Island Commissioner

Neil Fujitani, Supervising Executive Officer
Miles Ino, Executive Officer
Kristen Kekoa, Senior Real Estate Specialist
Amy Endo, Real Estate Specialist
Nohelani Jackson, Real Estate Specialist
Dathan Choy, Condominium Specialist
Rochelle Araki, Condominium Specialist
Lorie Sides, Condominium Education Specialist
Shari Wong, Deputy Attorney General
Colleen Mar, Office Assistant
Tammy Norton, Administrative Assistant
Lucian Saikevych, Administrative Assistant

Others: Raelene Tenno
Aileen Wada
Bryan Andaya

Absent: Jennifer Andrews, Broker/Honolulu Commissioner

Call to Order: The Chair called the meeting to order at 9:07 a.m., at which time quorum was established by roll call.

Chair's Report: The Commission may move into executive session to consider and evaluate personal information relating to individuals applying for licensure in accordance with section 92-5(a)(1), HRS, and/or to consult with the Commission's attorney on questions and issues pertaining to the Commission's powers, duties, privileges, immunities, and liabilities in accordance with section 92-5(a)(4), HRS.

Commissioner Andrews was excused from the meeting. Prior notification of her non-attendance was received.

Due to scheduling issues, Olelo Community Media would not be providing a video recording of the meeting.

Executive Officer's
Report:

Executive Officer Ino announced that the Commission shall afford all interested persons an opportunity to submit data, views, or arguments in writing, on any agenda item and shall provide all interested parties an opportunity to present oral testimony on an agenda item subject to the conditions set forth in section 16-99-83, HAR. The Commission may remove any person or persons, who willfully disrupt a meeting to prevent and compromise the conduct of the meeting in accordance with section 92-3, HRS. Each speaker will be limited to a five-minute time period pursuant with section 16-99-83(a)(5), HAR.

Minutes of Previous Meeting

Upon a motion by Commissioner La Costa, seconded by Commissioner Kyono, it was voted on and unanimously carried to accept the minutes of the December 22, 2025, meeting.

Committees and
Program of Work:

Condominium Review Committee

Rulemaking, Chapter 107/119-Status Update on the Commission's Proposed Condominium Rules; Simultaneous Repeal of Hawaii Administrative Rules ("HAR") Chapter 16-107, Relating to Horizontal Property Regimes, and Adoption of HAR Chapters 16-199.1 through 16-119.8, Relating to Condominiums

Chair Yamane asked Supervising Executive Officer Fujitani for an update.

Supervising Executive Officer Fujitani stated that the report was with the Administrative Services Office for review before the report is routed for signature.

Consumer Education – Honolulu Board of Realtors Winter General Membership Meeting 2025 – staff report

Condominium Education Specialist Lorie Sides reported that along with herself, Real Estate Specialists Amy Endo and Nohelani Jackson also attended the meeting as part of its education outreach providing information and educational brochures to attendees.

Commissioner La Costa asked whether the Real Estate Branch staff will come to Maui to further its educational outreach.

Supervising Executive Officer Fujitani stated that the educational outreach program is normally held in conjunction with another event by request.

Chair Yamane added that the Association of Real Estate License Law Officials (ARELLO) 2026 Annual Conference will be held on Maui and that commissioners and staff are highly encouraged to attend the event. He added that more information about ARELLO will be provided at the next meeting and encouraged the commissioners to keep early September open on their schedule for this event.

Education Review Committee

Administrative Issues – Continuing Education Providers and Courses Ratification List

Upon a motion by Commissioner La Costa, Seconded by Commissioner Abe, it was voted on and unanimously carried to approve the continuing education providers and courses ratification list.

Course – “Case Studies in Risk and Client Care – Learning from Others”;
Author/Owner – David Catanzaro; Provider – REMI School of Real Estate; Course
Category – Contracts, Property Management, Risk Management, Broker
Management; Clock Hours – 3

Chair Yamane informed the commissioners that the course was deferred from the August 29, 2025 Commission meeting. The author/owner has revised the course material in response to the Commission's request.

Commissioner Abe noted that the case studies presented in the course are out-of-state cases and questioned how applicable these case studies were to Hawaii.

Senior Real Estate Specialist Kekoa stated that the Commission's concern regarding out-of-state cases was communicated to the course author, and his response appeared in the updated course packet provided.

Vice Chair Senter asked whether the provider addressed the issues that the commission had with the course.

Senior Real Estate Specialist Kekoa responded that the Commission's concerns were provided to the course author who responded to each item noted which is provided in the Commission's packet for review.

Commissioner Abe again commented that the case studies might not be applicable to Hawaii's laws.

Chair Yamane asked the commissioners whether the revisions to the course were acceptable to them.

Commissioner Goodale commented that the course content does appear to be generalized, however it depends how he presents the material.

Commissioners La Costa and Abe commented on the importance of having the course content be more Hawaii law centric.

Commissioner Goodale asked if the course was designed for multiple states.

Senior Real Estate Specialist Kekoa responded she believed so and added that the provider also submitted a Hawaii-specific course citing Hawaii administrative actions that is currently under review.

Commissioner Goodale asked if there were standards for evaluating national courses, to cover Hawaii law. Executive Officer Ino stated that course topics should be in compliance with Hawaii laws and rules.

Chair Yamane responded to Commissioner Goodale's question that there is no specific guideline and that this is what the commission is for.

Commissioner Abe again reiterated the need for Hawaii case studies in the course.

Commissioner Emery stated that he did not have objections to the course as long as there were disclosures.

Upon a motion by Vice Chair Senter, Seconded by Commissioner La Costa it was voted on and unanimously carried to take the matter under advisement.

The agenda was taken out of order at this time to accommodate individuals present for their applications.

Course – "Real Estate Issues for Seniors"; Author/Owner – Bryan Andaya, Esq.; Provider – Eddie Flores Real Estate Continuing Education; Course Category – Finance; Property Ownership and Development; Other; Clock Hours – 4

Mr. Bryan Andaya was present to answer any questions the Commission may have.

Vice Chair Senter disclosed that she worked with Mr. Andaya during her affiliation with Eddie Flores Real Estate School and could make an unbiased and fair decision regarding his course.

Mr. Andaya introduced the topic of the course and recognized that Hawaii has an aging population and noted the importance that kupuna are presented with the correct resources.

Chair Yamane asked if the commissioners had any questions for Mr. Andaya.

Commissioner La Costa asked if Medicaid would be discussed in this course.

Mr. Andaya commented that the course would direct licensees to refer kupuna to the social security administration and/or appropriate agencies.

Upon a motion by Commissioner Abe, Seconded by Commissioner Kyono it was voted on and unanimously carried to approve the course "Real Estate Issues for Seniors"; Author/Owner – Bryan Andaya, Esq.; Provider – Eddie Flores Real Estate Continuing Education; Course Category – Finance; Property Ownership and Development; Other; Clock Hours – 4.

Course – "Understanding Homeowner's, Hurricane, and Flood Insurance"; Author/Owner – Bryan Andaya, Esq.; Provider – Eddie Flores Real Estate Continuing Education; Course Category – Contract; Risk Management; Other; Clock Hours - 4

Mr. Andaya introduced the topic of the course and recognized that Hawaii and the rest of the nation are dealing with sky high costs when it comes to insurance. He emphasized the need for a refresher course when it comes to insurance matters a need to "get back to the basics, take current concepts and learn to apply it."

Chair Yamane asked if the commissioners had any questions for Mr. Andaya.

Commissioner Emery commented that the course appears to be written more for the homeowner. He asked in relation to condominium associations if replacement costs were written into the course.

Mr. Andaya answered yes.

Commissioner Emery stated that he would like to see a stronger presentation when it comes to the master policy on condominiums. There are risks if one is not properly informed about master policies.

Mr. Andaya responded “points taken” and noted that he will expand the discussion on master policies.

Upon a motion by Commissioner Emery, seconded by Commissioner Goodale it was voted on and unanimously carried to approve the course “Understanding Homeowner’s, Hurricane, and Flood Insurance”; Author/Owner – Bryan Andaya, Esq.; Provider – Eddie Flores Real Estate Continuing Education; Course Category – Contract; Risk Management; Other; Clock Hours – 4, subject to expanding on the topic of master policies for condominiums.

Course – “From Curious to Committed: Helping Buyers Navigate Pre-Qualification and Pre-Approval”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Commissioner Abe commented that she did not see an instructor listed for the course and asked whether that was supposed to be included in the approval process.

Executive Officer Ino explained that it is the continuing education providers’ responsibility to determine whether their instructors have the requirements and subject-matter knowledge to teach the course.

Senior Real Estate Specialist Kekoa added that continuing education instructors are not certified by the commission, however continuing education providers must be approved by the commission.

Commissioner Goodale questioned whether the course would be marketed to specific companies, stated that the course uses general terminology when it comes to lending, and was very light on content.

Commissioner La Costa requested that information pertaining to veterans be included in the course content.

Senior Real Estate Specialist Kekoa commented that the commission can refer to HAR §16-99-101 if there are concerns regarding marketing or the length of course hours.

Vice Chair Senter commented that a more detailed course description and course content that meets the 3-hour course requirement may be requested.

Upon a motion by Chair Yamane, seconded by Commissioner La Costa it was voted on and unanimously carried to defer the course “From Curious to Committed: Helping Buyers Navigate Pre-Qualification and Pre-Approval”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.;

Course Category – Finance; Clock Hours – 3 and request the author provide an updated course description, include information pertaining to veterans, and additional material on course content to ensure the course consists of a minimum of three clock hours.

Course – “Navigating the New Landscape: Asset-Based Lending for Real Estate Professionals”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Chair Yamane asked the commissioners if they had any questions regarding the course and commented that the slides are difficult to read.

Commissioner La Costa commented that she would like to see more detail about the course, but overall it looks like a good course.

Commissioner Abe added that the course provided good background information, but wondered if it was applicable for the real estate industry.

Upon a motion by Vice Chair Senter, seconded by Commissioner Goodale it was voted on and unanimously carried to approve the course “Navigating the New Landscape: Asset-Based Lending for Real Estate Professionals”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3.

Course – “The Role of AI Technology in Real Estate”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Technology and the Licensee; Clock Hours - 3

Commissioner Abe commented that the course is very relevant for today.

Upon a motion by Commissioner Emery, seconded by Commissioner La Costa it was voted on and unanimously carried to approve the course “The Role of AI Technology in Real Estate”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Technology and the Licensee; Clock Hours – 3

Course – Understanding Wholesale Lending & Wholesale Real Estate Transactions”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Upon a motion by Commissioner Abe, seconded by Commissioner Emery it was voted on and unanimously carried to approve the course Understanding Wholesale Lending & Wholesale Real Estate Transactions”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Course – “Unlocking Inventory: Mastering the Buy Now, Sell Later Strategy”; Author/Owner – Megan Stevenson; Preferred Systems, inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Commissioner Abe commented that the course was very relevant.

Upon a motion by Commissioner Abe, Seconded by Commissioner La Costa it was voted on and unanimously carried to approve the course “Unlocking Inventory:

Mastering the Buy Now, Sell Later Strategy”; Author/Owner – Megan Stevenson; Preferred Systems, inc.; Provider – Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3

Course – “What Real Estate Professionals Need to Know About Credit Scores”;
Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Course Category –
Finance; Clock Hours - 3

Chair Yamane requested the removal of slide 51 and any reference to MGIC.

Commissioner Goodale commented that the course was light on material and wondered how the course was going to fill 3 hours.

Upon a motion by Vice Chair Senter, seconded by Commissioner Abe, it was voted on and unanimously carried to defer the course “What Real Estate Professionals Need to Know About Credit Scores”; Author/Owner – Megan Stevenson; Preferred Systems, Inc.; Course Category – Finance; Clock Hours – 3 and request the author remove slide 51 and reference to MGIC, provide an updated course description, and additional material on course content to ensure the course consists of a minimum of three clock hours.

Administration of Examinations

Licensing Examinations Statistics – October 1, 2025 – December 30, 2025
School Pass/Fail Rates – October 1, 2025 – December 30, 2025
School Summary by Test Category – October 1, 2025 – December 30, 2025

Commissioner La Costa commented that many people did not pass the test this past quarter.

Chair Yamane advised the Real Estate Branch staff to continue submitting PSI's administration of examinations statistical reports quarterly to the commission.

Licensing –
Ratification:

Licensing and Registration - Ratification

Upon a motion by Commissioner Emery, seconded by Commissioner Kyono, it was voted on and unanimously carried to ratify the January 23, 2026, Approved Applications List.

Executive Session:

Upon a motion by Chair Yamane, seconded by Commissioner La Costa, it was voted on and unanimously carried to enter into executive session, pursuant to section 92-5(a)(8), HRS, "To deliberate or make a decision upon a matter that requires the consideration of information that must be kept confidential pursuant to a state or federal law, or a court order." and/or section 92-5(a)(4), HRS, "To consult with the board's attorney on questions and issues pertaining to the board's powers, duties, privileges, immunities, and liabilities."

Upon a motion by Chair Yamane, seconded by Commissioner Goodale, it was voted on and unanimously carried to move out of executive session.

Course – “Case Studies in Risk and Client Care – Learning from Others”;
Author/Owner – David Catanzaro; Provider – REMI School of Real Estate; Course
Category – Contracts, Property Management, Risk Management, Broker
Management; Clock Hours – 3

Upon a motion by Commissioner Emery, seconded by Commissioner Love it was voted to defer the course "Case Studies in Risk and Client Care – Learning from Others"; Author/Owner – David Catanzaro; Provider – REMI School of Real Estate; Course Category – Contracts, Property Management, Risk Management, Broker Management; Clock Hours – 3, and request the author to provide stronger disclosures, applicable Hawaii case law when available, and suggest a revision to the course title to include "other jurisdictions".

Next Meeting: Friday, February 27, 2026

Physical Location: Real Estate Branch
King Kalakaua Building
Queen Liliuokalani Conference Room
335 Merchant Street, First Floor
Honolulu, Hawaii

Adjournment: With no further business to discuss, the meeting was adjourned at 10:53 a.m.

Reviewed and approved by:

Miles Ino
Executive Officer

January 30, 2026

Date

[] Approved as circulated.
[] Approved with corrections; see minutes of _____ meeting;

MI:ls

APPROVED APPLICATIONS FOR REAL ESTATE
REAL ESTATE COMMISSION MEETING ON JANUARY 23, 2026

<u>Brokers – Individual</u>	<u>Effective Date</u>
Kimberley Vesta Londono aka Kimberley Londono	11/28/2025
Joaneva Atamian	12/02/2025
Cynthia M Wright	12/04/2025
Grace Hanae Kiyozuka	12/05/2025
Todd Nathan Hadley	12/05/2025
Kilian Adam Goldin aka Kilian Goldin	12/09/2025
Kuuipo Summer Valenzuela	12/10/2025
Joshua Kendrick Martin aka Joshua K Martin	12/17/2025
Enkhbaatar Enkhzul aka Andy Enkhzul	12/22/2025
Fujiko Donna Hughes aka F Donna Hughes	01/01/2026
Ryan Calaunan Nunez	01/02/2026
<u>Salesperson – Individual</u>	<u>Effective Date</u>
Hannah Joy Froese aka Hannah Froese	12/02/2025
Sean Leigh Severn aka Sean Severn	12/03/2025
Sol Sentous	12/03/2025
Merwin Mark Danao Ibay aka Merwin Ibay	12/03/2025
Yao Yu Tsui aka Audrey Tsui	12/04/2025
Kotchaphan Polk	12/04/2025
Gerald M Madl aka Gerald Gary Madl	12/04/2025
Kalil Valentin Kubinski aka Kalil Kubinski	12/04/2025
Karen Claudia Diaz aka Karen Diaz	12/04/2025
Jennifer Kuang	12/05/2025
Olivia Nicole Weiss aka Libby Weiss	12/05/2025
Michael Thomas Fewer aka Michael Fewer	12/05/2025
Violet Kudryn	12/08/2025
Mia Jeon	12/08/2025
Brittney Jeanette Deguair Hokoana	12/08/2025
Claire Elizabeth Bediamol aka Claire Bediamol	12/08/2025
Maria Jesus Olson aka Maria J Olson	12/09/2025
Wyatt Ray McDonald	12/09/2025
Angela Horne Bryant aka Angela Bryant	12/10/2025
Timolin Mae Boak Mahan	12/10/2025

aka Timolin Mahan	
Melissa Jeniene Adams	12/10/2025
aka Melissa J Adams	
Linda Ann Bouray	12/11/2025
aka Linda Bouray	
Hrant Kharatyan	12/11/2025
Desmond Dean Valencia	12/15/2025
Mason David Tuncap Bland	12/16/2025
aka Mason Bland	
Kaitlyn Eve Jacinto Amor	12/16/2025
aka Kaitlyn Amor	
Paige Brier Ramsey	12/16/2025
aka Paige Ramsey	
Hannah Lee Day	12/17/2025
Tricia Ann K K Julian	12/22/2025
aka Tricia Ann Julian	
Joshua Hooikaika Gordon	12/22/2025
Hazel Alissa Larios	12/23/2025
Mary Megan Binkley	12/24/2025
John Anthony Malanca	12/26/2025
aka John A Malanca	
Natalie Michelle Reynolds	12/29/2025
aka Natalie Reynolds	
Molly Amadee Amai	01/01/2026
Aaron M Nahina	01/01/2026
Marlene Keala Alesna	01/01/2026
aka Marlene Alesna	
Hunter Liam Secrest	01/01/2026
aka Hunter Secrest	
Patricia Ann Meier	01/01/2026
Shio Ito	01/01/2026
Nancy J Dunagan	01/01/2026
aka Nancy Dunagan	
Kayoko Yoshioka	01/02/2026
Enerisa Flores Pagtama	01/02/2026
aka Enne Pagtama	
Jose Alfredo Belardo II	01/02/2026
aka Jose Belardo II	
Dawn Mae Atchison	01/02/2026
Bret Samuel Dawson Grow	01/05/2026
aka Bret Grow	
Brendon E Wung	01/05/2026
aka Brendon Wung	
Davin Scott Morimoto	01/05/2026
Jordan Daniel Lem	01/05/2026
Gladys Cacay Domingo	01/05/2026
aka Gladys Domingo	
Sarah Elizabeth Glenister	01/05/2026
Catherine Elizabeth Harris	01/05/2026
aka Cathy Harris	
Jeremy Keala Kanahele	01/05/2026
aka Jeremy Kanahele	
Akiko Endo	01/05/2026
Jeffrey Alan Donnell Jr	01/06/2026

aka Jeffrey Donnell Jr Jordan A K Shickan aka Kumu Shickan	01/06/2026
<u>Brokers – Corporations and Partnerships</u> Addressusa, Inc dba Address Realty Kilian Goldin, PB	<u>Effective Date</u> 12/09/2025
<u>Brokers – Limited Liability Company (LLC)</u> Coastal View LLC Kimberley Londono, PB Kate Kang LLC Yeokyeong Kang, PB Joy Oda Realty LLC dba Joy Oda Realty	<u>Effective Date</u> 11/28/2025 12/18/2025 01/01/2026
<u>Brokers – Sole Proprietor</u> Dmitriy Pardilov	<u>Effective Date</u> 01/01/2026
<u>Branch Office</u> Marriott Ownership Resorts Inc dba Marriott Vacation Club International Marriott Ownership Resorts Inc dba Marriott Vacation Club International Marriott Ownership Resorts Inc dba Marriott Vacation Club International Marriott Ownership Resorts Inc dba Marriott Vacation Club International	<u>Effective Date</u> 12/05/2025 12/05/2025 12/20/2025 12/20/2025
<u>Trade Name</u> Pacific Resource Group Ltd dba HI Vista Realty fka Koam Realty Refined Real Estate Hawaii LLC dba Better Homes and Gardens Real Estate Refined Hawaii Property Management Team LLC dba Aloha Homes Sales Team fka Hawaii Wide Realty Casey Constantine dba Red Road Realty fka C Constantine Leana Hawaii LLC aka Kaive Group	<u>Effective Date</u> 12/11/2025 12/19/2025 12/22/2025 12/22/2025 01/05/2026
<u>Legal Name Change (Individual)</u> Casie A Riopta nka Casie Ann Naihe fka Casie A Riopta aka Casie A Naihe Lectie A Altman nka Lectie Anne Batula fka Lectie A Altman aka Lectie A Batula	<u>Effective Date</u> 12/01/2025 12/5/2025

fka Lectie Altman

Shellaine Ann Ford 12/8/2025
 nka Shellaine Ann Havlicek
 fka Shellaine Ann Ford
 aka Shellaine Ann Havlicek
 fka Shellaine Ford

Susan S Ninomiya 12/15/2025
 nka Susan Sayaka Ohisa
 fka Susan S Ninomiya
 aka Susan Sayaka Ohisa
 fka Susan Sayaka Ninomiya

Casey Lynn Arakaki 12/18/2025
 nka Casey Lynn Bel
 fka Casey Lynn Arakaki

Lila Hung 12/23/2025
 nka Lila Luchia Garvin
 fka Lila Hung

License Name Change (Individual)

Effective Date

Hyun Kyung Lee 12/16/2025
 aka Lani Hyunkyung Lee

Amy Carlson 12/19/2025
 nka Amy Carlson
 fka Amy Bircher

Merwin Mark Danao Ibay 12/20/2025
 aka Merwin Ibay

Educational Equivalency Certificate

Expiration Date

Chelsea Borrowdale 11/21/2027
 Remington Bryan Ryuki Hirano 11/26/2027
 Barbara Jean Covert 12/04/2027
 Richard P Chavez 12/09/2027
 Brian Chong Lun Wong 12/09/2027
 Frank Michael Grengo 12/09/2027
 Deborah Citarella 12/15/2027
 Stephanie N Sandoval 12/15/2027
 Jason Jeffrey Rummel 12/15/2027
 Jeffrey William Clark 12/15/2027
 Kayoko Yoshioka 12/16/2027
 Beau Rivers Johnston 12/29/2027
 Daniel Medrano 12/30/2027
 Sentiera Qualina Stricklin 12/30/2027
 Ernesto Angelo Baglieri 12/31/2027
 Leslie Ann Reed 12/31/2027
 Cameo Elisha Townzen 01/05/2028
 Christopher Martelles 01/05/2028
 Wendy M Merkovitz 01/06/2028
 Sean Giffin 01/06/2028

Equivalency to Uniform Section of Examination Certificate

Expiration Date

Barbara Jean Covert 12/04/2027
 Richard P Chavez 12/09/2027
 Frank Michael Grengo 12/09/2027
 Deborah Citarella 12/15/2027

Stephanie N Sandoval	12/15/2027
Jason Jeffrey Rummel	12/15/2027
Jeffrey William Clark	12/15/2027
Kayoko Yoshioka	12/16/2027
Yan Fang Xiao	12/19/2027
Beau Rivers Johnston	12/29/2027
Daniel Medrano	12/30/2027
Sentiera Qualina Stricklin	12/30/2027
Ernesto Angelo Baglieri	12/31/2027
Leslie Ann Reed	12/31/2027
Cameo Elisha Townzen	01/05/2028
Wendy M Merkovitz	01/06/2028
Sean Giffin	01/06/2028

Real Estate Broker Experience Certificate

<u>Real Estate Broker Experience Certificate</u>	<u>Expiration Date</u>
Katherine Ouano Mobley	12/04/2027
Richard P Chavez	12/09/2027
Lorena dos Santos Clever	12/09/2027
Yolanda Maria Recinos	12/10/2027
Jordan Ikuji Shiraishi Kukino	12/15/2027
Stephanie N Sandoval	12/15/2027
Jason Jeffrey Rummel	12/15/2027
Jeffrey William Clark	12/15/2027
Kelly S Lau	12/17/2027
Krystal Vartanian Jacobs	12/18/2027
Burmaa Chaluunjav Orifon	12/24/2027
Dallas Alexander Stone	12/29/2027
Davin P Padilla	12/30/2027
Cameo Elisha Townzen	01/05/2028
Wendy M Merkovitz	01/06/2028

A BILL FOR AN ACT

RELATING TO CESSPOOLS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Section 508D-15, Hawaii Revised Statutes, is
2 amended to read as follows:

3 "**§508D-15 Notification required; ambiguity.** (a) When
4 residential real property lies within:

5 (1) The boundaries of a special flood hazard area as
6 officially designated on flood maps promulgated by the
7 National Flood Insurance Program of the Federal
8 Emergency Management Agency for the purposes of
9 determining eligibility for emergency flood insurance
10 programs;

11 (2) The boundaries of the noise exposure area shown on
12 maps prepared by the department of transportation in
13 accordance with Federal Aviation Regulation part 150,
14 Airport Noise Compatibility Planning (14 C.F.R. part
15 150), for any public airport;

16 (3) The boundaries of the Air Installation Compatible Use
17 Zone of any Air Force, Army, Navy, or Marine Corps



1 airport as officially designated by military
2 authorities;

3 (4) The anticipated inundation areas designated on the
4 department of defense's emergency management tsunami
5 inundation maps; or

6 (5) The sea level rise exposure area as designated by the
7 Hawaii climate change mitigation and adaptation
8 commission or its successor,

9 subject to the availability of maps that designate the five
10 areas by tax map key (zone, section, parcel), the seller shall
11 include the material fact information in the disclosure
12 statement provided to the buyer subject to this chapter. Each
13 county shall provide, where available, maps of its jurisdiction
14 detailing the five designated areas specified in this
15 subsection. The maps shall identify the properties situated
16 within the five designated areas by tax map key number (zone,
17 section, parcel) and shall be of a size sufficient to provide
18 information necessary to serve the purposes of this section.
19 Each county shall provide legible copies of the maps and may
20 charge a reasonable copying fee.



1 (b) When residential real property lies adjacent to the
2 shoreline, the seller shall disclose all permitted and
3 unpermitted erosion control structures on the parcel, expiration
4 dates of any permitted structures, any notices of alleged
5 violation associated with the parcel, and any fines for expired
6 permits or unpermitted structures associated with the parcel.

7 (c) Beginning January 1, 2027, when real property contains
8 a wastewater system, the seller shall provide a wastewater
9 system disclosure form, to be developed by the department of
10 health and real estate commission, to the buyer, who shall
11 provide written acknowledgment of the wastewater system
12 disclosure form before the execution of a real estate purchase
13 contract.

14 Any person who violates this subsection shall be fined no
15 more than \$; provided that failure to provide the
16 wastewater system disclosure form to a buyer shall not be deemed
17 a violation of this subsection if the seller makes a good faith
18 examination of relevant department of health and county records
19 and mistakenly concludes that the real property does not contain
20 a wastewater system.



1 ~~[-(e)]~~ (d) When it is questionable whether residential real
2 property lies within any of the designated areas referred to in
3 subsection (a) due to the inherent ambiguity of boundary lines
4 drawn on maps of large scale, the ambiguity shall be construed
5 in favor of the seller; provided that a good faith effort has
6 been made to determine the applicability of subsection (a) to
7 the subject real property.

8 ~~[-(d)]~~ (e) Except as required under subsections (a) ~~[-(b)-~~
9 ~~and -(e)]~~ to (d) and section 508D-3.5, the seller shall have no
10 duty to examine any public record when preparing a disclosure
11 statement."

12 SECTION 2. No later than November 1, 2026, the department
13 of health and real estate commission shall develop a
14 standardized wastewater system disclosure form that:

15 (1) Informs a buyer of whether the residential real
16 property is served by a wastewater system such as a
17 cesspool, septic system, onsite wastewater treatment
18 works, or sewer;

19 (2) Informs a buyer of the location of the wastewater
20 system, if known; and



1 (3) Includes a statement in no less than fourteen-point
2 font as follows:

3 "PURSUANT TO SECTION 342D-72, HAWAII REVISED
4 STATUTES, ANY CESSPOOL THAT HAS NOT BEEN GRANTED AN
5 EXEMPTION BY THE DIRECTOR OF HEALTH IS REQUIRED TO BE
6 UPGRADED OR CONVERTED TO A DIRECTOR-APPROVED
7 WASTEWATER SYSTEM OR CONNECTED TO A SEWERAGE SYSTEM
8 BEFORE JANUARY 1, 2050."

9 SECTION 3. This Act does not affect rights and duties that
10 matured, penalties that were incurred, and proceedings that were
11 begun before its effective date.

12 SECTION 4. Statutory material to be repealed is bracketed
13 and stricken. New statutory material is underscored.

14 SECTION 5. This Act shall take effect on July 1, 3000.



Report Title:

Cesspools; Wastewater System Disclosure Form; Penalties;
Department of Health; Real Estate Commission

Description:

Beginning 1/1/2027, requires sellers to provide buyers with a wastewater system disclosure form before the execution of a real estate purchase contract. Requires the Department of Health and Real Estate Commission to develop a standardized wastewater system disclosure form by 11/1/2026. Establishes penalties. Effective 7/1/3000. (HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



A BILL FOR AN ACT

RELATING TO LICENSING.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The purpose of this Act is to allow a person to
2 provide an individual taxpayer identification number in lieu of
3 a social security number in the person's application for a
4 professional or vocational license within the department of
5 commerce and consumer affairs, given that the person satisfies
6 all other requirements to be licensed, is not violating any laws
7 regarding employment, and can show proof of continued residence
8 in the State.

9 SECTION 2. Section 436B-10, Hawaii Revised Statutes, is
10 amended to read as follows:

11 **"§436B-10 Application and requirements for licensure. (a)**

12 Application for a license shall be made on an application form
13 to be furnished by the licensing authority. An applicant shall
14 provide the following information on the application form:

- 15 (1) The applicant's legal name;
- 16 (2) Affirmation that the applicant is beyond the age of
17 majority;



- 1 (3) The applicant's current residence, business and
2 mailing addresses, and phone numbers;
- 3 (4) The applicant's social security number or individual
4 taxpayer identification number if the licensing
5 authority is authorized by federal law to require the
6 disclosure;
- 7 (5) The date and place of any conviction of a penal crime
8 directly related to the profession or vocation in
9 which the applicant is applying for licensure, unless
10 the conviction has been expunged or annulled, or is
11 otherwise precluded from consideration by section 831-
12 3.1;
- 13 ~~[(6) Proof that the applicant is a United States citizen, a~~
14 ~~United States national, or an alien authorized to work~~
15 ~~in the United States;~~
- 16 ~~-(7)]~~ (6) Disclosure of similar licensure in any state or
17 territory;
- 18 ~~-(8)]~~ (7) Disclosure of disciplinary action by any state or
19 territory against any license held by the applicant;
20 and



1 ~~[+9)]~~ (8) Any other information the licensing authority may
2 require to investigate the applicant's qualifications
3 for licensure.

4 Failure to provide the above information and pay the required
5 fees shall be grounds to deny the application for licensure.

6 (b) In addition to any other requirements provided by law,
7 all applicants shall ~~[be]~~:

8 (1) ~~[Beyond]~~ Be beyond the age of majority; ~~[and]~~

9 (2) ~~[A United States citizen, a United States national, or~~
10 ~~an alien authorized to work in the United States.]~~

11 Provide a social security number or individual
12 taxpayer identification number;

13 (3) Prove continued physical residence in the State; and

14 (4) Satisfy all other requirements to be licensed."

15 SECTION 3. Section 467-9.5, Hawaii Revised Statutes, is
16 amended by amending subsection (a) to read as follows:

17 "(a) No individual shall be eligible for the licensing
18 examination unless the individual:

19 (1) Is ~~[a United States citizen, a United States national,~~
20 ~~or an alien authorized to work in the United States;]~~



1 able to provide a social security number or individual
2 taxpayer identification number;

3 (2) Is of the age of majority;

4 (3) Has earned a high school diploma or its equivalent;

5 and

6 (4) Is applying for:

7 (A) The real estate salesperson examination and has
8 satisfactorily completed a commission-approved
9 prelicensing course for real estate salesperson
10 candidates, which includes real estate
11 principles, or its equivalent as determined by
12 the commission; or

13 (B) The real estate broker examination and:

14 (i) Holds a current, unencumbered Hawaii real
15 estate salesperson license or a current,
16 unencumbered real estate salesperson or
17 broker license in another state or in a
18 jurisdiction recognized by the Association
19 of Real Estate License Law Officials, with
20 an equivalent real estate licensing law as
21 determined by the commission;



- 1 (ii) Has satisfactorily completed a commission-
- 2 approved prelicensing course for real estate
- 3 broker candidates, or its equivalent as
- 4 determined by the commission; and
- 5 (iii) Has experience as a full-time Hawaii-
- 6 licensed real estate salesperson associated
- 7 with a Hawaii-licensed real estate broker
- 8 for at least three years of the five-year
- 9 period immediately prior to the submission
- 10 of the experience certification application
- 11 and has practical real estate salesperson
- 12 experience, as certified by the principal
- 13 broker, principal brokers, broker in charge,
- 14 or brokers in charge, as the case may be,
- 15 during the subject period. The candidate
- 16 shall secure commission approval of the
- 17 candidate's experience certification
- 18 application prior to the date of the
- 19 examination. Subject to commission
- 20 approval, a candidate may request a
- 21 determination of equivalency for the



1 experience requirement based on real estate
2 salesperson license experience or a current,
3 unencumbered real estate broker license in
4 another state, or in a jurisdiction
5 recognized by the Association of Real Estate
6 License Law Officials, with an equivalent
7 real estate licensing law as determined by
8 the commission."

9 SECTION 4. Statutory material to be repealed is bracketed
10 and stricken. New statutory material is underscored.

11 SECTION 5. This Act shall take effect upon its approval.

12

INTRODUCED BY:

A handwritten signature in black ink, appearing to be 'JL S', written over a horizontal line.

JAN 23 2026



H.B. NO. 1849

Report Title:

DCCA; Professional or Vocational Licensing; Citizenship;
Individual Tax Identification Numbers

Description:

Removes the barrier requiring applicants for professional or vocational licensing to be United States citizens, United States nationals, or persons with work visas. Allows applicants to provide individual tax identification numbers in lieu of social security numbers if all other requirements are met.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



THE SENATE
THIRTY-THIRD LEGISLATURE, 2026
STATE OF HAWAII

S.B. NO. 2433

JAN 22 2026

A BILL FOR AN ACT

RELATING TO CONDOMINIUMS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that there nearly two
2 hundred thousand condominium units in the State, the owners of
3 which directly bear the financial consequences of governance
4 decisions, including special assessments, maintenance fee
5 increases, deferred maintenance, and reserve underfunding.
6 Despite this, condominium unit owners are not consistently
7 included in advisory groups, task forces, or policy discussions
8 convened by the real estate commission or the department of
9 commerce and consumer affairs.

10 The legislature also finds that existing law, including
11 procedures authorized under chapter 92, Hawaii Revised Statutes,
12 permits the department to utilize hearings officers to assist
13 with condominium dispute resolution. While this framework is a
14 step forward, it does not address condominium unit owner
15 representation, consumer protection, or systemic issues related
16 to governance, transparency, and maintenance planning.



1 Accordingly, the purpose of this Act is to expressly
2 recognize condominium unit owners as stakeholders in statute and
3 require that they be included in state-level policy and
4 decision-making processes that affect their homes and financial
5 stability and authorize the condominium education trust fund to
6 be used to support condominium unit owner education.

7 SECTION 2. Section 514B-71, Hawaii Revised Statutes, is
8 amended to read as follows:

9 "**§514B-71 Condominium education trust fund.** (a) The
10 commission shall establish a condominium education trust fund
11 that the commission shall use for educational purposes.

12 Educational purposes shall include financing or promoting:

13 (1) Education and research in the field of condominium
14 management, condominium project registration, and real
15 estate, for the benefit of the public and those
16 required to be registered under this chapter;

17 (2) The improvement and more efficient administration of
18 associations;

19 (3) Expeditious and inexpensive procedures for resolving
20 association disputes;



1 (4) Support for mediation of condominium related disputes;
2 [and]

3 (5) Support for voluntary binding arbitration between
4 parties in condominium related disputes, pursuant to
5 section 514B-162.5[-]; and

6 (6) Education resources for condominium unit owners as
7 primary stakeholders in condominium governance,
8 including programs designed to improve owner
9 understanding of association operations, reserve
10 requirements, financial obligations, and governance
11 rights.

12 (b) The commission shall use all moneys in the condominium
13 education trust fund for purposes consistent with subsection

14 (a). Any law to the contrary notwithstanding, the commission
15 may make a finding that a fee adjustment is appropriate and
16 adjust the fees paid by associations to regulate the fund
17 balance to an appropriate level to maintain a reasonable
18 relation between the fees generated and the cost of services
19 rendered by the condominium education trust fund. For the
20 purposes of finding that a fee adjustment is appropriate in
21 order to maintain a reasonable relation between the fees



1 generated and the cost of services rendered by the fund, the
2 commission's review shall include the following:

- 3 (1) Frequency and timing of anticipated revenue to the
4 fund;
- 5 (2) Identification of a reserve amount based on
6 unanticipated revenue reductions and historical
7 expenditures;
- 8 (3) Anticipated expenses paid, including recovery payouts
9 during a biennial budget cycle;
- 10 (4) Unanticipated natural disasters or catastrophic
11 weather events that may increase fund payments; and
- 12 (5) Any statutory adjustments to fund payout amounts.

13 The balance of the fund shall not exceed a sum determined by the
14 commission. The sum shall be determined by the commission
15 biennially.

16 (c) The commission shall adopt rules to ensure that
17 condominium unit owners are recognized and included as
18 stakeholders in all educational programs, consultations,
19 advisory groups, task forces, and policy development activities
20 funded in whole or in part by the condominium education trust
21 fund."



1 SECTION 3. Section 514B-72, Hawaii Revised Statutes, is
2 amended to read as follows:

3 **"§514B-72 Condominium education trust fund; payments by**
4 **associations and developers.** (a) Each project or association
5 with more than five units shall pay to the department of
6 commerce and consumer affairs:

7 (1) A condominium education trust fund fee within one year
8 after the recordation of the purchase of the first
9 unit or within thirty days of the association's first
10 meeting, and thereafter, on or before June 30 of every
11 odd-numbered year, as prescribed by rules adopted
12 pursuant to chapter 91; and

13 (2) Beginning with the July 1, 2015, biennium
14 registration, an additional annual condominium
15 education trust fund fee in an amount equal to the
16 product of \$1.50 times the number of condominium units
17 included in the registered project or association to
18 be dedicated to supporting mediation or voluntary
19 binding arbitration of condominium related disputes.
20 The additional condominium education trust fund fee
21 shall total \$3 per unit until the commission adopts



1 rules pursuant to chapter 91. On June 30 of every
2 odd-numbered year, any unexpended additional amounts
3 paid into the condominium education trust fund and
4 initially dedicated to supporting mediation or
5 voluntary binding arbitration of condominium related
6 disputes, as required by this paragraph, shall be used
7 for educational purposes as provided in section
8 514B-71(a)(1), (2), and (3).

9 (b) Each developer shall pay to the department of commerce
10 and consumer affairs the condominium education trust fund fee
11 for each unit in the project, as prescribed by rules adopted by
12 the director of commerce and consumer affairs pursuant to
13 chapter 91. The project shall not be registered and no
14 effective date for a developer's public report shall be issued
15 until the payment has been made.

16 (c) Payments of any fees required under this section shall
17 be due on or before the registration due date and shall be
18 nonrefundable. Failure to pay the required fee by the due date
19 shall result in a penalty assessment of ten per cent of the
20 amount due and the association shall not have standing to bring
21 any action to collect or to foreclose any lien for common



1 expenses or other assessments in any court of this State until
2 the amount due, including any penalty, is paid. Failure of an
3 association to pay a fee required under this section shall not
4 impair the validity of any claim of the association for common
5 expenses or other assessments, or prevent the association from
6 defending any action in any court of this State.

7 (d) The department of commerce and consumer affairs shall
8 allocate the fees collected under this section to the
9 condominium education trust fund established pursuant to section
10 514B-71. The fees collected pursuant to this section shall be
11 administratively and fiscally managed together as one
12 condominium education trust fund established by section 514B-71.

13 (e) The real estate commission shall adopt rules defining
14 the term "stakeholder" for purposes of condominium governance
15 and as used in this section and section 514B-71. The criteria
16 shall include condominium unit owners as stakeholders whose
17 interests shall be considered in commission programs and
18 activities funded in whole or in part by the condominium
19 education trust fund.

20 (f) The real estate commission shall ensure that
21 condominium unit owners are represented in any advisory



1 committee, stakeholder group, or task force convened for the
2 purpose of condominium law review, policy development, education
3 program design, rulemaking, dispute resolution evaluation, or
4 any project funded in whole or in part by the condominium
5 education trust fund."

6 SECTION 4. Statutory material to be repealed is bracketed
7 and stricken. New statutory material is underscored.

8 SECTION 5. This Act shall take effect upon its approval.

9

INTRODUCED BY: Carol Johnson



S.B. NO. 2433

Report Title:

Real Estate Commission; Condominiums; Unit Owners; Governance; Stakeholders; Definition; Education; Condominium Education Trust Fund; Rules

Description:

Requires the Real Estate Commission to adopt rules to recognize and define condominium unit owners as stakeholders. Requires the Real Estate Commission to involve condominium unit owners in consultations and activities funded by the Condominium Education Trust Fund.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



JAN 23 2026

A BILL FOR AN ACT

RELATING TO REAL ESTATE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 467, Hawaii Revised Statutes, is
2 amended by adding a new section to be appropriately designated
3 and to read as follows:

4 "§467-A Exclusive sale prohibited. (a) No real estate
5 broker shall list or offer the sale or lease of any residential
6 real estate to a limited or exclusive group of prospective
7 buyers, real estate brokers, real estate salespersons, or any
8 combination thereof, unless the real estate is concurrently
9 offered to the general public and all other real estate brokers
10 and real estate salespersons, except as reasonably necessary to
11 protect the health or safety of the owner or occupant.

12 (b) A violation of this section shall be an unfair or
13 deceptive act or practice in the conduct of trade or commerce
14 pursuant to section 480-2 and subject to the penalties under
15 chapter 480."

16 SECTION 2. Section 467-14, Hawaii Revised Statutes, is
17 amended to read as follows:



1 **"§467-14 Revocation, suspension, and fine.** In addition to
2 any other actions authorized by law, the commission may revoke
3 any license issued under this chapter, suspend the right of the
4 licensee to use the license, fine any person holding a license,
5 registration, or certificate issued under this chapter, or
6 terminate any registration or certificate issued under this
7 chapter, for any cause authorized by law, including but not
8 limited to the following:

- 9 (1) Making any misrepresentation concerning any real
10 estate transaction;
- 11 (2) Making any false promises concerning any real estate
12 transaction of a character likely to mislead another;
- 13 (3) Pursuing a continued and flagrant course of
14 misrepresentation, or making of false promises through
15 advertising or otherwise;
- 16 (4) Without first having obtained the written consent to
17 do so of both parties involved in any real estate
18 transaction, acting for both the parties in connection
19 with the transaction, or collecting or attempting to
20 collect commissions or other compensation for the
21 licensee's services from both of the parties;



- 1 (5) When the licensee, being a real estate salesperson,
2 accepts any commission or other compensation for the
3 performance of any of the acts enumerated in the
4 definition set forth in section 467-1 of real estate
5 salesperson from any person other than the real estate
6 salesperson's employer or the real estate broker with
7 whom the real estate salesperson associates or, being
8 a real estate broker or salesperson, compensates one
9 not licensed under this chapter to perform any such
10 act;
- 11 (6) When the licensee, being a real estate salesperson,
12 acts or attempts to act as a real estate broker or
13 represents, or attempts to represent, any real estate
14 broker other than the real estate salesperson's
15 employer or the real estate broker with whom the real
16 estate salesperson is associated;
- 17 (7) Failing, within a reasonable time, to account for any
18 moneys belonging to others that may be in the
19 possession or under the control of the licensee;
- 20 (8) Any other conduct constituting fraudulent or dishonest
21 dealings;



- 1 (9) When the licensee, being a partnership, permits any
2 member of the partnership who does not hold a real
3 estate broker's license to actively participate in the
4 real estate brokerage business thereof or permits any
5 employee thereof who does not hold a real estate
6 salesperson's license to act as a real estate
7 salesperson therefor;
- 8 (10) When the licensee, being a corporation, permits any
9 officer or employee of the corporation who does not
10 hold a real estate broker's license to have the direct
11 management of the real estate brokerage business
12 thereof or permits any officer or employee thereof who
13 does not hold a real estate salesperson's license to
14 act as a real estate salesperson therefor;
- 15 (11) When the licensee, being a real estate salesperson,
16 fails to file with the commission a written statement
17 setting forth the name of the real estate broker by
18 whom the licensee is employed or with whom the
19 licensee is associated;



1 (12) When the licensee fails to obtain on the contract
2 between the parties to the real estate transaction
3 confirmation of who the real estate broker represents;

4 (13) Violating this chapter; chapter 484, 514B, 514E, or
5 515; section 516-71; or the rules adopted pursuant
6 thereto;

7 (14) Splitting fees with or otherwise compensating others
8 not licensed hereunder for referring business;
9 provided that notwithstanding paragraph (5), a real
10 estate broker may pay a commission to:

11 (A) A licensed real estate broker of another state,
12 territory, or possession of the United States if
13 that real estate broker does not conduct in this
14 State any of the negotiations for which a
15 commission is paid;

16 (B) A real estate broker lawfully engaged in real
17 estate brokerage activity under the laws of a
18 foreign country if that real estate broker does
19 not conduct in this State any of the negotiations
20 for which a commission is paid; or



- 1 (C) A travel agency that in the course of business as
2 a travel agency or sales representative, arranges
3 for compensation the rental of a transient
4 vacation rental; provided that for purposes of
5 this paragraph, "travel agency" means any person
6 that, for compensation or other consideration,
7 acts or attempts to act as an intermediary
8 between a person seeking to purchase travel
9 services and any person seeking to sell travel
10 services, including an air or ocean carrier;
- 11 (15) Commingling the money or other property of the
12 licensee's principal with the licensee's own;
- 13 (16) Converting other people's moneys to the licensee's own
14 use;
- 15 (17) The licensee is adjudicated insane or incompetent;
- 16 (18) Failing to ascertain and disclose all material facts
17 concerning every property for which the licensee
18 accepts the agency, so that the licensee may fulfill
19 the licensee's obligation to avoid error,
20 misrepresentation, or concealment of material facts;
21 provided that for the purposes of this paragraph, the



1 fact that an occupant has AIDS or AIDS Related Complex
2 (ARC) or has been tested for HIV (human
3 immunodeficiency virus) infection shall not be
4 considered a material fact;

5 (19) When the licensee obtains or causes to be obtained,
6 directly or indirectly, any licensing examination or
7 licensing examination question for the purpose of
8 disseminating the information to future takers of the
9 examination for the benefit or gain of the licensee;

10 (20) Failure to maintain a reputation for or record of
11 competency, honesty, truthfulness, financial
12 integrity, and fair dealing;

13 (21) Acquiring an ownership interest, directly or
14 indirectly, or by means of a subsidiary or affiliate,
15 in any distressed property that is listed with the
16 licensee or within three hundred sixty-five days after
17 the licensee's listing agreement for the distressed
18 property has expired or is terminated; [~~or~~]

19 (22) When the licensee, being a real estate broker or a
20 real estate salesperson, acting on behalf of a seller
21 or purchaser of real estate, acts in a manner that



1 prohibits a prospective purchaser or prospective
2 seller of real estate from being able to retain the
3 services of a real estate broker or real estate
4 salesperson[-]; or

5 (23) Listing or offering the sale or lease of any
6 residential real estate to a limited or exclusive
7 group of prospective buyers, real estate brokers, or
8 real estate salespersons, in violation of section
9 467-A.

10 For the purposes of paragraphs (1) and (18), the real
11 estate commission shall consider whether the licensee relied in
12 good faith on information provided by other persons or third
13 parties.

14 As used in this section, "distressed property" has the same
15 meaning as set forth in section 480E-2.

16 Disciplinary action may be taken by the commission whether
17 the licensee is acting as a real estate broker, or real estate
18 salesperson, or on the licensee's own behalf."

19 SECTION 3. This Act does not affect rights and duties that
20 matured, penalties that were incurred, and proceedings that were
21 begun before its effective date.

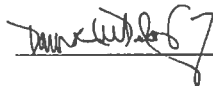


1 SECTION 4. In codifying the new sections added by section
2 1 of this Act, the revisor of statutes shall substitute
3 appropriate section numbers for the letters used in designating
4 the new sections in this Act.

5 SECTION 5. Statutory material to be repealed is bracketed
6 and stricken. New statutory material is underscored.

7 SECTION 6. This Act shall take effect upon its approval.

8

INTRODUCED BY: 



S.B. NO. 2806

Report Title:

Real Estate; Real Estate Brokers; Public Sale; Exclusive; Unfair Practices

Description:

Prohibits real estate brokers from listing or offering the sale or lease of residential real estate to a limited or exclusive group of prospective buyers, real estate brokers, or real estate salespersons, with limited exceptions. Deems the practice an unfair or deceptive trade or practice subject to penalties and grounds for discipline.

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JAN 23 2026

A BILL FOR AN ACT

RELATING TO CONDOMINIUMS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that a significant
2 portion of the State's housing stock are units in
3 association-governed condominiums. The number of individuals
4 living in units governed by condominium associations has risen
5 steadily for over sixty years and is expected to increase
6 because it is one of the more affordable means of home
7 ownership.

8 The legislature also finds that reports published by the
9 department of commerce and consumer affairs in the Hawaii
10 Condominium Bulletin regarding mediation cases subsidized by the
11 condominium education trust fund show that most of the disputes
12 were related to interpretation of an association's governing
13 documents. Reports in the Hawaii Condominium Bulletin also show
14 that one of the more frequent statutory violations by managing
15 agents is the failure to comply with section 514B-154.5(c),
16 Hawaii Revised Statutes, which requires certain association



1 documents to be submitted to owners within thirty days of an
2 owner's written request.

3 The legislature further finds that the real estate
4 commission's annual reports reiterate the commission's long-
5 range goal of providing associations with a central depository
6 for all governing documents on its website.

7 The legislature further finds that the "Five States'
8 Approaches to Aspects of Condominium Law" study, as required by
9 Act 43, Session Laws of Hawaii 2024, and completed by the
10 legislative reference bureau in November 2025, found that there
11 was near-universal support for use of online portals to provide
12 access to association documents.

13 The legislature further finds that it is in the best
14 interests of residents of the State to require condominium
15 associations to file timely registrations with the State
16 containing certain information and documents, to be published by
17 the State in a publicly accessible online database. The
18 database would facilitate transparency, as well as resident
19 awareness and access to important information and documents
20 regarding community associations that are necessary for
21 association governance. The database would also alleviate the



S.B. NO. 2838

1 workload of the real estate commission, lower the burden of
2 condominium disputes on mediation agencies and the courts, and
3 reduce costs for condominium associations and unit owners.

4 Accordingly, the purpose of this Act is to:

- 5 (1) Require the department of commerce and consumer
6 affairs to establish a publicly accessible online
7 portal to include certain condominium association
8 information and documents;
- 9 (2) Impose an additional condominium education trust fund
10 fee for biennial condominium registrations to fund the
11 establishment of the online portal for condominium
12 association information and documents;
- 13 (3) Require certain association information and documents
14 to be provided to the real estate commission for
15 publication on the online portal for condominium
16 association information and documents;
- 17 (4) Require condominium associations to maintain records
18 of the information and documents provided to the real
19 estate commission for publication on the online portal
20 and to make those records available to a unit owner
21 upon request;



1 (5) Authorize unit owners to recover reasonable attorneys'
2 fees and costs if they prevail in enforcement actions
3 against a condominium association that fails to make
4 documents available upon request within a specified
5 timeframe;

6 (6) Enable a managing agent to dispose of certain
7 association records after a specified timeframe; and

8 (7) Substitute certain requirements for written affidavits
9 with requirements for written certifications in
10 relation to access to certain association documents.

11 SECTION 2. Section 514B-52, Hawaii Revised Statutes, is
12 amended by amending subsection (a) to read as follows:

13 "(a) An application for registration of a project shall:

14 (1) Be accompanied by nonrefundable fees as provided in
15 rules adopted by the director of commerce and consumer
16 affairs pursuant to chapter 91; and

17 (2) Contain the documents and information concerning the
18 project and the condominium property regime as
19 required by sections 514B-54, 514B-83, [~~and~~] 514B-84,
20 514B-103, 514B-153, 514B-154, and 514B-154.5, as



1 applicable, and as otherwise may be specified by the
2 commission."

3 SECTION 3. Section 514B-72, Hawaii Revised Statutes, is
4 amended by amending subsection (a) to read as follows:

5 "(a) Each project or association with more than five units
6 shall pay to the department of commerce and consumer affairs:

7 (1) A condominium education trust fund fee within one year
8 after the recordation of the purchase of the first
9 unit or within thirty days of the association's first
10 meeting, and thereafter, on or before June 30 of every
11 odd-numbered year, as prescribed by rules adopted
12 pursuant to chapter 91; [~~and~~]

13 (2) Beginning with the July 1, 2015, biennium
14 registration, an additional annual condominium
15 education trust fund fee in an amount equal to the
16 product of \$1.50 times the number of condominium units
17 included in the registered project or association to
18 be dedicated to supporting mediation or voluntary
19 binding arbitration of condominium related disputes.
20 The additional condominium education trust fund fee



1 shall total \$3 per unit until the commission adopts
2 rules pursuant to chapter 91[-]; and
3 (3) Beginning with the July 1, 2027 biennium registration,
4 an additional annual condominium education trust fund
5 fee in an amount equal to the product of \$1.00 times
6 the number of condominium units included in the
7 registered project or association to be dedicated to
8 establishment of the online portal for condominium
9 association information and documents. The additional
10 condominium education trust fund fee shall total \$2.00
11 per unit until the commission adopts rules pursuant to
12 chapter 91.

13 On June 30 of every odd-numbered year, any unexpended
14 additional amounts paid into the condominium education trust
15 fund and initially dedicated to supporting mediation or
16 voluntary binding arbitration of condominium related disputes,
17 as required by this paragraph, shall be used for educational
18 purposes as provided in section 514B-71(a)(1), (2), and (3)."

19 SECTION 4. Section 514B-103, Hawaii Revised Statutes, is
20 amended by amending subsection (a) to read as follows:



1 "(a) Each project or association having more than five
2 units shall:

3 (1) Secure and maintain a fidelity bond in an amount for
4 the coverage and terms as required by section
5 514B-143(a)(3). An association shall act promptly and
6 diligently to recover from the fidelity bond required
7 by this section. An association that is unable to
8 obtain a fidelity bond may seek approval for an
9 exemption, a deductible, or a bond alternative from
10 the commission. Current evidence of a fidelity bond
11 includes a certification statement from an insurance
12 company registered with the department of commerce and
13 consumer affairs certifying that the bond is in effect
14 and meets the requirement of this section and the
15 rules adopted by the commission;

16 (2) Register with the commission through approval of a
17 completed registration application, payment of fees,
18 and submission of any other additional information set
19 forth by the commission. The registration shall be
20 for a biennial period with termination on June 30 of
21 each odd-numbered year. The commission shall



1 prescribe a deadline date prior to the termination
2 date for the submission of a completed reregistration
3 application, payment of fees, and any other additional
4 information set forth by the commission. Any project
5 or association that has not met the submission
6 requirements by the deadline date shall be considered
7 a new applicant for registration and be subject to
8 initial registration requirements. Any new project or
9 association shall register within thirty days of the
10 association's first meeting. If the association has
11 not held its first meeting and it is at least one year
12 after the recordation of the purchase of the first
13 unit in the project, the developer or developer's
14 affiliate or the managing agent shall register on
15 behalf of the association and shall comply with this
16 section, except for the fidelity bond requirement for
17 associations required by section [†]514B-143(a)(3)[†].
18 The public information required to be submitted on any
19 completed application form shall include but not be
20 limited to ~~[evidence of and information on fidelity~~
21 ~~bond coverage, names and positions of the officers of~~



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1 ~~the association, the name of the association's~~
2 ~~managing agent, if any, the street and the postal~~
3 ~~address of the condominium, and the name and current~~
4 ~~mailing address of a designated officer of the~~
5 ~~association where the officer can be contacted~~
6 ~~directly,];~~

7 (A) Evidence of and information on fidelity bond
8 coverage;

9 (B) Names and positions of the officers of the
10 association;

11 (C) The name and contact information of the
12 association's managing agent, if any;

13 (D) The name and contact information of an emergency
14 contact for the association that is not the
15 managing agent;

16 (E) The street and postal address of the project;

17 (F) An accurate copy of:

18 (i) The articles of incorporation, if any,
19 declaration, bylaws, and amendments thereto;

20 (ii) The regulations, resolutions, and house
21 rules, if any;



- 1 (iii) Master lease, if any;
- 2 (iv) A sample original conveyance document;
- 3 (v) All public reports and any amendments
- 4 thereto;
- 5 (vi) All contracts, leases, or other agreements
- 6 entered into by the board to which the
- 7 association is a party or under which the
- 8 association or unit owners have obligations
- 9 or liabilities;
- 10 (vii) Minutes of all meetings of the association,
- 11 pursuant to sections 514B-122 and 514B-126
- 12 for the immediately preceding twelve months;
- 13 (viii) All policies of insurance of the
- 14 association, including current policies and
- 15 policies for the immediately preceding ten
- 16 years;
- 17 (ix) The most recent reserve study;
- 18 (x) A list of the association's planned capital
- 19 expenditures, if any, from the date of
- 20 registration through June 30 of the
- 21 following year;



- 1 (xi) The association's most recent audited
- 2 financial statement;
- 3 (xii) The association's most recently adopted
- 4 budget with any monthly or recurring
- 5 association fees and any applicable current
- 6 or approved special assessments specifically
- 7 outlined; and
- 8 (xiii) All reports issued within the preceding ten
- 9 years on the structural status of each
- 10 property owned, operated, or governed by the
- 11 project or association; and
- 12 (G) A description of the location of all building
- 13 permits for work in the common elements of the
- 14 project or association, which shall be posted
- 15 during construction;
- 16 (3) Pay a nonrefundable application fee and, upon
- 17 approval, an initial registration fee, a
- 18 reregistration fee upon reregistration and the
- 19 condominium education trust fund fee, as provided in
- 20 rules adopted by the director of commerce and consumer
- 21 affairs pursuant to chapter 91;



- 1 (4) Register or reregister and pay the required fees by
2 the due date. Failure to register or reregister or
3 pay the required fees by the due date shall result in
4 the assessment of a penalty equal to the amount of the
5 registration or reregistration fee; and
- 6 (5) Report promptly in writing to the commission any
7 changes to the information contained on the
8 registration or reregistration application or any
9 other documents required by the commission. Failure
10 to do so may result in termination of registration and
11 subject the project or the association to initial
12 registration requirements."

13 SECTION 5. Section 514B-153, Hawaii Revised Statutes, is
14 amended to read as follows:

15 **"§514B-153 Association records; records to be maintained.**

16 (a) An accurate copy of [~~the declaration, bylaws, house rules,~~
17 ~~if any, master lease, if any, a sample original conveyance~~
18 ~~document, all public reports and any amendments thereto,~~] all
19 documents listed in section 514B-103(a)(2)(F) shall be kept at
20 the managing agent's office[-], a convenient location at the
21 project, or a location designated by the board; provided that



1 the minutes shall be for all meetings of the association and its
2 board and not limited to the meetings in the immediately
3 preceding twelve months.

4 (b) The managing agent or board shall keep detailed,
5 accurate records in chronological order, of the receipts and
6 expenditures affecting the common elements, specifying and
7 itemizing the maintenance and repair expenses of the common
8 elements and any other expenses incurred. The managing agent or
9 board shall also keep monthly statements indicating the total
10 current delinquent dollar amount of any unpaid assessments for
11 common expenses.

12 (c) Subject to section 514B-152, all records and the
13 vouchers authorizing the payments and statements shall be kept
14 and maintained at the address of the project, or elsewhere
15 within the State as determined by the board.

16 (d) The developer or affiliate of the developer, board,
17 and managing agent shall ensure that there is a written contract
18 for managing the operation of the property, expressing the
19 agreements of all parties, including but not limited to
20 financial and accounting obligations, services provided, and any
21 compensation arrangements, including any subsequent amendments.



1 Copies of the executed contract and any amendments shall be
2 provided to all parties to the contract.

3 (e) The department of commerce and consumer affairs shall
4 maintain a searchable database containing the registration
5 information and attached documents of each association
6 registered with the commission pursuant to section 514B-52. The
7 database shall be publicly accessible on the department of
8 commerce and consumer affairs' website.

9 ~~[(e)]~~ (f) The managing agent, resident manager, or board
10 shall keep an accurate and current list of members of the
11 association and their current addresses, and the names and
12 addresses of the vendees under an agreement of sale, if any.
13 The list shall be maintained at a place designated by the board,
14 and a copy shall be available, at cost, to any member of the
15 association as provided in the declaration or bylaws or rules
16 and regulations or, in any case, to any member who furnishes to
17 the managing agent or resident manager or the board a ~~[duly~~
18 ~~executed and acknowledged affidavit]~~ written certification
19 stating that the list:

20 (1) Will be used by the owner personally and only for the
21 purpose of soliciting votes or proxies or providing



1 information to other owners with respect to
2 association matters; and

3 (2) Shall not be used by the owner or furnished to anyone
4 else for any other purpose.

5 A board may prohibit commercial solicitations.

6 Where the condominium project or any units within the
7 project are subject to a time share plan under chapter 514E, the
8 association shall only be required to maintain in its records
9 the name and address of the time share association as the
10 representative agent for the individual time share owners unless
11 the association receives a request by a time share owner to
12 maintain in its records the name and address of the time share
13 owner.

14 [~~(f)~~] (g) The managing agent or resident manager shall not
15 use or distribute any membership list, including for commercial
16 or political purposes, without the prior written consent of the
17 board.

18 [~~(g)~~] (h) All membership lists are the property of the
19 association and any membership lists contained in the managing
20 agent's or resident manager's records are subject to subsections
21 [~~(e)~~] (f) and [~~(f)~~], (g), and this subsection. A managing



1 agent, resident manager, or board may not use the information
2 contained in the lists to create any separate list for the
3 purpose of evading this section.

4 ~~[(h)]~~ (i) Subsections ~~[(f)]~~ (g) and ~~[(g)]~~ (h) shall not
5 apply to any time share plan regulated under chapter 514E."

6 SECTION 6. Section 514B-154, Hawaii Revised Statutes, is
7 amended as follows:

8 1. By amending subsections (a) through (f) to read:

9 "(a) ~~[The association's most current financial statement~~
10 ~~shall be provided to any interested unit owner at no cost or on~~
11 ~~twenty-four hour loan, at a convenient location designated by~~
12 ~~the board. The meeting minutes of the board of directors, once~~
13 ~~approved, for the current and prior year shall either:]~~ Any unit
14 owner shall have the right to inspect, examine, and make copies
15 of the records required to be maintained by section 514B-153, in
16 person or by authorized agent, at any reasonable time, at the
17 association's principal office or with the board or managing
18 agent. To exercise this right, a unit owner shall submit a
19 written request to the board or managing agent, stating the
20 records sought to be inspected, examined, or copied. Failure of
21 a board or managing agent to make available all records



1 requested within ten business days of receipt of the owner's
2 written request shall be deemed a denial. Any unit owner who
3 prevails in an enforcement action to compel inspection,
4 examination, or copying of the records required to be maintained
5 by section 514B-153 shall be entitled to recover reasonable
6 attorneys' fees and costs from the association. These documents
7 shall:

- 8 (1) Be available for examination by apartment owners at no
9 cost or on twenty-four-hour loan at a convenient
10 location at the project, to be determined by the board
11 of directors; [~~or~~]
- 12 (2) Be transmitted to any apartment owner or the owner's
13 authorized representative making a request [~~for the~~
14 ~~minutes~~], by the board of directors, the managing
15 agent, or the association's representative [~~, within~~
16 ~~fifteen days of receipt of the request~~]; provided that
17 the [~~minutes~~] documents shall be transmitted by mail,
18 electronic mail transmission, or facsimile, by the
19 means indicated by the owner, if the owner indicated a
20 preference at the time of the request; [~~and~~] provided
21 further that the owner shall pay a reasonable fee for



1 administrative costs associated with handling the
2 request[-]; or

3 (3) Be available on the department of commerce and
4 consumer affairs' online portal for registered
5 condominium associations.

6 Costs incurred by apartment owners pursuant to this subsection
7 shall be subject to section 514B-105(d).

8 (b) Financial statements, general ledgers, the accounts
9 receivable ledger, accounts payable ledgers, check ledgers,
10 insurance policies, contracts, and invoices of the association
11 for the duration those records are kept by the association and
12 delinquencies of ninety days or more shall be available for
13 examination by unit owners at convenient hours at a place
14 designated by the board; provided that:

15 (1) The board may require owners to furnish to the
16 association a [~~duly executed and acknowledged~~
17 ~~affidavit~~] written certification stating that the
18 information is requested in good faith [~~for the~~
19 ~~protection of the interests of the association, its~~
20 ~~members, or both,~~] and will not be used by the unit



1 owner for any commercial purpose or any purpose that
2 does not relate to the association; and

3 (2) Owners shall pay for reasonable administrative costs
4 in excess of [~~eight~~] twenty hours per year.

5 Copies of these items shall be provided to any owner upon
6 the owner's request; provided that the owner pays a reasonable
7 fee for duplication, postage, stationery, and other
8 administrative costs associated with handling the request.

9 (c) After any association meeting, and not earlier, unit
10 owners shall be permitted to examine proxies, tally sheets,
11 ballots, owners' check-in lists, and the certificate of
12 election; provided that:

13 (1) Owners shall make a request to examine the documents
14 within thirty days after the association meeting;

15 (2) The board may require owners to furnish to the
16 association a [~~duly executed and acknowledged~~
17 affidavit] written certification stating that the
18 information is requested in good faith for the
19 protection of the interest of the association or its
20 members or both; and



1 (3) Owners shall pay for administrative costs in excess of
2 [~~eight~~] twenty hours per year.

3 The documents may be destroyed ninety days after the
4 association meeting; provided that in the event of a contested
5 election, the documents shall be retained until the contested
6 election is resolved. Copies of tally sheets, owners' check-in
7 lists, and the certificates of election from the most recent
8 association meeting shall be provided to any owner upon the
9 owner's request; provided that the owner pays a reasonable fee
10 for duplicating, postage, stationery, and other administrative
11 costs associated with handling the request.

12 (d) The managing agent shall provide copies of association
13 records maintained pursuant to this section and sections
14 514B-103, 514B-152, and 514B-153 to owners, prospective
15 purchasers and their prospective agents during normal business
16 hours, upon payment to the managing agent of a reasonable charge
17 to defray any administrative or duplicating costs. If the
18 project is not managed by a managing agent, the foregoing
19 requirements shall be undertaken by a person or entity, if any,
20 employed by the association, to whom this function is delegated.



1 (e) [~~Prior to the organization of the association, any~~]
2 Any unit owner shall be entitled to inspect as well as receive a
3 copy of the management contract from the entity that manages the
4 operation of the property.

5 (f) Owners may file a written request with the board to
6 examine other documents. The board shall give written
7 authorization or written refusal with an explanation of the
8 refusal within [~~thirty calendar~~] ten business days of receipt of
9 the request."

10 2. By amending subsection (h) to read:

11 "(h) A managing agent retained by one or more associations
12 may dispose of the records of any association [~~which~~] that are
13 more than [~~five~~] ten years old, except for tax records, which
14 [~~shall~~] may be [~~kept for~~] disposed of after seven years, without
15 liability if the managing agent first provides the board of the
16 association affected with written notice of the managing agent's
17 intent to dispose of the records if not retrieved by the board
18 within sixty days, which notice shall include an itemized list
19 of the records proposed to be disposed."

20 3. By amending subsection (j) to read:



1 "(j) Any fee charged to a member to obtain printed copies
2 of association records under this section shall be reasonable;
3 provided that a reasonable fee shall include administrative and
4 duplicating costs and shall not exceed \$1 per printed page, or
5 portion thereof, except the fee for pages exceeding eight and
6 one-half inches by fourteen inches may exceed \$1 per printed
7 page."

8 SECTION 7. Section 514B-154.2, Hawaii Revised Statutes, is
9 amended by amending subsection (b) to read as follows:

10 "(b) For the purposes of this section, "governing
11 documents" means the declaration; bylaws; covenants, conditions,
12 and restrictions; [~~and~~] house rules[-]; and any amendments
13 thereto."

14 SECTION 8. Section 514B-154.5, Hawaii Revised Statutes, is
15 amended to read as follows:

16 "**§514B-154.5 Association documents to be provided.** (a)
17 Notwithstanding any other provision in the declaration, bylaws,
18 or house rules, if any, the following documents, records, and
19 information, whether maintained, kept, or required to be
20 provided pursuant to this section or section 514B-103, 514B-152,
21 514B-153, or 514B-154, shall be made available to any unit owner



1 and the owner's authorized agents by the managing agent,
2 resident manager, board through a board member, or the
3 association's representative:

4 (1) All financial and other records sufficiently detailed
5 in order to comply with requests for information and
6 disclosures related to the resale of units;

7 (2) ~~[An accurate copy of the declaration, bylaws, house~~
8 ~~rules, if any, master lease, if any, a sample original~~
9 ~~conveyance document, and all public reports and any~~
10 ~~amendments thereto,] All records required to be~~
11 maintained pursuant to section 514B-153(a);

12 (3) Detailed, accurate records in chronological order of
13 the receipts and expenditures affecting the common
14 elements, specifying and itemizing the maintenance and
15 repair expenses of the common elements and any other
16 expenses incurred and monthly statements indicating
17 the total current delinquent dollar amount of any
18 unpaid assessments for common expenses;

19 (4) All records and the vouchers authorizing the payments
20 and statements kept and maintained at the address of



1 the project, or elsewhere within the State as
2 determined by the board, subject to section 514B-152;

3 (5) All signed and executed agreements for managing the
4 operation of the property, expressing the agreement of
5 all parties, including but not limited to financial
6 and accounting obligations, services provided, and any
7 compensation arrangements, including any subsequent
8 amendments;

9 (6) An accurate and current list of members of the
10 condominium association and the members' current
11 addresses and the names and addresses of the vendees
12 under an agreement of sale, if any. A copy of the
13 list shall be available, at cost, to any unit owner or
14 owner's authorized agent who furnishes to the managing
15 agent, resident manager, or the board a [~~duly executed~~
16 ~~and acknowledged affidavit~~] written certification
17 stating that the list:

18 (A) Shall be used by the unit owner or owner's
19 authorized agent personally and only for the
20 purpose of soliciting votes or proxies or for



1 providing information to other unit owners with
2 respect to association matters; and

3 (B) Shall not be used by the unit owner or owner's
4 authorized agent or furnished to anyone else for
5 any other purpose;

6 (7) The association's most current financial statement, at
7 no cost or on twenty-four-hour loan, at a convenient
8 location designated by the board;

9 ~~-(8) Meeting minutes of the association, pursuant to
10 section 514B-122;~~

11 ~~-(9) Meeting minutes of the board, pursuant to section
12 514B-126, which shall be:~~

13 ~~-(A) Available for examination by unit owners or
14 owners' authorized agents at no cost or on
15 twenty-four hour loan at a convenient location at
16 the project, to be determined by the board; or~~

17 ~~-(B) Transmitted to any unit owner or owner's
18 authorized agent making a request for the minutes
19 within fifteen days of receipt of the request by
20 the owner or owner's authorized agent; provided
21 that:~~



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1 ~~(i) The minutes shall be transmitted by mail,~~
2 ~~electronic mail transmission, or facsimile,~~
3 ~~by the means indicated by the owner or~~
4 ~~owner's authorized agent, if the owner or~~
5 ~~owner's authorized agent indicated a~~
6 ~~preference at the time of the request; and~~

7 ~~(ii) The owner or owner's authorized agent shall~~
8 ~~pay a reasonable fee for administrative~~
9 ~~costs associated with handling the request,~~
10 ~~subject to section 514B-105(d);~~

11 ~~(10)]~~ (8) Financial statements, general ledgers, the
12 accounts receivable ledger, accounts payable ledgers,
13 check ledgers, insurance policies, contracts, and
14 invoices of the association for the duration those
15 records are kept by the association, and any documents
16 regarding delinquencies of ninety days or more shall
17 be available for examination by unit owners or owners'
18 authorized agents at convenient hours at a place
19 designated by the board; provided that:

20 (A) The board may require unit owners or owners'
21 authorized agents to furnish to the association a



1 [~~duly executed and acknowledged affidavit~~]
2 written certification stating that the
3 information is requested in good faith for the
4 protection of the interests of the association,
5 its members, or both; and
6 (B) Unit owners or owners' authorized agents shall
7 pay for administrative costs in excess of [~~eight~~]
8 twenty hours per year;
9 [~~(11)~~] (9) Proxies, tally sheets, ballots, unit owners'
10 check-in lists, and the certificate of election
11 subject to section 514B-154(c);
12 [~~(12)~~] (10) Copies of an association's documents, records,
13 and information, whether maintained, kept, or required
14 to be provided pursuant to this section or section
15 514B-103, 514B-152, 514B-153, or 514B-154;
16 [~~(13)~~] (11) A copy of the management contract from the
17 entity that manages the operation of the property
18 before the organization of an association;
19 [~~(14)~~] (12) Other documents requested by a unit owner or
20 owner's authorized agent in writing; provided that the
21 board shall give written authorization or written



1 refusal with an explanation of the refusal within
2 [~~thirty calendar~~] ten business days of receipt of a
3 request for documents pursuant to this paragraph; and
4 [~~+15~~] (13) A copy of any contract, written job description,
5 and compensation between the association and any
6 person or entity retained by the association to manage
7 the operation of the property on-site, including but
8 not limited to the general manager, operations
9 manager, resident manager, or site manager; provided
10 that personal information may be redacted from the
11 contract copy, including but not limited to the
12 manager's date of birth, age, signature, social
13 security number, residence address, telephone number,
14 non-business electronic mail address, driver's license
15 number, Hawaii identification card number, bank
16 account number, credit or debit card number, access
17 code or password that would permit access to the
18 manager's financial accounts, or any other information
19 that may be withheld under state or federal law.

20 (b) Subject to section 514B-105(d), and except as provided
21 under section 514B-154.2, physical copies of the items in



1 subsection (a) shall be provided to any unit owner or owner's
2 authorized agent upon the owner's or owner's authorized agent's
3 request; provided that the owner or owner's authorized agent
4 pays a reasonable fee for duplication, postage, and stationery.

5 (c) Notwithstanding any provision in the declaration,
6 bylaws, or house rules providing for another period of time, all
7 documents, records, and information listed under subsection (a),
8 whether maintained, kept, or required to be provided pursuant to
9 this section or section 514B-103, 514B-152, 514B-153, or
10 514B-154, shall be provided no later than [~~thirty~~] ten business
11 days after receipt of a unit owner's or owner's authorized
12 agent's written request, unless a lesser time is provided
13 pursuant to this section or section 514B-152, 514B-153, or
14 514B-154, and except as provided in subsection (a) (14).

15 (d) Except as provided under section [~~+~~]514B-154.2[~~+~~], any
16 documents, records, and information, whether maintained, kept,
17 or required to be provided pursuant to this section or section
18 514B-103, 514B-152, 514B-153, or 514B-154, may be made available
19 electronically to the unit owner or owner's authorized agent if
20 the owner or owner's authorized agent [~~requests such~~] makes a
21 request in writing.



1 (e) An association may comply with this section or section
2 514B-103, 514B-152, 514B-153, or 514B-154 by making the required
3 documents, records, and information available to unit owners or
4 owners' authorized agents for download through an internet site,
5 including the department of commerce and consumer affairs'
6 online portal for registered condominium associations, at the
7 option of each unit owner or owner's authorized agent and at no
8 cost to the unit owner or owner's authorized agent.

9 (f) Any fee charged to a unit owner or owner's authorized
10 agent to obtain physical copies of the association's documents,
11 records, and information, whether maintained, kept, or required
12 to be provided pursuant to this section or section 514B-103,
13 514B-152, 514B-153, or 514B-154, shall be reasonable; provided
14 that a reasonable fee shall include administrative and
15 duplicating costs and shall not exceed \$1 per printed page, or
16 portion thereof, except that the fee for printed pages exceeding
17 eight and one-half inches by fourteen inches may exceed \$1 per
18 printed page.

19 (g) This section shall apply to all condominiums organized
20 under this chapter or any predecessor thereto.



1 (h) If the board fails to provide records properly
2 requested under this section, the owner may seek appropriate
3 relief and shall be entitled to an award of reasonable
4 attorneys' fees and costs if the unit owner prevails.

5 [~~(h)~~] (i) Nothing in this section shall be construed to
6 create any new requirements for the release of documents,
7 records, or information."

8 SECTION 9. This Act does not affect rights and duties that
9 matured, penalties that were incurred, and proceedings that were
10 begun before its effective date.

11 SECTION 10. Statutory material to be repealed is bracketed
12 and stricken. New statutory material is underscored.

13 SECTION 11. This Act shall take effect upon its approval.

14

INTRODUCED BY: Carol F. Hernandez



S.B. NO. 2838

Report Title:

DCCA; Real Estate Commission; Condominiums; Associations; Managing Agents; Documents; Records; Online Portal; Condominium Education Trust Fund Fee; Attorneys' Fees

Description:

Requires the Department of Commerce and Consumer Affairs to establish a publicly accessible online portal for condominium association information and documents submitted to the Real Estate Commission with registrations, to be funded by an additional Condominium Education Trust Fund Fee. Requires a condominium association to provide information and documents for publication on the online portal, maintain records, and make records available to a unit owner within a specified timeframe upon request. Authorizes unit owners to recover reasonable attorneys' fees and costs if they prevail in proceedings related to a condominium association's failure to make documents available upon request within a specified timeframe.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



JAN 23 2026

A BILL FOR AN ACT

RELATING TO CONDOMINIUMS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Section 514B-148, Hawaii Revised Statutes, is
2 amended by amending subsection (a) to read as follows:

3 "(a) The budget required under section 514B-144(a) shall
4 include a summary with at least the following details:

5 (1) The estimated revenues and operating expenses of the
6 association;

7 (2) Disclosure as to whether the budget has been prepared
8 on a cash or accrual basis;

9 (3) The estimated costs of fire safety equipment or
10 installations that meet the requirements of a building
11 fire and life safety evaluation required by the
12 applicable county for any building located in a county
13 with a population greater than five hundred thousand;
14 provided that the reserve study may forecast a loan or
15 special assessment to fund building fire and life
16 safety components or installation;



- 1 (4) The balance of the total replacement reserves fund of
2 the association as of the date of the budget;
- 3 (5) The estimated replacement reserves assessments that
4 the association will require to maintain the property
5 based on a reserve study performed by or on behalf of
6 the association; provided that the reserve study, if
7 not prepared by an independent reserve study preparer,
8 shall be reviewed by an independent reserve study
9 preparer no less than every three years; provided
10 further that an association of twenty or fewer units
11 may vote at the association's annual meeting to not
12 perform the reserve study; provided further that a
13 managing agent with industry reserve study
14 designations shall not be considered as having a
15 conflict of interest for purposes of this paragraph;
- 16 (6) A general explanation of how the estimated replacement
17 reserves assessments are computed and detailing:
- 18 (A) The identity, qualifications, and potential
19 conflicts of interest of the person or entity
20 performing the reserve study, update, or any
21 review thereof;



- 1 (B) Disclosure of any component of association
- 2 property omitted from the reserve study and the
- 3 basis for the omission;
- 4 (C) Planned increases in the estimated replacement
- 5 reserve assessments over the thirty-year plan;
- 6 and
- 7 (D) Whether the actual estimated replacement reserves
- 8 assessments for the prior year as defined in the
- 9 study were less than the assessments provided for
- 10 in the reserve study, and, if so, by how much,
- 11 and explaining the impact of the lesser
- 12 assessments on future estimated replacement
- 13 reserves assessments;
- 14 (7) The amount the association must collect for the fiscal
- 15 year to fund the estimated replacement reserves
- 16 assessments; and
- 17 (8) Information as to whether the amount the association
- 18 must collect for the fiscal year to fund the estimated
- 19 replacement reserves assessments was calculated using
- 20 a per cent funded or cash flow plan. The method or
- 21 plan shall not circumvent the estimated replacement



1 reserves assessments amount determined by the reserve
2 study pursuant to paragraph (5).

3 The budget summary shall contain all required information
4 without referring the reader to other portions of the budget."

5 SECTION 2. This Act does not affect rights and duties that
6 matured, penalties that were incurred, and proceedings that were
7 begun before its effective date.

8 SECTION 3. New statutory material is underscored.

9 SECTION 4. This Act shall take effect upon its approval.

10

INTRODUCED BY: Carol F. Johnson



S.B. NO. 2840

Report Title:

Condominiums; Associations; Reserve Studies; Exemption

Description:

Enables condominium associations of twenty or fewer units to determine by vote at the association's annual meeting not to undertake a reserve study review.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



4. b. 2)

MEMORANDUM

TO: Condominium Review Committee

FROM: Lorie Sides, Condominium Education Specialist

SUBJECT: Hawaiiana Management's Kona Board Seminar

DATE: February 5, 2026

Hawaiiana Management (Hawaiiana) invited the Real Estate Branch (Branch) to have a vendor table at Hawaiiana's Kona Board Seminar, which was held at the King Kamehameha Kona Beach Resort, on December 9, 2025.

The Seminar started with a vendor "reception" and scavenger hunt. Each attendee received a card with clues about the services provided by each vendor. This encouraged the attendees to visit each vendor table to ask about their services.

The Branch brought a variety of condominium brochures, including Board of Directors Fiduciary Duty, Budgeting and Reserve Funding, Access to Condominium Documents, Steps to Resolving Disputes, Mediation of Condominium Disputes and the Hawaii Condominium Living Guide.

Twenty-nine (29) attendees came to the Branch's table to chat and pick up brochures. Staff was able to share that the Branch has numerous educational resources for boards and owners.

Three presentations followed the vendor reception: "Building a Strong Foundation" by Shannon Sheldon, of Horovitz Tilley LLLC, "Protecting your Association" by Sue Savio, of Insurance Associates, and "Planning and Executing with Precision" by Trisha Egge, of Bergeman Group.

APPROVED APPLICATIONS FOR REAL ESTATE
REAL ESTATE COMMISSION MEETING ON FEBRUARY 27, 2026

<u>Brokers – Individual</u>	<u>Effective Date</u>
Deqin Guan aka Annie Guan	01/06/2026
Jadean D K Decastro	01/07/2026
Reyn Jiro Tomosada aka Reyn Tomosada	01/07/2026
Sophia Y Suzukawa-Tseng	01/13/2026
Sailor Violet Bockius aka Sailor Bockius	01/16/2026
David John Hubbard aka David Hubbard	01/16/2026
Kelly Miwa Mizoguchi-Cerelejia aka Kelly M Mizoguchi-Cerelejia	01/20/2026
Zachary Nathaniel Skousen Lanser aka Zachary Lanser	01/23/2026
Jordan Ikuji Shiraishi Kukino aka Jordan Kukino	01/29/2026
Jason Daniel Coriano	01/30/2026
Linda A Cobb aka Linda Cobb	01/30/2026
Noelani E Spencer	02/02/2026
Bernadette Adel Hanna	02/06/2026
<u>Salesperson – Individual</u>	<u>Effective Date</u>
Robert James Holland aka Bob Holland	01/12/2026
Michael Gonzales Mateo aka Michael G Mateo	01/26/2026
Akiko Endo	01/05/2026
Jordan AK Shickan aka Kumu Shickan	01/06/2026
Jeffrey Alan Donnell Jr aka Jeffrey Donnell Jr	01/06/2026
Peter Paul Castillejos aka Pete Castillejos	01/07/2026
Masae Yamaguchi aka Jacob Lee	01/07/2026
Johnny Yi Ren Zhang aka Johnny Zhang	01/07/2026
Daisy Elaine Bryce aka Daisy Bryce	01/07/2026
Michiyo Odani Thompson aka Michiyo Thompson	01/08/2026
Kayo McDanal	01/08/2026

Elizabeth Au	01/08/2026
Alison Joy Pearce	01/08/2026
Azumi Matsuoka	01/09/2026
Leilani Kennard	01/09/2026
aka Lani Kennard	
Michael Nicolosi	01/09/2026
Michelle Aguinaldo Flemming	01/09/2026
aka Michelle Flemming	
Kiele E Schwinn	01/12/2026
aka Kiele Schwinn	
Hiep Vu Nguyen	01/12/2026
Gregory Lawrence Ryan	01/12/2026
Jason Torrano Maltezo	01/12/2026
Joy Lynn Millheim	01/13/2026
aka Joy Millheim	
Kaitlin M K Galimba	01/13/2026
aka Kaitlin Galimba	
Hagyoon Choi	01/13/2026
Patricia Aguiar Hoyt	01/13/2026
aka Pati Hoyt	
Mona Shamoto Hirose	01/14/2026
aka Mona Hirose	
David Arnold Bowen	01/14/2026
aka David Bowen	
Noah Fouts	01/14/2026
Alexander Jacob Fajardo Hernandez	01/14/2026
Noah Tai Kawaguchi	01/14/2026
aka Noah Kowaguchi	
Karen Karyan Ouk	01/14/2026
aka Karen Ouk	
Do Hyung Lee	01/14/2026
aka Do Lee	
Gabriel Alejandro Chavez Sanchez	01/15/2026
aka Gabriel Chavez Sanchez	
Melissa Eve Seggelke	01/15/2026
aka Melissa Seggelke	
Manuel Tony Wong Cam	01/16/2026
aka Tony Wong Cam	
Elizabeth Joo Lee	01/16/2026
aka Elizabeth Lee	
Naida Likolehua Banning	01/16/2026
Baron Jon Obata	01/20/2026
aka Baron J Obata	
Devin Finn	01/20/2026
Julia Lynn Crandall	01/20/2026
aka Julia Crandall	
Sentiera Qualina Stricklin	01/20/2026
Johnson K Chuc	01/20/2026
aka Johnson Chuc	
Sandra Reanne Connolly	01/20/2026
aka Sandra R Connolly	
Summer Kahealani Azman	01/20/2026

aka Kahea Azman	
Peter Park	01/20/2026
Lori Kim Gutierrez	01/21/2026
Mei Koda Nam	01/21/2026
Mei Lai Tracy On	01/21/2026
La Tasha Marie Baldwin	01/21/2026
aka LaTasha Baldwin	
Brandon Kaiana O Kekahi Botelho	01/22/2026
aka Brandon Botelho	
Christopher Daniel Holt	01/22/2026
aka Chirs Topher D Holt	
Victoria Diane Ozoa Espinosa	01/23/2026
Emilynn Joy Reyes	01/23/2026
aka Emilynn Reyes	
Jayme N Depontes	01/26/2026
aka Nainoa Depontes	
Marc David Beauregard	01/26/2026
Jamie Hoomaikaii Hepa	01/26/2026
aka Jamie Hepa	
Jeeyoung Jeanine Song Lee	01/26/2026
aka Jeanine Lee	
Eunyoung Choi Mckenney	01/27/2026
aka Eunyoung Mckenney	
Maile Alohalani Baker	01/27/2026
aka Maile Baker	
Tomoko Tucker	01/27/2026
Alivia Pualani Prattas	01/27/2026
aka Alivia Prattas	
Eliot Anastacio Demello	01/27/2026
aka Alivia Prattas	
Kim Yukino Kirsch	01/27/2026
aka Kim Kirsch	
Shannon Marie Ankney	01/27/2026
Reece Pamaiheui Hooton	01/28/2026
aka Reece Hooton	
Cynthia C Lee	01/29/2026
aka Cindy Lee	
June Seo Pak	01/29/2026
aka June Pak	
Timothy Munley	01/30/2026
Christian Xavier Ballou	01/30/2026
aka Chrisitan Ballou	
Christopher Anthony Galang	01/30/2026
aka Chris Galang	
Alfred Max Edwin Stein	01/30/2026
aka Alfred Stein	
Emma Jane Malia Deguair	02/02/2026
aka Emma Jane Deguair	
Ena Annette Onami	02/02/2026
aka Ena Onami	
Christopher D Martelles	02/02/2026
aka Chris Martelles	

Tianhui Zhu aka Julia Zhu	02/02/2026
Derrick L Aspera	02/02/2026
Todd Garrett Simpson aka Todd Simpson	02/02/2026
Isiah Samuel Hu aka Isaiah Hu	02/03/2026
Ievgen Goncharov aka Ievgen Z Goncharov	02/03/2026
Anna Mae Joalyn Vallejos Hernandez-Sildora aka Anna Mae Joalyn Hernandez-Sildora	02/04/2026
Mika Hara	02/04/2026
Hamana C Ventura aka Hamana Ventura	02/04/2026
Nana Jiang	02/05/2026
Sara E McKibbin aka Sara McKibbin	02/06/2026
Albert Suh	02/06/2026
Julie Ann George aka Julie George	02/06/2026
Erika Aulii Lavoie	02/06/2026
Chase V Demary aka Chase Demary	02/10/2026
Emilie Carissa Fuji aka Emilie Fuji	02/10/2026
Kanai Moroni Kapele	02/10/2026
Alek Voyer-Colbath	02/11/2026
Makalii Lani Kalepa Oliveira	02/11/2026
Barbara Jean Covert aka Barbara Covert	02/11/2026
<u>Brokers – Limited Liability Company (LLC)</u>	<u>Effective Date</u>
Manakai Property Management LLC Jadean D K Decastro, PB	01/07/2026
Kamen Realty & Development LLC Terry P Kamen, PB	01/12/2026
Central Oahu Real Estate LLC Joshua Martin, PB	01/13/2026
Cardinal Pacific LLC dba Cardinal Pacific Residential Martin Nguyen, PB	01/14/2026
Hawaii Dream Homes LLC dba Hawaii Dream Property Management Charelle Zimnicki, PB	02/04/2026
<u>Brokers – Sole Proprietor</u>	<u>Effective Date</u>
Richard G. Clayton	01/14/2026
Katie Minkus	02/05/2026
<u>Trade Name</u>	<u>Effective Date</u>
James L k Dahlberg Broker LLC dba Aloha Hawaii Realty	01/15/2026

<u>Legal Name Change (Individual)</u>	<u>Effective Date</u>
Mariko J Wakuya nka Mariko Jacqueline Daniels Kay fka Mariko J Wakuya	12/29/2025
Katharina Kaemmerer nka Katharina Findlay fka Katharina Kaemmerer	01/02/2026
Jae Won Choi nka Jace Jae Won Che fka Jae Won Choi	01/20/2026
Carol Chona A Montesines-Sonido nka Carol Chona Arcigal Montesines-Sonido aka Carol Chona A Montesines-Sonido	01/22/2026
Jasmine L D Olarti nka Jasmine Lilly Dias aka Jas Dias	01/16/2026
Spencer Carolyn Alohaui`imaluhia Aguiar nka Spencer Carolyn Alohaui`imaluhia Aguiar Potter fka Spencer Carolyn Alohaui`imaluhia Aguiar	01/28/2026
Anna Katrina Falogme nka Anna Katrina Frerk fka Anna Katrina Falogme Frerk	01/21/2026
Ciena S Alagao nka Ciena Sooniem Alagao-Pascual fka Ciena Sooniem Alagao	01/28/2026
<u>License Name Change (Individual)</u>	<u>Effective Date</u>
Michelle Catherine Kenney aka Michelle Kenney	01/07/2026
Cherrylle Ku`uipomakamae Pascua aka Cherrylle K Pascua	01/07/2026
Hsing Ying Lee aka Patricia Lee	01/14/2026
Jace Jae Won Che aka Jace Che	01/20/2026
Nova Leyva nka Nani Sanchez fka Nova Leyva	01/21/2026
Anna Katrina Frerk nka Kate Frerk fka Anna Katrina Falogme	01/21/2026
Spencer Carolyn Alohaui`imaluhia Aguiar nka Spencer Potter fka Spencer Aguiar	02/02/2026
<u>Educational Equivalency Certificate (EW)</u>	<u>Expiration Date</u>
Morghan Dorada Grey	01/08/2028
Troy Ross Phillips	01/20/2028
David Michael Narciso Marsh	01/23/2028
Raymond Scott White	01/27/2028
Remy Omata Pascine	01/28/2028

Dawn Marie Heinemann	01/27/2028
Marjan Naimi	01/29/2028
Jessica Mahealani Bartlett	02/03/2028
Terilynn Ruh	02/05/2028
Summer Rose Thomas	02/05/2028

Equivalency to Uniform Section of Examination Certificate (UEE)

	<u>Expiration Date</u>
Morgahn Dorada Grey	01/08/2028
Troy Ross Phillips	01/20/2028
David Michael Narciso Marsh	01/23/2028
Raymond Scott White	01/27/2028
Remy Omata Pascine	01/28/2028
Dawn Marie Heinemann	01/27/2028
Marjan Naimi	01/29/2028
Terilynn Ruh	02/05/2028

Real Estate Broker Experience Certificate (BE)

	<u>Expiration Date</u>
Renee Mulliken	01/08/2028
Morgahn Dorada Grey	01/08/2028
Daniel Brady Cromwell	01/12/2028
Dayna Anne Robertson	01/12/2028
Laura Ing Baker	01/21/2028
Tiare K Kabazawa	01/21/2028
Jessica Margaret Oyanagi	01/23/2028
Monik Taing	01/28/2028
Remy Omata Pascine	01/28/2028
Dawn Marie Heinemann	01/27/2028

Raelene Tenno

Rae10No@gmail.com

Testimony on the following: SB2433 **The Hawaii Real Estate Commission**

Relating to: Condominiums unit owners as Stakeholders

February 27, 2027

9:00am

Senate Bill 2433: Requires the Condominium Education Trust Fund to be used for educational resources for condominium unit owners in condominium governance, including programs designed to improve owner understanding of association operations, reserve requirements, financial obligations, and governance rights.

Requires the Real Estate Commission to ensure the interests of condominium unit owners are represented in certain activities funded by the Condominium Education Trust Fund and to adopt rules protecting the rights of condominium unit owners for purposes of condominium governance.

This supportive testimony is being submitted first as a condominium unit owner since 1990 and second as the Education Chair for Hawaii Council of Community Associations (HCCA) since 2013.

As a first time Condominium owner in 1990, I was numb in the real estate and then to be handed a stack of documents to read by "X" amount of time was overwhelming and lacked adequate guidance for a first-time condominium owner.

As the Education Chair for Hawaii Council of Community Associations, there is a need for greater education on condominium ownership and consumer protections for this large population of hard-working residents that seek pride and enjoyment of homeownership. One common comment on our Seminar evaluations "I didn't know what I didn't know."

As both a Condominium Owner and HCCA Education Chair the challenge is reaching these individuals prior to the purchase and after the closing of the purchase.

Prior to the purchase – Mostly realtors or Mortgage Lender

After the purchase – Managing Agents have the contact information for each unit.

Thank for allowing the submission of this testimony in support of SB2433

Raelene Tenno

Condominium Owner since 1990

Raelene Tenno

Rae10No@gmail.com

The Hawaii Real Estate Commission
Testimony on the following: SB2838 SD1

Relating to: Condominiums; Associations; Managing Agents; Documents; Electronic Format

February 27, 2026

9:00am

Senate Bill 2838, Requires condominium associations to provide certain association documents in electronic format to unit owners.

This supportive with comments testimony is being submitted as a condominium unit owner since 1990 and as the Education Chair for Hawaii Council of Community Associations. Over the years, I have served on 3 different Condominium boards.

As an owner, I am still facing noncompliance to request for documents. The most concerning is a request for a copy of my maintenance fee account ledger. It was requested August 2025, a second request done December 2025 and now a third will be done.

A notarized affidavit request for all of 2025 financials submitted early 2025 and included a check for any anticipated printing costs has still to be received. Yes, some are now posted on Townsquare, not all that has been requested is on Townsquare. I've followed up at the last 2 board meetings and still no response or action from the Management Company or the CAM.

I am in support of certain condominium documents to be available online in protected pdf format:

Board of Directors w/contact information

Main Contact for Staff

Declarations

ByLaws

House Rules & CC&R's (available to all residents)

Meeting (approved) Minutes (last 12 months)

Meeting (recent draft) Minutes (last 12 months)

Policy & Procedures

House Rule violation appeal } available to all residents

Water Leaks

Renovations

Debt Collection

Employee Duties and Responsibilities

Ground Lease (if any)

Insurance Policy with Contact information

Reserve Study

Annual Audit (last 7 years)
Budget (last 7 years)
Managing Agent Contract
Financials (last 7 years) Not to include Bank Statements or Bank Account #'s¹ or
Delinquencies

Placing contracts and delinquencies online can expose the Association to actions by bad actors.

Posting delinquencies will expose owners to unscrupulous “Distressed Property Consultants” or other abusive practices and only further shames the individual facing hardships.

Posting Maintenance or Repair Contracts can reveal proprietary information such as pricing, materials used or method of installation. That noted, sometimes contracts can be scrutinized by an owner with a strong difference of opinion leading to challenges against the Board.

Posting employee contracts² needs careful scrutiny as to the information contained within the contract. This includes a Personal Identifying Information (PIA) or residential address.

For reasons stated in the above 2 paragraphs, contracts should be requested via the current formal notarized affidavit with the statement:

2. Affiant requests the above-stated information in good faith for the protection of the interests of the association or its members or both and Affiant affirms that the information shall be used by the unit owner or owner’s authorized agent personally and only for the purpose of soliciting votes or proxies or for providing information to other unit owners with respect to association matters; and Affiant affirms further that the information shall not be used by the unit owner or owner’s authorized agent or furnished to anyone else for any other purpose.

While I think it is a good practice to post documents online, in the meantime, there needs to be a stronger violation for the lack of response to owner requests for documents via affidavit. The penalties and fines for non-compliance needs to be tiered by attempts made by the owner to obtain the documents and additional fine per tier for not completing the required “Written Response to Request for Condominium Association Documents”.

Associations will need time to time to comply should SB2838 pass into law.

I think I covered most as an individual owner and the Education Chair for HCCA. I remain available for any additional questions or discussion.

Thank you for allowing the submission of this supportive with comments testimony on SB2838.

Raelene Tenno

Condominium Owner since 1990 and Education Chair for Hawaii Council of Community Associations

¹ Commercial Bank Accounts do not have the same protections as a consumer account. If the Commercial account has been compromised, there are no bank protections.

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Raelene Tenno

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Testimony on the following: SB2840

The Hawaii Real Estate Commission

Relating to: Condominiums; Associations; Reserve Studies; Exemption

February 27, 2026

9:00am

SB2840 Enables condominium associations of twenty or fewer units to determine by vote at the association's annual meeting not to undertake a reserve study review.

I submit this testimony as an individual in opposition of SB2840.

I once purchased and lived within a property with 19 single family homes, redeveloped into a CPR of 20 single-family homes on the windward side of Oahu.

With the exception of myself and another owner, the remaining owners were all 1st time homebuyers. Maintenance Fees were raised from \$50 to \$125.00 only for the purposes of legal fees to file lawsuit against any owner not in compliance with the declarations or bylaws.

The project had the following components that would be listed in the reserves:

- 2 private roads with curbing
- Guest parking stalls
- 2 retaining walls (taller than 10')
- Underground utilities
- Sewer & Water
- 2 USPS mailboxes with covered roof structure
- 1 Trash enclosure for the lower section with City 'ukupau" pickup.
- Fencing that divides each of the 20-unit property

Hawaii learned the mistake with piping that put condo's into a financial strain.

The quality of materials today are not the same as 30-40 years ago. Thickness of pipes, galvanizing of metal, asphalt materials have changed.

It would be preferred to include: Before the conduct of any Association Annual Meeting, the Association shall ensure that individual unit owners are adequately informed, through the use of a real-life case study, of the consequences associated with the absence of an industry-standard Reserve Study. This shall be a mandatory requirement for each owner.

Thank for the opportunity to submit opposing testimony for SB2840.

Raelene Tenno – Condominium Owner since 1990

Raelene Tenno

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