

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: Tuesday, February 4, 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.

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A G E N D A

[HB 565](#)
[Status](#)

RELATING TO MANDATORY PRIOR WRITTEN NOTICE AND CONSENT IN CONTRACTS TO PROVIDE CREMATION SERVICES. CPC, JHA

Beginning 10/1/2025, requires mortuaries, cemeteries, and pre-need funeral authorities that contract to provide cremation services to provide written notice if precious metals are recovered after cremation and to obtain written consent before the sale or recycling of any recovered precious metals. Requires mortuaries, cemeteries, and pre-need funeral authorities that have contracted to provide cremation services to give certain notice of updated terms by 1/1/2026.

[HB 208](#)
[Status](#)

RELATING TO INTOXICATING LIQUOR. CPC, JHA

Establishes when unannounced visits and inspections may be conducted. Repeals a category for dispenser licenses in which employees sit with patrons. Clarifies the investigator's and police officer's authority to enter a liquor premises if they are denied admittance.



<u>HB 939</u> <u>Status</u>	RELATING TO ALCOHOL. Defines "low alcohol by volume spirits beverage". Establishes a tax on low alcohol by volume spirits beverages at a rate of \$0.85 per wine gallon.	CPC, FIN
<u>HB 979</u> <u>Status</u>	RELATED TO SUMMARY POSSESSION. Requires that a current GET license number for any rental income be filed with the complaint to the court for summary possession proceedings. Requires the judiciary to submit an annual list of certain information regarding summary possession cases to the department of taxation.	CPC, JHA
<u>HB 808</u> <u>Status</u>	RELATING TO THE PROCUREMENT CODE. Requires public contractors to obtain insurance to cover at least half of a project's construction costs to the State to provide funds for curing construction defects discovered within ten years after the completion of the contract. Authorizes the State to institute an action against the contractor for the total costs of curing those defects.	CPC, FIN
<u>HB 809</u> <u>Status</u>	RELATING TO PROCUREMENT. Allows bidders to clarify or correct immaterial or technical information required as part of a bid submission for up to twenty-four hours after the bid submission deadline. Requires that bids for construction be opened no sooner than twenty-four hours after the deadline for the submission of bids. Defines "immaterial or technical information". Repeals 6/30/2027.	CPC, FIN
<u>HB 1277</u> <u>Status</u>	RELATING TO DIGITAL FINANCIAL ASSET. Imposes a daily maximum of \$2,000 on transactions through a digital financial asset transaction kiosk.	CPC, JHA
<u>HB 1047</u> <u>Status</u>	RELATING TO INTEREST ON INSURANCE PROCEEDS RELATED TO A MORTGAGE LOAN. Supports mortgagors during disasters and other instances of damage to property by requiring licensed mortgage servicers and financial institutions to pay interest on insurance proceeds held for the benefit of consumers. Provides that a fee shall not be charged to the borrower in connection with the maintenance or disbursement of insurance proceeds received by the financial institution. Provides that the minimum interest rate paid on insurance proceeds be based on the national rate for money market accounts, as determined according to title 12 C.F.R. section 337.7 and will be credited to the borrower monthly.	CPC, FIN



<u>HB 1048</u> <u>Status</u>	<p>RELATING TO INSTALLMENT LOANS.</p> <p>Clarifies the intended scope of chapter 480J, HRS, which is the regulation of installment lenders, and 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 five dollars for debit card payments, providing consumer 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.</p>	CPC, FIN
<u>HB 1053</u> <u>Status</u>	<p>RELATING TO CONDOMINIUM ASSOCIATION'S OPERATING BUDGET.</p> <p>Permits condominium associations to borrow from or reallocate their reserve funds provided the loan is repaid within one year. Effective upon approval.</p>	CPC, FIN
<u>HB 1049</u> <u>Status</u>	<p>RELATING TO THE MONEY TRANSMITTERS MODERNIZATION ACT.</p> <p>Aligns the State's Money Transmitters Modernization Act with the Model Money Transmitters Modernization Act, thereby enabling Hawaii to work within a network of states to license, supervise, and examine transglobal money transmission companies as a multistate system; adopts nationwide standards that provide clarity and consistency in calculating the tangible net worth of licensees; ensures that licensees have sufficient financial resources to conduct their business in a safe and sound manner; and promotes efficiency throughout the licensing process.</p>	CPC, FIN
<u>HB 1052</u> <u>Status</u>	<p>RELATING TO THE UNIVERSAL SERVICE PROGRAM.</p> <p>Clarifies that the Public Utilities Commission under the Universal Service Program may provide, and may use funds from the Universal Service Fund to provide, free telecommunications access to certain individuals with a print disability.</p>	CPC, FIN
<u>HB 1055</u> <u>Status</u>	<p>MAKING AN EMERGENCY APPROPRIATION TO THE PUBLIC UTILITIES COMMISSION.</p> <p>Makes an emergency appropriation out of the Public Utilities Commission Special Fund for the Public Utilities Commission to procure services by consultants with technical expertise in the efforts to strengthen the resilience and reliability of electric utility services in the State.</p>	CPC, FIN
<u>HB 1054</u> <u>Status</u>	<p>RELATING TO ADMINISTRATIVE LICENSURE ACTIONS AGAINST SEX OFFENDERS.</p> <p>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.</p>	CPC, JHA



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 +1 (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 +1 (808) 586-8471.

Rep. Scot Z. Matayoshi
Chair

