

State of Hawaii

August 2025

Real Estate Commission Bulletin



Introducing the Online Express Change Broker Request

The Real Estate Commission is excited to announce a major upgrade for Hawaii real estate professionals: the Online Express Change Broker Request ("ECBR") is finally here!

Effective Friday, August 1, 2025, this powerful new feature now makes it easier than ever to change brokers. For years, changing brokers/brokerages meant printing forms, gathering signatures, mailing documents, and waiting up to 45 business days. Those days are over.

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With the new ECBR, you can complete your broker change fully online – no paper, no postage, and no delays.

What Makes ECBR Better?

- Fast Processing: Broker changes can be finalized in as little as one business day with prompt approvals.
- Fully Digital: Submit your request anytime, anywhere through your MyPVL account.
- Automatic Notifications: Releasing and hiring brokers are instantly notified by email – no more tracking down signatures.
- Effortless Convenience: Skip the paperwork and get back to serving clients sooner.

Simple and Easy to Use ECBR:

- 1 – Log in to your MyPVL account at mypyvl.dcca.hawaii.gov
- 2 – Click on the "Change Broker Request" button on your Real Estate license page.
- 3 – Follow the step-by-step prompts to submit your request.

Need Help?

For a quick guide and FAQs about eligibility, approvals, and tips for smooth processing, visit the ECBR Information Page at https://cca.hawaii.gov/reb/real_ed/gen_info/ecbr/

Modernizing how we service your licensing needs. Faster. Easier. Online.

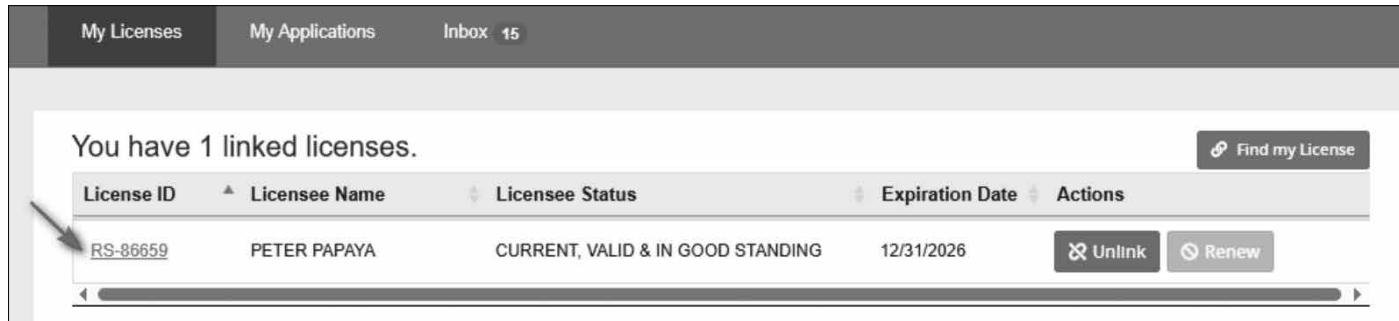


How to Access the Online Express Change Broker Request

1) Log into your MyPVL account at mypvl.dcca.hawaii.gov

As a reminder for those who have not logged into their accounts since March 2025, all eHawaii.gov accounts have migrated to myHawaii. Therefore, upon initial login you will need to re-authenticate your account by resetting your password and setting up a Multi-Factor Authentication.

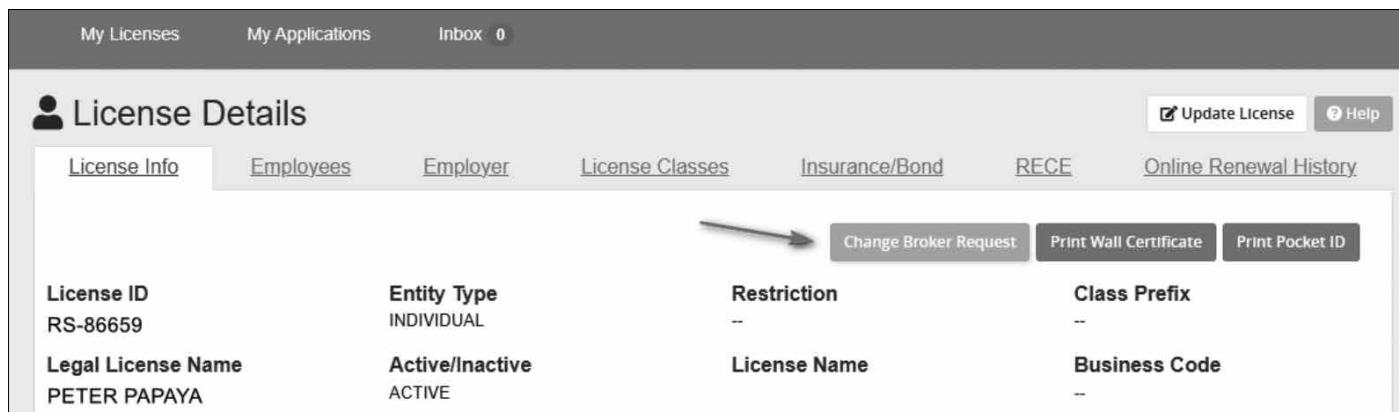
2) Click on your current Real Estate License ID number:



You have 1 linked licenses.

License ID	Licensee Name	Licensee Status	Expiration Date	Actions
RS-86659	PETER PAPAYA	CURRENT, VALID & IN GOOD STANDING	12/31/2026	

3) Click on the “Change Broker Request” button to access the Online Express Change Broker Request (ECBR):

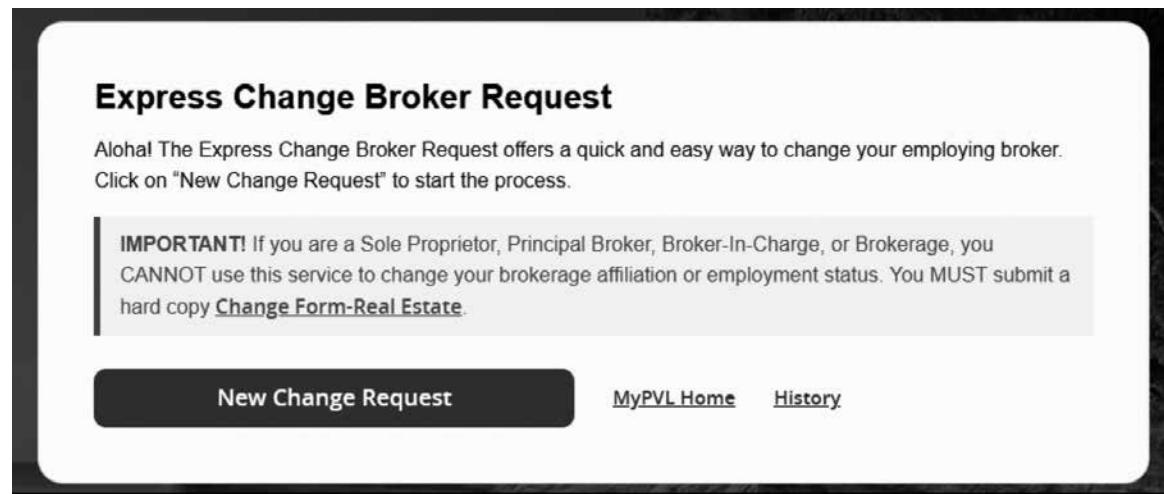


License Details

License Info	Employees	Employer	License Classes	Insurance/Bond	RECE	Online Renewal History
License ID RS-86659	Entity Type INDIVIDUAL	Restriction --	Class Prefix --			
Legal License Name PETER PAPAYA	Active/Inactive ACTIVE	License Name --	Business Code --			

Change Broker Request

4) After clicking “Change Broker Request,” you will be taken to the new online ECBR portal:



Express Change Broker Request

Aloha! The Express Change Broker Request offers a quick and easy way to change your employing broker. Click on “New Change Request” to start the process.

IMPORTANT! If you are a Sole Proprietor, Principal Broker, Broker-In-Charge, or Brokerage, you CANNOT use this service to change your brokerage affiliation or employment status. You MUST submit a hard copy [Change Form-Real Estate](#).

New Change Request [MyPVL Home](#) [History](#)

To start a new request, simply click the “New Change Request” icon. Then, complete the form in just 3 Easy Steps:

- 1) Confirm your current broker information
- 2) Verify your email address
- 3) Select your New Hiring Broker

REMINDER – If you are joining a large brokerage with multiple Brokers-in-Charge (BICs), please confirm with your new hiring broker which PB or BIC you should select to accept your hire request. The person you select will be the only one to receive and approve your hire request.

The Chair's Message

Happy August and A Warm Welcome to Fall 2025,

After the last Chair's Message, many of you reached out and comically acknowledged your habits, both good and bad. You also requested additional suggestions on how to eliminate bad habits. Although I do not have the magic answer, I hope the content of this Chair's Message, "A Time to Reflect," will help.

We are already in August, and much has transpired personally and professionally. For licensees, this is an excellent time to reflect. Slow down, analyze your experiences, and gain clarity of your views and actions. This practice of introspection should lead to personal growth, improved decision-making, and a deeper understanding of oneself. You might ask, "Why should I do this?" Why? To protect the public, to remain in good standing and to keep your name out of the Administrative Actions section of the Bulletin.

Let's be honest. The real estate profession is not as easy as you thought. Some refer to it as a "feast or famine" business - how scary is that? I think of it as intriguingly challenging yet highly rewarding. However you label it, the reality is that the "famine" times may tempt and test your integrity. Avoid the slippery slope! **Stay out of trouble!**

Avoid trouble by taking time to reflect. Reflect and your self-awareness will increase. You will understand your motivations better. By analyzing past experiences, you will be more informed in making future choices. Done sincerely, you will be better able to process emotions and gain perspective, which will lead to a calmer state of mind. **Take time to reflect, personally.**

Taking time to reflect is also crucial for business improvement. This practice will allow you to learn and grow. Successes and failures teach you and foster professional development. By reflecting on your business goals and plans, you will be more purposeful in reaching them. Successful businesses reflect regularly. **Take time to reflect, professionally.**

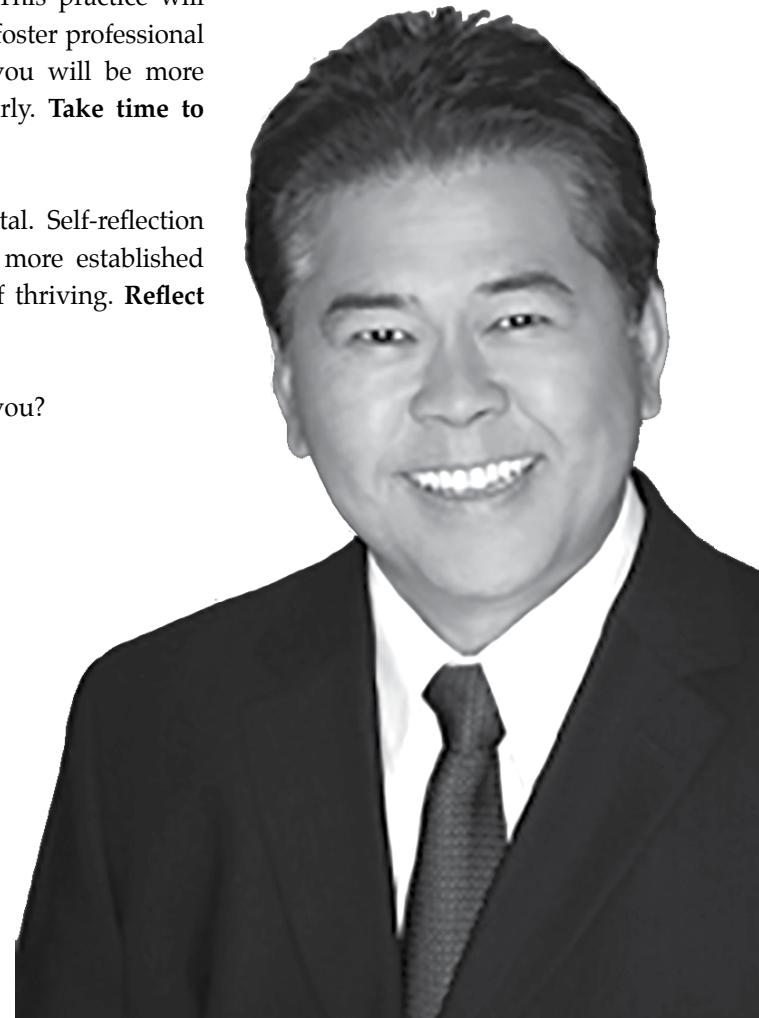
Remember, real estate is a people business. Relationships are vital. Self-reflection improves relationships. Stronger relationships will develop. The more established and trusted relationships you have, the better your chances are of thriving. **Reflect regularly to improve constantly.**

Take the test. Look in the mirror and ask the question: Would I hire you?

Happy Reflecting,



Derrick T. Yamane, Chair
Hawaii Real Estate Commission



New Online Express Change Broker Requests - Your Role as PB or BIC

Attention Principal Brokers (PB) and Brokers-in-Charge (BIC)

With the launch of the new **Online Express Change Broker Request ("ECBR")**, licensees can now initiate their broker change request through their MyPVL account (mypvl.dcca.hawaii.gov) at any time. Just as with the hard copy change form, PBs and BICs have a responsibility to complete their part of the process within 10 calendar days of receiving the request.

Important Information for PBs and BICs:

- **Release Requests:** The request to release a licensee is sent directly to the **PB's email address** associated with their license in MyPVL. At this time, the licensee cannot select a BIC to release him or her from a brokerage.
- **Release Obligations:** Releasing PBs do not have the option to deny a licensee's release request. If you fail to respond to the release request within 10 calendar days, the licensee will be administratively released from your brokerage. Failure of the PB to respond timely may result in administrative sanctions.
- **Hiring Requests:** The request to hire can be sent to either a **PB or a BIC**. The licensee will be prompted to select the PB or a BIC from your brokerage. If you have a preference if the PB or one of the BICs in your brokerage should receive these hire requests, please communicate that clearly to any incoming licensees so they know who to select as their hiring broker.
- **Hiring Obligations:** If a hiring broker denies the request to hire or fails to respond within the 10-calendar day timeframe, the licensee's status will automatically change to **Inactive**. Failure of the designated hiring broker(s) to respond timely may result in administrative sanctions.
- **Reminder Notifications:** The ECBR system sends automatic reminders on the 3rd, 5th, and 9th day of non-response of the PB and / or BIC. Please ensure you are checking your email on a regular basis.
- **Email Accuracy:** Notifications are sent to the email address linked to your MyPVL account. Please log into your MyPVL account to verify your email is correct. If it is incorrect, update your email **immediately** to avoid missed requests. Hawaii Administrative Rules Chapter 99 requires PBs and BICs to respond to the change broker request within (10) days. Remember that failure to respond timely may result in administrative sanctions. Incorrect or obsolete email addresses are NOT exceptions to this requirement.
- **Update Your Policies:** With the availability of the online ECBR, now is a great time to review and update your firm's internal policies and procedures for onboarding new licensees and processing departures.

By staying informed and proactive, PBs and BICs can help ensure a smooth, efficient transition process for licensees—eliminating delays and keeping your brokerage operations compliant.





Commissioner Updates

Reappointed Commissioners

The Hawaii Senate has reappointed Commissioners Audrey Abe, Jennifer Andrews, and P. Denise La Costa, to the Commission. Commissioners Abe and Andrew's terms will expire on June 30, 2029. Commissioner La Costa's term will expire on June 30, 2028.

Ms. Abe, Oahu Broker Commissioner, is the owner and principal broker of Abe Realty & Consulting, LLC.

Ms. Andrews, Oahu Broker Commissioner, is currently affiliated with Gentry Homes, Ltd., as the DHHL sales manager, and a real estate prelicense instructor.

Ms. La Costa, Maui Broker Commissioner, is the owner and principal broker of La Costa Realty Hawai`i, LLC.



Audrey Abe



Jennifer Andrews



P. Denise La Costa

New Commissioner

Effective July 1, 2025, the Commission welcomes Frank Goodale, Hawaii Island commissioner.

Mr. Goodale has been a real estate broker since 1993 and is Broker-in-Charge of SVN | Go Commercial, LLC. A graduate of the University of Hawaii at Hilo, Mr. Goodale currently sits on the Hawaii Association of REALTORS® Strategic Planning Committee and is a member of the Kona Historical Society.

Mr. Goodale's term will expire on June 30, 2026.



Frank Goodale

Administrative Actions

April 2025

BRANDON RAY HOLMES

RB-23840

REC 2024-408-L

Dated: 4/25/2025

(Commission approved
Settlement Agreement)

ANCHOR PROPERTIES

HI, LLC

RB-23920

and

NATHAN V. WONG

RB-15685

REC 2024-373-L

Dated: 4/25/2025

(Commission approved
Settlement Agreement)

Uncontested Facts:

On or about August 19, 2024, Respondent reported to the Commission that Respondent was convicted of Driving Under the Influence (DUI) on August 1, 2024.

Violations:

HRS §436B-19(12)

Sanctions:

Fine \$1,500.00

Uncontested Facts:

At all relevant times herein, Respondent Wong was the principal broker for Respondent Anchor.

On or about August 26, 2024, RICO received a complaint from a Director on the Board of Directors (the Board) of Hanahano Hale. Respondent Anchor is the condominium managing agent for Hanahano Hale. The complaint alleged that Complainant emailed a written Request for Condominium Association Records (the request) to Respondent Anchor on or about July 13, 2024. The request asked for copies of 28 different types of documents, some spanning over a three-year period.

RICO ALLEGATIONS:

RICO alleges that fulfillment of the request took longer than 30 days without a proper response by Respondent Wong as to the reason for the delay.

Violations:

HRS §514B-154.5(c)

Sanctions:

Fine \$1,000.00

The request was received by Respondent Wong. On or about August 13, 2024, Respondent Wong told the Complainant that the Board would receive all of the documents. Complainant responded that he only received one item of the 28 on his list. Complainant sent two additional letters requesting the same/and or highlighted documents from his first request.

Respondent Wong told a RICO investigator that he took over management of the Hanahano Hale in June 2023 and received one large envelope of documents from the previous managing agent. In addition, the Board had 30 boxes of documents in storage. The person who was in charge of the records died suddenly a few months earlier. Respondent Wong was trying to locate records and conduct research, but it was difficult. Respondent Wong acknowledged that he did not provide the records and did not provide a written explanation as to why to Complainant within 30 days of the request.

On or about January 2025, Respondent Wong provided the secretary of the Board with financial documents from the time he took over property management services, along with a copy of his management agreement with Hanahano Hale. A number of documents requested by Complainant remain outstanding.

Administrative Actions

May 2025

LEEANN STARINIERI

RS-71355

REC 2023-461-L

Dated: 5/30/2025

(Commission approved
Settlement Agreement)

UNCONTESTED FACTS:

On or about December 4, 2023, Respondent reported to the Commission that Respondent was convicted of Reckless Driving on November 7, 2023, in Hawaii.

VIOLATIONS:

HRS §436B-19(12)

SANCTIONS:

Respondent shall comply with the terms and conditions as mandated by court order and RICO settlement which begins immediately upon the approval of this Settlement Agreement by the Commission.

Fine \$1,500.00

STEPHEN T. WELLS

RB-23407

REC 2025-115-L

Dated: 5/30/2025

(Commission approved
Settlement Agreement)

UNCONTESTED FACTS:

On February 27, 2025, Respondent was sentenced in the U.S. District Court for the State of Hawaii, for Health Care Fraud in violation of 18 United States Code §1347(a).

According to the Memorandum of Plea Agreement, Respondent stipulated that he submitted false claims for payment for physical therapy services to TRICARE and Medicare, and used individuals not trained in physical therapy to provide physical therapy services to patients.

As background information, Respondent was the owner and operator of Oahu Spine and Rehab (OSR), which was an integrated physical medicine clinic on the island of Oahu, Hawaii, consisting of physicians, physician assistants, nurses, chiropractors, physical therapists, massage therapists and others. OSR provided physical therapy services to patients, such services constituting health care benefits, items, or services. Respondent did not have a physical therapy license.

VIOLATIONS:

HRS §436B-19(6); HRS §436B-19(12)

SANCTIONS:

Respondent's real estate broker's license in the State of Hawaii shall be suspended for a period of one year. The suspension shall become effective immediately upon the approval of this Settlement Agreement by the Commission.

Subsequent to the one-year license suspension, Respondent's real estate broker's license in the State of Hawaii shall be placed on probation for a period of two years. Respondent agrees to comply with the terms and conditions of probation as mandated by court order and RICO settlement.

Administrative Actions

May 2025

HALE NANI REALTY LLC

RB-21751

and

MON-JIUAN IDE

RB-17585

REC 2024-503-L

Dated: 5/30/2025

(Commission approved
Settlement Agreement)

UNCONTESTED FACTS:

At all times relevant to this Settlement Agreement, Respondent IDE was the sole member, agent, and principal broker of Respondent Hale Nani Realty LLC (HNRLLC).

VIOLATIONS:

HRS §467-7

SANCTIONS:

Fine \$15,000.00 per terms of settlement.

RICO received a referral alleging that Respondents' real estate broker licenses were inactive since January 1, 2023, having renewed on inactive status due to Respondent IDE, principal broker for Respondent HNRLLC having insufficient continuing education credits.

RICO ALLEGATIONS:

RICO alleges that Respondent HNRLLC'S real estate broker's license became involuntarily inactive as a consequence of Respondent IDE's principal broker's license becoming inactive, that Respondent HNRLLC's real estate broker license was inactive from January 1, 2023 through December 2, 2024 (701 days), and Respondent IDE's real estate broker license was inactive from January 1, 2023 through November 8, 2024 (677 days). RICO further alleges that, while Respondent IDE's and Respondent HNRLLC'S real estate broker licenses were inactive, Respondents managed 21 properties and collected funds for property management, and closed five real estate transactions, and were paid commissions.

RICO notes, in mitigation, that upon receiving notice of RICO'S investigation, Respondent IDE acted promptly to address her continuing education deficiency and reactivate her license and Respondent HNRLLC'S license, that Respondents have no prior disciplinary actions, and that Respondent IDE fully and completely cooperated with RICO's investigation.

IRIDESCENT PRODUCTIONS

LLC dba TURQUOISE HAWAII

REAL ESTATE

RB-23647

and

REBECCA BROOKE CORBY dba REBECCA CORBY

RB-23646

REC 2022-410-L

Dated: 5/30/2025

(Commission's Final Order
after contested case hearing)

RICO ALLEGATIONS:

RICO alleges that Ms. Corby and/or Iridescent Productions (IPLLC) aided and abetted unlicensed persons Rafael E. Garcia and A+ Handyman & Yard Services LLC to directly perform activities requiring a license pursuant to HRS Chapter 444.

VIOLATIONS:

HRS §436B-19(16); HRS §436B-19(17)

SANCTIONS:

Fine \$400.00

COMMISSION'S FINAL ORDER:

Upon review of the entire record of these proceedings, the Commission adopted the Hearings Officer's recommended decision as the Commission's Final Order finding and concluding that Respondents Corby and IPLLC did violate HRS §§436B-19(16) and (17).

Statutory/Rule Violations

Settlement Agreement (Allegations/Sanction): A Settlement Agreement may or may not include an admission that the Respondent violated licensing laws and/or rules on a case-by-case basis.

Disciplinary Action (Factual Findings/Order): The respondent is found to have violated the specific laws and rules cited, and the Commission approves the recommended order of the Hearings Officer.

HRS §436B-19(5)	Procuring a license through fraud, misrepresentation, or deceit.
HRS §436B-19(6)	Aiding and abetting an unlicensed person to directly or indirectly perform activities requiring a license.
HRS §436B-19(12)	Failure to comply, observe, or adhere to any law in a manner such that the licensing authority deems the applicant or holder to be an unfit or improper person to hold a license.
HRS §436B-19(16)	Employing, utilizing, or attempting to employ or utilize at any time any person not licensed under the licensing laws where licensure is required.
HRS §436B-19(17)	Violating this chapter, the applicable licensing laws, or any rule or order of the licensing authority.
HRS §467-7	No person within the purview of this chapter shall act as real estate broker or real estate salesperson, or shall advertise, or assume to act as real estate broker or real estate salesperson without a license previously obtained under and in compliance with this chapter and the rules and regulations of the real estate commission.
HRS §514B-154.5(c)	Notwithstanding any provision in the declaration, bylaws, or house rules providing for another period of time, all documents, records, and information listed under subsection (a), whether maintained, kept, or required to be provided pursuant to this section or section 514B-152, 514B-153, or 514B-154, shall be provided no later than thirty days after receipt of a unit owner's or owner's authorized agent's written request.

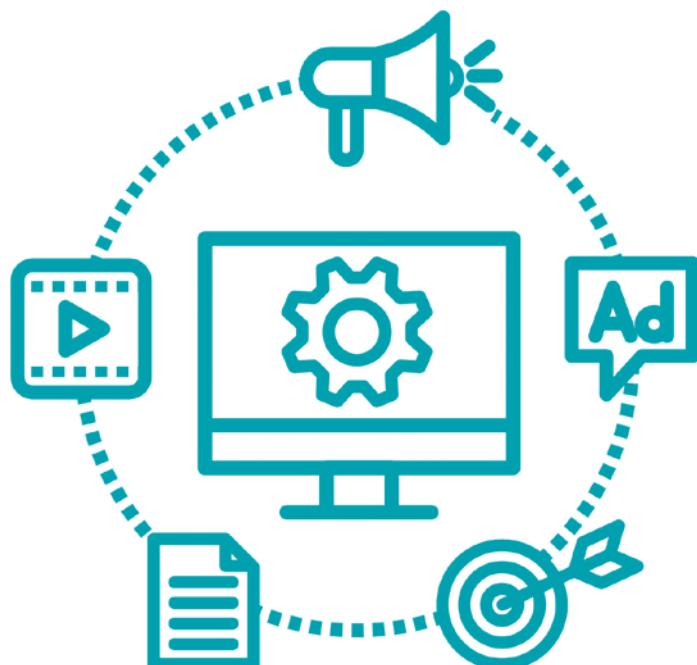
CORE A: 2025-2026

“Advertising, Agency, and Accountability – It’s Your Kuleana!”

The Commission’s mandatory course, Core A, “Advertising, Agency, and Accountability – it’s your kuleana!,” is currently being offered by Commission-approved Hawaii continuing education providers.

Included in Core A are the 2025 real estate-related legislative updates. For the most up-to-date information on this new legislation, it is recommended to complete Core A in the first year of the biennium (right now!), and Core B in the second year of the biennium.

Remember, both Core A and Core B must be completed to receive core continuing education credit. If only one core course is completed, the licensee will not receive any core course credit.



CONDO HAWAII

Legislative Update: The Stabilization of Condominium Property Insurance

Jerry Bump, Acting Insurance Commissioner, State of Hawaii, Insurance Division

Act 296, Session Laws of Hawaii ("SLH") 2025, enacted this legislative session, represents a significant initiative to stabilize the state's property insurance market, particularly in response to escalating premiums and limited coverage options for condominium associations. This legislation addresses the challenges posed by natural disasters and market volatility, ensuring that residents have access to adequate insurance coverage.

Key Benefits of Act 296, SLH 2025

1. Expanded Authority for State Insurance Entities

The bill enhances the powers of the Hawaii Property Insurance Association ("HPIA") and reactivates the Hawaii Hurricane Relief Fund ("HHRF"). These entities are now authorized to provide insurance coverage in scenarios where the private market fails to do so, particularly for condominiums and other residential properties. This expansion ensures that residents have a safety net when traditional insurers withdraw from high-risk areas.

The HHRF, launched on June 24, expands hurricane coverage capacity, while the HPIA, to become operational in the 4th quarter of 2025, will provide additional insurance coverage for other categories. The goal is to reduce overall insurance costs and, over time, stabilize the market for condominium associations. Associations will need to work with their insurance agents to purchase the respective coverages. For more information on the HHRF, please visit hhrf.hawaii.gov.

2. Support for Condominium Associations

Recognizing the difficulties faced by condominium associations in securing affordable insurance, the legislation establishes the Condominium Loan Program. Administered by the Hawaii Green Infrastructure Authority, this program offers financial assistance for essential repairs and deferred maintenance, helping buildings remain insurable and compliant with lending standards.

3. Equitable Funding Mechanisms

To finance the expanded coverage and programs, the bill introduces a temporary flat recording fee on property documents, replacing the previous mortgage recording fee. This approach distributes the financial burden more equitably among property owners, regardless of their financing methods. Additionally, the legislation allows for State appropriations and assessments on insurers to ensure the solvency of HPIA and HHRF.

4. Mandated Study for Long-Term Solutions

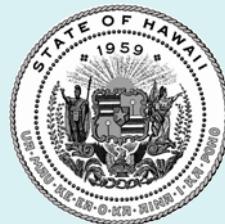
Acknowledging that these measures are interim solutions, the bill mandates the Insurance Commissioner to conduct a comprehensive study aimed at developing sustainable strategies for stabilizing the property insurance market. This includes exploring alternative insurance models and regulatory reforms to enhance market resilience.

In summary, Act 296, SLH 2025, is a proactive legislative response to the pressing issues in Hawaii's property insurance sector. By expanding the roles of state insurance entities, providing financial support for property maintenance, implementing fair funding strategies, and seeking long-term solutions, the bill aims to ensure that residents have continued access to necessary insurance coverage amidst evolving challenges.



Prelicense Schools

Abe Lee Seminars	808-942-4472
Carol Ball School of Real Estate	808-283-9043
The CE Shop, LLC	888-827-0777
Coldwell Banker Pacific Properties Real Estate School	808-748-3410
Colibri Real Estate, LLC	866-739-7277
Excellence in Education dba Maui Real Estate School	808-212-4861
Grand Vacations Real Estate School	808-829-0803
Hawaii Institute of Real Estate	808-255-5356
Hawaii Real Estate License School LLC	808-628-1535
Mayfield Real Estate, Inc., dba Global Real Estate School	573-756-0077
Poha School of Real Estate LLC	808-292-1002
Premier Real Estate LLC, dba Premier Real Estate Academy	808-556-3135
Ralph Foulger's Real Estate School of Hawaii	808-239-8881
The Real Estate Café	808-728-0223
Real Estate School Hawaii	808-551-6961
REMI School of Real Estate	808-230-8200
Scott Alan Bly School of Real Estate, LLC dba Bly School of Real Estate	808-738-8818
Vitousek Real Estate School, Inc.	808-946-0505
Wong Way Real Estate Academy	808-807-6563



State of Hawaii Real Estate Commission

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This material may be made available to individuals with special needs. Please call the Senior Real Estate Specialist at 808-586-2643 to submit your request.

Continuing Education Providers

Abe Lee Seminars	808-942-4472	Kauai Board of Realtors	808-245-4049
Aaron Academy by SquareTerra	808-492-0590	McKissock, LLC	800-328-2008
Building Industry Association of Hawaii	808-629-7504	Performance School of Real Estate	602-692-3393
Carol Ball School of Real Estate	808-283-9043	Poha School of Real Estate LLC	808-292-1002
The CE Shop, LLC.	888-827-0777	Preferred Systems, Inc.	888-455-7437
CMPS Institute, LLC	888-608-9800	Real Estate School Hawaii	808-551-6961
Coldwell Banker Pacific Properties Real Estate School	808-748-3410	Realtors' Association of Maui, Inc.	808-873-8585
Colibri Real Estate, LLC	844-701-2946	REMI School of Real Estate	808-230-8200
Eddie Flores Real Estate Continuing Education	808-223-6301	Residential Real Estate Council	800-462-8841, ext. 4440
ExceedCE, LLC	415-885-0307	Scott Alan Bly School of Real Estate, LLC dba Bly School of Real Estate	808-738-8818
Franklin Energy Services LLC	866-735-1432	Servpro Industries, LLC	615-451-0200
Hawaii Association of Realtors	808-733-7060	Shari Motooka-Higa	808-492-7820
Hawaii CCIM Chapter	808-528-2246	Systems Effect LLC, dba Training Cove	480-517-1000
Hawaii First Realty LLC	808-282-8051	WebCE Inc.	877-488-9308
Hawaii Island Realtors	808-935-0827	West Hawaii Association of Realtors	808-329-4874
Hawaii Real Estate License School LLC	808-594-3511		
Honolulu Board of Realtors	808-732-3000		
International Association of Certified Home Inspectors (InterNACHI)	720-735-7125		

State of Hawaii
Real Estate Commission
King Kalakaua Building
335 Merchant Street, Room 333
Honolulu, HI 96813

Presorted Standard
U.S. Postage Paid
Honolulu, Hawaii
Permit No. 516

2025 Real Estate Commission Meeting Schedule

Real Estate Commission – 9:00 a.m.

Friday, August 29, 2025

Friday, September 26, 2025

Friday, October 24, 2025

Friday, November 21, 2025

Friday, December 19, 2025

All Real Estate Committee Meeting items will be discussed at Real Estate Commission Meetings until further notice.

Real Estate Commission Meetings will be held in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor, unless otherwise noted.

Meeting dates, locations and times are subject to change without notice. Please visit the Commission's website at www.hawaii.gov/hirec or call the Real Estate Commission Office at (808) 586-2643 to confirm the dates, times and locations of the meetings. This material can be made available to individuals with special needs. Please contact the Executive Officer at (808) 586- 2643 to submit your request.