



Learn more about the Real Estate Branch (REB) of the Department of Commerce and Consumer Affairs

Check out the REB website www.hawaii.gov/hirec for more information and some frequently asked questions.

- What services does the REB provide to the condominium community?
- Where can I get help with association disputes?
- What laws apply to my condominium association?
- How do I get a copy of my association documents?
- How do I obtain a real estate license?
- What are the laws and rules for real estate licensees?

Real Estate Branch

About Us

The Real Estate Branch, as part of the Professional and Vocational Licensing Division, assists the Real Estate Commission in carrying out its responsibility for the education, licensure and discipline of real estate licensees; registration of condominium projects, condominium associations, condominium managing agents, and condominium hotel operators; and intervening in court cases involving the real estate recovery fund.

Subscribe

Receive emails on relevant condominium educational materials. Sign up now at <http://cca.hawaii.gov/reb/subscribe/>

Contact Us

Condominium Hotline: 1-844-808-DCCA (3222), Ext #1 then #8
Hours: 9:00 AM – 3:00 PM
Email: hirec@dcca.hawaii.gov
Web: www.hawaii.gov/hirec

This brochure is for informational purposes only and not intended for the purpose of providing legal advice. Information provided is subject to change.



CONDOMINIUM: 2025 LEGISLATIVE SESSION UPDATE

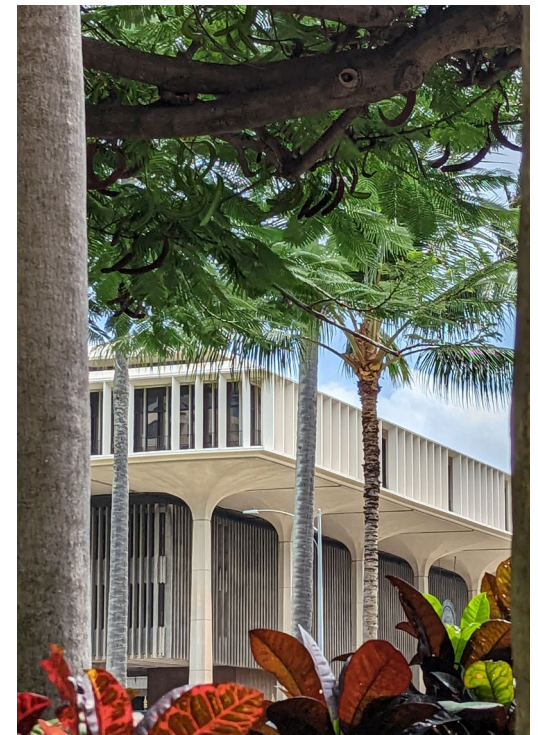
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CONDOMINIUM:

CONDOMINIUM 2025 LEGISLATIVE SESSION UPDATE

*Real Estate Branch
Department of Commerce and
Consumer Affairs*

July 2025



2025 Legislative Session Update

The 2025 legislative session adjourned with several condominium bills enacted into law. Please consult with legal professionals regarding these new laws. The following descriptions are summarizations of a few Acts meant to provide only general information.



House Bills:

[Act 157, SLH 2025](#), requires budget summaries to contain all the information specified in §514B-148(a), HRS, without referring readers to other portions of the budget. Allows unit owners to seek injunctive relief to enforce compliance.

[Act 224, SLH 2025](#), makes changes to infrastructure requirements, potentially impacting condominium developers. Individual wastewater systems are now limited to serving up to five bedrooms regardless of how many dwellings, dwelling units, or accessory units are connected to the system. Condominium developers should take this law into

consideration in planning any upcoming condominium developments.

Senate Bills:

[Act 161, SLH 2025](#), requires associations to provide electronic copies of the governing documents, as amended or restated, upon request to the owner or owner's agent at no cost. Governing documents are defined in the law as the declaration, bylaws, covenants, conditions, restrictions, and house rules. Limits administrative fees that associations may charge to requesting owners or their agents, aside from costs for duplication, postage, and stationery costs.

[Act 296, SLH 2025](#), is the highly anticipated Legislative solution to condominiums' difficulty in obtaining affordable property and hurricane insurance. The Act expands the powers of the Hawai'i Property Insurance Association and reactivates the Hawai'i Hurricane Relief Fund authorizing these entities to provide insurance coverage in certain scenarios. The law also provides for coverage caps, geographic eligibility, limitations of coverage not to exceed five years, and procedures including inspections of the condominium property.

Coverage may be denied on maintenance issues that materially affect the insurability of the condominium. Applications are **now** being accepted. For more details, coverage, and how to apply, visit <https://cca.hawaii.gov/ins/hhrf/>.

The Act also creates a Condominium Loan Program to assist condominium associations with obtaining financing or refinancing for installation of fire safety equipment, pipe repair, roof repair, and other maintenance and repairs deemed necessary. This loan program will be administered by the Hawaii Green Infrastructure Authority.

Please note that Condominium Loan Program will take time to setup and start the issuance of infrastructure and repair loans.



Legislative Process:

Are you interested in the legislative process? Check out the [Hawaii State Legislature website](http://www.capitol.hawaii.gov/): (<http://www.capitol.hawaii.gov/>)