

HOUSE OF REPRESENTATIVES
THE THIRTY-THIRD LEGISLATURE
REGULAR SESSION OF 2025

COMMITTEE ON CONSUMER PROTECTION & COMMERCE

Rep. Scot Z. Matayoshi, Chair
Rep. Cory M. Chun, Vice Chair

Rep. Greggor Ilagan	Rep. Nicole E. Lowen
Rep. Linda Ichiyama	Rep. Lisa Marten
Rep. Kim Coco Iwamoto	Rep. Adrian K. Tam
Rep. Sam Satoru Kong	Rep. Elijah Pierick

NOTICE OF HEARING

DATE: Wednesday, March 12, 2025
TIME: 2:00PM
PLACE: VIA VIDEOCONFERENCE
Conference Room 329
State Capitol
415 South Beretania Street

Click [here](#) to submit testimony and to testify remotely or in person.

A live stream link of all House Standing Committee meetings will be available online shortly before the scheduled start time.

Click [here](#) for the live stream of this meeting via YouTube.

A G E N D A

[SB 102, SD2](#)
[\(SSCR1056\)](#)
[Status](#)

RELATING TO RESTAURANTS.
Prohibits third-party restaurant reservation services from listing, advertising, promoting, or selling restaurant reservations without first obtaining a written agreement from the applicable restaurant authorizing the action. Establishes civil penalties. Effective 7/1/2050. (SD2)

CPC, JHA



[SB 1367, SD1](#)
[\(SSCR794\)](#)
[Status](#)

RELATING TO INSTALLMENT LOANS.

CPC, FIN

Clarifies the intended scope of chapter 480J, HRS, regulating installment lenders, and clarifies that the law does not intend to eliminate the ability of lenders to make low-interest rate loans under existing interest and usury laws. Replaces the term "consumer loan" with the defined term "installment loan" for consistency throughout the statutes. Requires loan maintenance fees to be prorated daily to prevent consumers from incurring fees once the loan is paid off. Allows lenders to charge a convenience fee of up to \$5 for debit card payments, providing consumers more options for repayment. Streamlines the loan repayment process by requiring paper receipts only for in-person or cash payments and increases consumer privacy by removing consumer names from receipts. Repeals the requirement for lenders to wait three days after a consumer fully repays a loan before issuing a new installment loan. Effective 7/1/2050. (SD1)

[SB 1373, SD2](#)
[\(SSCR998\)](#)
[Status](#)

RELATING TO ADMINISTRATIVE LICENSURE ACTIONS AGAINST SEX OFFENDERS.

CPC, JHA

Authorizes the Department of Commerce and Consumer Affairs and certain licensing boards to automatically revoke and refuse to renew, restore, or reinstate the professional licenses of registered sex offenders. Effective 7/1/2050. (SD2)

[SB 1142, SD1](#)
[\(SSCR802\)](#)
[Status](#)

RELATING TO INSURANCE PROCEEDS.

CPC, FIN

Requires mortgage services to comply with certain requirements regarding the disbursement of insurance proceeds for residential real estate that has been destroyed or damaged. Effective 7/1/2050. (SD1)

[SB 1044, SD2](#)
[\(SSCR730\)](#)
[Status](#)

RELATING TO THE STABILIZATION OF PROPERTY INSURANCE.

CPC, FIN

Expands the powers of the Hawaii Property Insurance Association and reactivates the Hawaii Hurricane Relief Fund to help to stabilize the property insurance market in the State. Requires the Hawaii Property Insurance Association and the Hawaii Hurricane Relief Fund to contract with domestic private insurers to act as a servicing facility by 10/1/2025. Establishes the Condominium Loan Program and the condominium loan program special fund, to be administered by the Hawaii Green Infrastructure Authority on behalf of the Department of Business, Economic Development, and Tourism, for the purpose of providing funding for essential repairs and deferred maintenance to condominium associations organized under chapter 514B, HRS. Requires the Insurance Commissioner to conduct a study to develop long-term solutions to stabilize the property insurance market in the State. Requires reports to the Legislature. Appropriates funds. Effective 7/1/2050. (SD2)

[SB 253, SD2](#)
[\(SSCR907\)](#)
[Status](#)

RELATING TO CONDOMINIUM RESERVES.

CPC, JHA

Requires a detailed budget summary as required by section 514B-148, HRS, to contain all required information without referring the reader to other portions of the budget or reserve study. Excludes the good faith defense for associations whose boards adopt a budget that omits a detailed budget summary as required by section 514B-148, HRS. Clarifies a unit owner's standing and the association's burden of proving substantial compliance. Effective 7/1/2050. (SD2)



[SB 825, SD2](#)
[\(SSCR885\)](#)
[Status](#)

RELATING TO EVICTION MEDIATION.

CPC, JHA, FIN

Beginning 2/5/2026, extends the period for a notice of termination of a rental agreement from 5 business days to 10 calendar days. Requires landlords to engage in mediation and delay filing an action for summary possession if a tenant schedules or attempts to schedule mediation. Requires landlords to provide specific information in the 10-calendar-day notice to tenants. Requires mediation to take place within 30 days from the date that a mediation center makes contact with both the landlord and tenant. Appropriates funds. Requires a report to the Legislature. Repeals 2/4/2028, except amendments made to section 521-68(a), Hawaii Revised Statutes. Effective 7/1/2050. (SD2)

[SB 146, SD1](#)
[\(SSCR961\)](#)
[Status](#)

RELATING TO CONDOMINIUMS.

CPC, JHA

Amends the conditions and procedures of alternative dispute resolution methods for condominium-related disputes. Effective 7/1/2050. (SD1)

DECISION MAKING TO FOLLOW

Persons wishing to offer comments should submit testimony at least **24 hours** prior to the hearing. Testimony received after this time will be stamped late and left to the discretion of the chair to consider. While every effort will be made to incorporate all testimony received, materials received on the day of the hearing or improperly identified or directed, may not be processed.

Testimony submitted will be placed on the legislative website. This public posting of testimony on the website should be considered when including personal information in your testimony.

The chair may institute a per-testifier time limit.

Committees meeting in the morning must adjourn prior to the day's Floor Session. Therefore, due to time constraints, not all testifiers may be provided an opportunity to offer verbal comments. However, written submissions will be considered by the committee.

Please refrain from profanity or uncivil behavior. Violations may result in ejection from the hearing without the ability to rejoin.

For remote testifiers, the House will not be responsible for bad connections on the testifier's end.

For general help navigating the committee hearing process, please contact the Public Access Room at (808) 587-0478 or par@capitol.hawaii.gov.

The livestream and/or cable TV broadcast of this meeting will include closed captioning. If you need an auxiliary aid/service or other accommodation (including oral, written, or ASL interpretive services) or are unable to submit testimony via the website due to a disability, please contact the committee clerk at (808) 586-8471. Requests made as early as possible have a greater likelihood of being fulfilled.

Click [here](#) for a complete list of House Guidelines for remote testimony.

FOR AMENDED NOTICES: Measures that have been deleted are stricken through and measures that have been added are bolded.

For more information, please contact the Committee Clerk at (808) 586-8471.



Rep. Scot Z. Matayoshi
Chair

