

STAND. COM. REP. NO.

431

Honolulu, Hawaii

FEB 11, 2025

RE: H.B. No. 699  
H.D. 1

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Madame:

Your Committee on Consumer Protection & Commerce, to which  
was referred H.B. No. 699 entitled:

"A BILL FOR AN ACT RELATING TO PET ANIMALS,"

begs leave to report as follows:

The purpose of this measure is to provide protections for pet  
owners and pet animals by:

- (1) Prohibiting insurers from refusing to issue or renew,  
canceling, restricting, otherwise terminating, or  
charging higher rates for a commercial general liability  
insurance policy, homeowners insurance policy, renters  
insurance policy, or dwelling fire policy based on the  
breed of any dog that is kept on the insured premises;
- (2) Prohibiting landlords from charging additional monthly  
fees for the keeping of a pet animal, except in certain  
circumstances; and
- (3) Limiting the monetary amount that a landlord may charge  
for a pet deposit.

Your Committee received testimony in support of this measure  
from the Hawaiian Humane Society; Sabers4Animals; Animal  
Interfaith Alliance in Britain; Animal Legal Defense Fund; The

2025-1507 HB699 HD1 HSCR HMSO



Humane Society of the United States; American Kennel Club; Environmental Caucus of the Democratic Party of Hawai'i; and numerous individuals. Your Committee received testimony in opposition to this measure from the Hawaii Insurers Council and one individual. Your Committee received comments on this measure from the Hawai'i Association of REALTORS and American Property Casualty Insurance Association.

Your Committee finds that the lack of access to housing that welcomes pets breaks up families. Thirty percent of families who had surrendered a pet in the past five years said it was due to an inability to be housed with their pet. Furthermore, twenty-nine percent of houseless residents have at least one pet.

Your Committee further finds that fears surrounding pets in rental housing are not supported by data, as research has indicated that there is little difference in damage between tenants with and tenants without pets. Only nine percent of pets were reported to cause any damage whatsoever, and the average damages were \$210. Furthermore, most pet owners paid to fix damages themselves, with only two percent of pets that caused damage requiring a security deposit deduction for repairs. This measure promotes access to rental housing for persons with pets by limiting the additional charges a landlord may impose on a tenant simply for owning a pet.

Your Committee has amended this measure by:

- (1) Deleting language that prohibited insurers from making underwriting decisions based on the breed of any dog that is kept on the insured premises;
- (2) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 699, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 699,



H.D. 1, and be referred to your Committee on Judiciary & Hawaiian Affairs.

Respectfully submitted on  
behalf of the members of the  
Committee on Consumer  
Protection & Commerce,



---

SCOT Z. MATAYOSHI, Chair



