



Hawaiian Humane Society

People for animals. Animals for people.

Date: Feb. 3, 2025

To: Chair Rep. Scot Z. Matayoshi
Vice Chair Rep. Cory M. Chun
and Members of the Committee on Commerce and
Consumer Protection

Submitted By: Stephanie Kendrick, Director of Community Engagement
Hawaiian Humane Society, 808-356-2217

RE: Testimony in support of HB 699: Relating to Pet Animals
Wednesday, Feb. 5, 2025, 2 p.m., Room 329 & Videoconference

On behalf of the Hawaiian Humane Society, thank you for considering our strong support for House Bill 699, which prohibits 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. It also prohibits landlords from charging additional monthly fees for the keeping of a pet animal, except in certain circumstances; and prohibits landlords from charging more than one-third of one month's rent as an additional pet animal security deposit.

This measure is modeled after similar laws that have passed in at least four states. In addition, the National Council of Insurance Legislators (NCOIL) in 2022 endorsed similar model language banning breed discrimination in insurance underwriting.

The lack of access to housing that welcomes pets breaks up families. In a 2024 survey of O'ahu households conducted by Ward Research, housing access topped the list of reasons residents had to surrender a pet to a shelter. 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. The 2023 O'ahu Point in Time Count found that 29 percent of our houseless residents have at least one pet.



Hawaiian Humane Society

People for animals. Animals for people.

This bill aims to make housing that welcomes pets more common and more affordable. Its passage is vital to keeping families intact and keeping animals out of overcrowded shelters.

The fears surrounding welcoming pets into housing are not supported by data. National research by Michelson Found Animals found little difference in damage between tenants with and without pets. Only 9 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 2 percent of pets that caused damage requiring a security deposit deduction for repairs.

There is no support for the idea that certain breeds of dogs are more likely to cause damage to people or property, and nothing in this bill prohibits considering an individual animal's behavior.

Nationally, 72 percent of residents reported to Michelson that pet friendly housing is hard to find. Yet evidence suggests pet owners make excellent tenants. On average, residents in pet-friendly housing stayed 21 percent longer than those in non-pet-friendly housing, according to the Michelson survey. This translates to residents staying about 10 additional months. 83 percent of owner/operators said pet-friendly vacancies are filled faster. 79 percent of owner/operators said pet-friendly units are easier to fill.

Opening up more housing to pet-loving families is also likely to boost adoption at our overcrowded local shelters. In the Michelson survey, 33 percent of pet-owning residents said they would get another pet if restrictions on their rental housing were lifted. And even more, 35 percent, of residents without pets would get a pet if restrictions were lifted.

I urge the committee to pass HB699, which protects against breed discrimination, protects the interests of property owners, and has the potential to open more housing to responsible pet owners, and would-be pet owners, across our state. This bill will save lives and keep families together.

Mahalo for your consideration.

TESTIMONY OF MICHAEL ONOFRIETTI

COMMITTEE ON CONSUMER PROTECTION & COMMERCE
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair

Wednesday, February 5, 2025
2:00 p.m.

HB 699

Chair Matayoshi, Vice Chair Chun, and members of the Committee on Consumer Protection & Commerce, my name is Michael Onofrietti, ACAS, MAAA, CPCU, Senior Vice President, Chief Actuary & Chief Risk Officer for Island Insurance, Board Chair and Chairman of the Auto Policy Committee for Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit association of property and casualty insurance companies licensed to do business in Hawaii. Members companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council **opposes** this bill. This bill would place restrictions on insurers who write property and general liability policies for dangerous dogs. Mandating that insurers underwrite risks they know are higher liabilities will cause insurance premiums of those lines to increase as the costs are now being borne by everyone.

Some breeds of dogs have demonstrated a greater likelihood of biting than others. Restricting insurers' ability to underwrite based on dog breed will very likely result in unintended consequences, including an unwillingness to write the types of insurance policies noted in the bill which are property and general liability insurance policies. Insurers that remain in the market will likely need to charge higher premiums for all their policyholders as they experience more dog bite claims. This means that property owners that do not own dogs will subsidize those that own dogs, and with and without a history of biting.

This bill would allow insurers to refuse to renew, cancel, restrict or otherwise terminate policies if a dog on premises is declared “a vicious or dangerous dog by a county law enforcement agency.” The process for declaring a dog to be “dangerous” is contained in HRS 711-1141 and will be effective July 1, 2025, and requires a written declaration by a law enforcement officer. It is unclear how often this will occur, but certainly less frequently than the incidence of dog bites.

As drafted, this bill would also prohibit commercial general liability insurers from choosing not to insure breeding operations. Such a business may not comport with an insurer’s risk appetite which may lead to them not underwriting the business at all.

In a property insurance market where insurance is becoming very difficult and expensive to obtain, legislation such as this will not make the environment for insurance better. We ask that this bill be held.

Thank you for the opportunity to testify.

HB-699

Submitted on: 2/3/2025 7:45:33 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Harlie Leehang	Sabers4Animals	Support	Written Testimony Only

Comments:

I am Harlie Leehang, a member and officer of James Campbell High School's Sabers4Animals club, and I am a wholeheartedly for bill HB699.

- HB699 Relating to Pet Animals, that prohibits landlords from charging over $\frac{1}{3}$ of one month's rent as an additional pet animal policy and insurers from refusing certain policies, terminating, canceling, or charging higher rates for a pet animal in the premises. This contributes to helping pet animals find more forever homes.

My aunty, who owns a dog, sometimes has periods where she can't work. Her job is on and off a bit and this impacts her income to not only support her, but her dog too. In the early stages of adopting her dog, her landlord was originally going to charge her more for having her dog, even if the dog was small. She originally got her dog for emotional support reasons since she lives alone. Thankfully, she found a cheaper place that wouldn't charge her a lot for owning a dog. However, if it weren't for this, she probably wouldn't make enough to have a roof over her head and provide for her dog. She almost had to make the tough decision of choosing between a fluffy companion to help her mental health or a home. I want more people to find their own companions and to allow more animals to find their forever homes, like my aunty and her dog.

HB-699

Submitted on: 2/3/2025 9:50:55 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Marian Hussenbux	Animal Interfaith Alliance in Britain	Support	Written Testimony Only

Comments:

We understand that housing access is the top reason local families cite when surrendering a beloved companion animal to a shelter.

National data suggests that more people would adopt an animal if they were allowed in their housing and refugees are in desperate need of homes for the animals in their care.

HB699 prohibits insurers from refusing to issue or renew, cancelling, 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. It also prohibits landlords from charging additional monthly fees for the keeping of a companion animal, except in certain circumstances; and prohibits landlords from charging more than one-third of one month's rent as an additional companion animal security deposit.

This measure is modelled on similar laws around the country, and we join Hawaiian Humane in strongly supporting the Bill.

It must be heartbreaking to have to choose between having a roof over your head and keeping a beloved family member.

We beg to support Bill HB699.



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February 5, 2025

Memorandum of Support – HB699

Relating to Pet Animals

Dear Chair Matayoshi, Vice Chair Chun, and Members of the House Committee on Consumer Protection and Commerce,

On behalf of the Animal Legal Defense Fund, the nation's preeminent legal advocacy organization for animals, and our supporters in Hawai'i, I appreciate the opportunity to submit this memo in strong support of HB699, a bill to ban dog breed discrimination in insurance, and put necessary limits on additional pet fees for rentals. The passage of this bill would be a critical step toward easing Hawai'i's housing crisis and would provide much needed protection for the Hawaiian people and their beloved pets.

Breed discrimination in insurance policies does more harm than good

In 2020, seven national animal welfare and advocacy organizations, including the Animal Legal Defense Fund, issued the white paper "Breed Discrimination in the Homeowners Insurance Industry" challenging the discriminatory impacts of the insurance industry's use of dog breed lists to deny homeowner and renter's insurance coverage and renewals, create policy exclusions, and limit coverage.¹ The following highly concerning points were found:

Breed Lists are based on unreliable data. Dog breed lists are a collection of breeds that insurance companies deem uninsurable based on unreliable and outdated data suggesting that aggressive tendencies are inherent in certain breeds. The insurance industry uses these lists to deny homeowner and renters' insurance coverage and renewals, create policy exclusions, and limit coverage.² Consideration of a specific dog's bite history or behavior is irrelevant if the dog's breed is listed. These lists are based on data from the Center for Disease Control (CDC) regarding risk of bites from certain breeds that has since been rejected by the agency, and the CDC itself has renounced the concept of breed discrimination altogether (in the context of breed-specific legislation).

There is simply no reliable data to support the claim that dogs of specific breeds bite more frequently or are more aggressive than others. Indeed, multiple studies have shown that there are other factors that play a larger role in determining aggression in a dog than breed, including whether the dog has been neutered if male, chained, mishandled, or a victim of prior abuse or neglect.³ Further, visual identification of dogs is misleading and often inaccurate, which can lead to individuals being denied coverage for having a breed of dog that is not actually the breed of their dog.

¹ *Breed Discrimination in the Homeowners Insurance Industry*, Best Friends, 14-21 (2020), https://support.bestfriends.org/site/DocServer/NAIC_Paper-Final01-12-20.pdf.

² Mark Fitzpatrick, *Restricted Dog Breeds for Homeowners Insurance*, Valuepenguin (Aug. 19, 2020), <https://www.valuepenguin.com/homeowners-insurance-restricted-dog-breeds>.

³ *Breed Discrimination in the Homeowners Insurance Industry*, Best Friends, 11 (2020), https://support.bestfriends.org/site/DocServer/NAIC_Paper-Final01-12-20.pdf.

Breed lists discriminate against uninformed consumers. Most homeowners and renters are not well-versed in insurance policy, with approximately 48% of homeowners reporting they do not understand liability coverage and 24% reportedly not knowing how much liability insurance they themselves carried or the details of their policies.⁴ And few homeowners consider the impact of a dog's breed on their insurance coverage when choosing to bring one into the family, and many are surprised when they learn that they have little to no coverage because of their choice. Of those affected, few are aware of other options to obtain coverage. Consumers affected are left with two choices—either go underinsured or uninsured or end their relationship with their beloved pet. This can impact people of low or moderate means even more significantly due to higher costs, and force individuals to relinquish their beloved pets to overburdened animal shelters.

Dog bite claims are negligible compared to other insurance claims. Insurance companies claim that the cost of paying out dog bite claims is exorbitant, but dog incident claims account for less than 2% of total liability losses.⁵ Making wholesale exclusions of dogs based on breed makes little difference to the overall losses faced by the insurance industry.⁶ Liability for dog bite claims can still be mitigated by exclusions and limitations based on *actual risks* presented by an insured's dog. Some dogs do present a higher risk of a dog-related claim, but the risk is based on the dog's individual behavior and surrounding circumstances, not on the breed.

Housing should be made simpler and more affordable for Hawai'i residents

Additional fees on the keeping of pets in rentals can be an overburdensome obstacle for residents trying to find housing within their means. Hawai'i housing costs are approximately three times the national average, and roughly half of households in Hawai'i are living paycheck to paycheck.⁷ Additional fees to be able to keep their beloved pets with them, on top of already high rental costs, can deter many from being able to both afford housing and keep their pets. This can have devastating consequences, and Hawaiian Humane Society has found that housing limitations are one of the top reasons cited when families decide to surrender their pets.

The problem of additional fees and unreasonable security deposits is not a narrow problem facing a small population of residents. Approximately 60% of households have pets in Hawai'i. People take animals into their homes to become treasured members of their families and they should not have to choose between shelter and their animals.

⁴ Les Masterson, Homeowners Insurance Survey 2018: Almost Half Don't Understand Liability Home Insurance, A Quarter Have No Idea How Much They Have, Insurance.com (July 5, 2018), <https://www.insurance.com/coverage/homeowners-insurance-survey-2018>.

⁵ *Facts + Statistics: Homeowners and Renters Insurance*, Insurance Information Institute (Oct. 27, 2020), <https://www.iii.org/fact-statistic/facts-statistics-homeowners-and-renters-insurance> (accessed Oct. 2, 2024).

⁶ Cunningham, *supra* note 2, at 15 (quoting *Dog Bite Liability*, INSURANCE INFORMATION INSTITUTE, <http://www.iii.org/media/hottopics/insurance/dogbite/> (accessed Oct. 2, 2024)).

⁷ John Burnett, *Study: Low wages a threat to 'heart and soul' of society in Hawaii*, Hawaii Tribune-Herald (December 12, 2023), <https://www.hawaiitribune-herald.com/2023/12/14/hawaii-news/study-low-wages-a-threat-to-heart-and-soul-of-society-in-hawaii/>.

For the above reasons, I respectfully urge the committee to vote yes on HB699. Mahalo nui loa for your time and consideration of this important measure.

Sincerely,

Lindsay Vierheilig
Legislative Affairs Manager
Animal Legal Defense Fund
lvierheilig@aldf.org



February 5, 2025

The Honorable Scot Z. Matayoshi, Chair

House Committee on Consumer Protection & Commerce
State Capitol, Conference Room 329 & Videoconference

RE: House Bill 699, Relating to Pet Animals

HEARING: Wednesday, February 5, 2025, at 2:00 p.m.

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee:

My name is Lyndsey Garcia, Director of Advocacy, testifying on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawaii and its over 10,000 members. HAR provides **comments** on House Bill 699, which prohibits 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. Prohibits landlords from charging additional monthly fees for the keeping of a pet animal, except in certain circumstances. Prohibits landlords from charging more than one-third of one month's rent as an additional pet animal security deposit.

In 2013, the Legislature passed, and Act 206¹ was signed into law, amending the Residential Landlord-Tenant Code to permit security deposits to include an additional amount for damages caused by pets, excluding assistance animals, as specified in the rental agreement. This law was designed to expand rental housing options for pet owners by allowing housing providers to collect a pet deposit to cover any potential property damage from a pet. If there is no damage to the unit or other remedies allowed under the law, the security deposit would be returned to the tenant. HAR believes that by reducing the pet deposit, it may have the unintended consequence of discouraging housing providers to rent to tenants with pets.

Mahalo for the opportunity to provide testimony on this measure.

¹ Act 206, Session Laws of Hawai'i 2013.

https://www.capitol.hawaii.gov/session/archives/measure_indiv_Archives.aspx?billtype=SB&billnumber=328&year=2013



February 4, 2025

RE: SUPPORT HB 699, RELATING TO PET ANIMALS.

On behalf of The Humane Society of the United States and our supporters, I am writing to respectfully express our strong support of House Bill 699 to improve access to housing by curbing excessive fees in rental housing and ending breed discrimination in insurance policies.

Hawaii's rental housing market is increasingly inaccessible, characterized by soaring prices and limited availability that make it difficult for residents to secure affordable housing. This rental housing shortage grows significantly for families in search of housing that will welcome their pets. Each year, the state's median gross rent continues to climb and as housing costs outpace renter incomes, more families will need assistance in finding a safe, stable place to call home.

Research and shelter data show that housing-related issues are one of the most cited reasons why pets are surrendered to animal shelters. This issue is so familiar and widespread because of how difficult it is to find rental housing that welcomes pets.ⁱ According to a 2021 tenant-owner/operator survey, 72% of residents said that pet-friendly housing is hard to find and 59% say it's too expensive.ⁱⁱ A 2024 report by Hill's Pet Nutrition found that pet ownership is less accessible for lower-income households due to pet-related housing restrictions.ⁱⁱⁱ Survey results found that 56% of respondents making under \$50,000 are significantly more likely to have experienced at least one pet restriction in their housing. Pet restrictions and costly fees effectively eliminate a large percentage of family dogs from living in most rental units and disproportionately impact low-income and marginalized communities.^{iv}

House Bill 699 will improve access to housing by capping exorbitant fees that pet-owning renters are often obligated to pay. These nonrefundable fees, mainly monthly "pet rent," vary in cost and are entirely unregulated. Additionally, they are often unnecessary as significant damage by pets is not common. Research by FIREPAW and Michelson found that damages in units with pets averaged around \$300 – below the cost of a typical security deposit. Michelson reported further that fewer than 10% of all pets cause damage of any kind. Rents are surging and many renters are paying above the recommended 30% of their income on housing.^v Capping upfront costs and recurring fees helps balance the surging costs that renters are experiencing, with the potential risk and maintenance costs that housing providers face when renting to pet owners. Regarding the latter, while we understand the purpose of limiting pet rent to tenants with animals utilizing common areas, we worry that will be difficult to enforce and may be confusing for some housing providers and tenants. For those reasons, we recommend applying the cap to all pet-owning tenants rather than a subset.

Pets provide benefits to renters, both pet-owning and non-pet-owning, as well as landlords. Animal companionship helps provide positive health benefits to tenants,^{vi} including promoting social engagement between neighbors, reducing stress and anxiety, and supporting physical wellness through exercise. Research shows that residents in pet-friendly housing stay 21% longer than those in non-pet-friendly housing vacancies are filled quickly and pet owners are perceived to be nice, friendly, and caring by their neighbors.

The bill will also make homeowners', renters', and commercial residential insurance more equitable. Currently, it is common practice to deny, cancel, or increase premiums of policyholders based not on the individual behavior of an animal, but on assumptions about a dog's breed or perceived breed. This bill will ensure that insurers do not refuse to issue or renew, nor increase policyholder's premiums without actuarial data to justify those decisions.

Families everywhere are dealing with a highly competitive rental market and an affordable housing shortage. This bill will help keep pets in loving homes and out of animal shelters. We ask for the committee's support and thank you for your consideration.

Sincerely,
Susan Rhee

ⁱ Kisley, Michael, et al. "Investigating the Reasons behind Companion Animal Relinquishment: A Systematic Content Analysis of Shelter Records for Cats and Dogs, 2018–2023." *Animals* 2024, 14, 2606. <https://doi.org/10.3390/ani14172606>

ⁱⁱ 2021 Pet-Inclusive Housing Report, September 9, 2024. <https://www.petsandhousing.org/2021-pet-inclusive-housing-report/>.

ⁱⁱⁱ "2024 State of Shelter Pet Adoption Report." Hill's Pet Nutrition, July 25, 2024. <https://www.hillspet.com/about-us/press-releases/hills-pet-nutrition-releases-2024-state-of-shelter-pet-adoption-report>.

^{iv} Rose, Daniel, Courtney McMillian, and Onneya Carter. "Pet-Friendly Rental Housing: Racial and Spatial Inequalities." *Space and Culture* 26, no. 1 (September 16, 2020): 116–29. <https://doi.org/10.1177/1206331220956539>.

^v "Barriers to Affordable Housing." HUD.gov / U.S. Department of Housing and Urban Development (HUD). Accessed January 28, 2025. https://www.hud.gov/program_offices/comm_planning/affordable_housing_barriers#:~:text=Housing%20that%20is%20affordable%20is,maintain%20sufficient%20affordable%20housing%20units.

^{vi} "The Power of Pets." National Institutes of Health, June 17, 2024. <https://newsinhealth.nih.gov/2018/02/power-pets>.



AMERICAN
KENNEL CLUB®

February 4, 2025

Re: American Kennel Club Comments on H.B.699: RELATING TO PET ANIMALS.

Dear Chair Kapela and Members of the House Committee on Consumer Protection and Commerce:

The American Kennel Club (AKC) writes today on behalf of our Hawaii based kennel clubs and the many responsible dog owners in the state to respectfully ask you to support the end of discrimination against certain dogs based solely on their respective breeds in housing and insurance-based contracts.

The AKC believes that insurance companies should determine coverage of a dog-owning or renting household based on the dog's deeds, not the dog's breed. If a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft. The AKC also supports provisions in House Bill 699 that *do* allow for problematic dogs to be addressed if they have been declared vicious or dangerous, ensuring that insurance companies, property owners, and the public are protected both financially and from possible physical harm.

Furthermore, by disallowing the discrimination of dogs based solely by breed, Hawaii's animal shelter system will be protected from being needlessly overburdened as Hawaiians with unstable housing no longer have to make the painful decision to relinquish a beloved family pet because they are unable to find accommodating housing for them and their discriminated against breed.

Passage of provisions in this bill concerning breed discrimination would benefit dogs, dog owners, and the animal shelter system. The AKC also appreciates the attention given by the Hawaii Legislature to address the increasingly dire problem of people with pets not being able to access residential housing.

We appreciate the House Committee on Consumer Protection and Commerce attention to this issue and for their passion for the welfare of animals. Thank you for reviewing and considering our comments.

Regards,

Bob Rilling-Smith
Legislative Analyst/Community Outreach Coordinator
American Kennel Club
(919) 816-3960 | bxr@akc.org



To: The Honorable Scot Z. Matayoshi, Chair
The Honorable Cory M. Chun, Vice Chair
House Committee on Consumer Protection and Commerce

From: Mark Sektnan, Vice President

Re: HB 699 -- Relating to Pet Animals
APCIA Position: **Comments with Amendments**

Date: Wednesday, February 5, 2025
2:00 p.m., Room 329

Dear Chair Matayoshi, Vice Chair Chun and Members of the Committee:

APCIA would respectfully request amendments to **HB 699** which would prohibit 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.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

APCIA, and the insurance industry, worked closely with the National Conference of Insurance Legislators (NCOIL) on model legislation related to an insurers ability to consider the breed of a dog when underwriting insurance policies. HB 699 differs in some important respects from the model legislation and **APCIA would like to request the following amendments:**

- (1) The bill should be amended to include language prohibiting an insurer from not underwriting a policy *solely* due to the breed of the dog. Without this language, an insurer would be prohibited from using other factors such as claims history in determining what policies the insurer would write. This could result in the only people actually guaranteed an insurance policy are homeowners who have dogs that some consider dangerous. The NCOIL model, and laws across the country, are limited to homeowners insurance and renters insurance.
- (2) This bill would also apply to a commercial general liability insurance policy. APCIA would request this line of insurance be removed from the bill.

For these reasons, APCIA asks the committee to amend **HB 699** bill in committee. Thank you for your consideration of this request.

LATE



Environmental Caucus of The Democratic Party of Hawai'i

2/11/2025

Dear Chairs and Committee Members,

The Environmental Caucus strongly supports HB699 which will allow more residents to keep pets with them in their homes.

One of the easiest and most functional solutions to the abundance of homeless animals in Hawaii is simply to require all landlords to allow renters to have pets at home, without adding extreme and unreasonable charges to the rents (which are already ridiculously high because in our state).

One of the most heart rendering experiences is when someone is forced to give up a beloved pet because the only housing they can find won't allow them to keep it. The love between a person and their pets is often the only thing that keeps a person from loneliness or total despair. Pet ownership encourages responsibility, and positive self-reliance. How many homeless people chose to remain homeless rather than go to a shelter and give up the only love in their lives... their pets? I have seen people on the street who care for their animals before themselves. In a world where the community rejects you, demeans you, dismisses you, your pet loves you unconditionally. Those people stay sane under insane conditions. Elders live longer because they have a living creature to love and be loved by. In families children can learn responsibility and discipline. And fewer animals are on the street.

Landlords can require basic common sense conditions for responsible resident pet ownership without forbidding pet ownership and this bill allows for such conditions. We ask that you pass this bill as an act of compassion for residents continually under increasing stresses just to survive every day in our state.

Sincerely

Martha E Randolph
Environmental Caucus of the DPH
SCC Representative

HB-699

Submitted on: 2/3/2025 3:24:53 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Taurie Kinoshita	Individual	Support	Written Testimony Only

Comments:

To the Honorable Committee,

I am writing in very strong support of HB699.

The lack of housing welcoming pets is deeply problematic on multiple levels--and causes countless hardships.

Lack of housing forces families to surrender pets to shelters (where tens of thousands are euthanized in this state alone). The lack of housing welcoming pets prevents people from adopting animals, thereby sentencing our domesticated furry friends to death. Furthermore, when families adopt pets, children learn to care for other beings in a responsible manner--they develop empathy and discipline.

Prohibiting insurers from refusing to issue, renew, cancel, restrict, terminate or charge higher rates for a commercial general liability policy is paramount. Landlords should be prohibited from charging additional monthly fees for the keeping of a pet (except in very select circumstances). Landlords should also not be allowed to charge more than one third of one month's rent as a security deposit.

As someone who was a landlord (when I lived abroad briefly and rented our condo), there is no reason to practice such unfair policies. Families should not be penalized for insisiting their children learn to care for all creatures.

This measure is modeled after similar laws around the country--its time Hawai'i adopts these laws.

Nothing is more painful than having to choose between a roof over your head and a family member. Many people simply chose to be houseless. You wouldn't ask a child to give up their best friend who supports them? Why is it ok when that best friend is a loyal dog or loving cat?

Another side effect of not passing this bill is the feral cat population. Instead of sentence their pets to death, people (mistakenly) think its kinder to "set them free." Cats and dogs who are domesticated cannot survive in the wild. They suffer and starve.

People are too often penalized for feeding these feral communities, and when the feral cats are not fed, they hunt and destroy native wildlife. The only solutions to end this circle of cruelty and suffering are affordable housing, free spay and neutering, microchips, and jail time for people who abandon pets.

Please pass this important bill.

Thank you for your consideration.

Sincerely,

Taurie Kinoshita (lifelong voter and resident!)

HB-699

Submitted on: 2/3/2025 3:47:44 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
joanna p milo	Individual	Support	Written Testimony Only

Comments:

I support the action for animals

HB-699

Submitted on: 2/3/2025 3:47:33 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Carole R. Richelieu	Individual	Support	Written Testimony Only

Comments:

I have faced many housing obstacles as a pet owner and know of many others who have likewise. Pet adoption needs to be encouraged. Strong support.

HB-699

Submitted on: 2/3/2025 4:37:01 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Alice Saul	Individual	Support	Written Testimony Only

Comments:

I wish to convey my support for HB699 Relating to Pet Animals.

Nothing comes as close to affirming our humanity as does our relationship with animals. The benefits for us of having pets in our homes are legion, and I believe it is our duty to fellow residents of Hawaii to allow the conditions that allow those experiences as widely as is reasonably possible. HB699 brings us closer to having pet-friendly housing and fulfilling that goal.

Thank you.

**Alice Saul
Hawaii Kai, Honolulu**

HB-699

Submitted on: 2/3/2025 6:07:04 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jacob Wiencek	Individual	Support	Written Testimony Only

Comments:

Aloha Committee Members,

Dogs form incredibly important parts of our families. No one should be denied or otherwise unable to get the necessary insurance. This unjust discrimination should end.

I urge the Committee to SUPPORT this bill!

Cynthia F Tucker, PsyD
Licensed Clinical Psychologist
Kailua, O'ahu

Re : HB 699

Dear Honorable Committee Representatives

I strongly support HB 699

This Bill will greatly improve necessary conditions for pet owners and pets by keeping families together without the anguish of losing a pet (and family member) due to difficulty in renting with pets.

This Bill will help to prevent:

- Continued housing insecurity for pet owners
- Higher pet surrender rates
- Increased strain on animal welfare organizations
- Persistent breed-based insurance discrimination
- Economic and emotional stress for families with pet

Again, I am strongly in support of HB 699

Thank you for your time and consideration.

Very truly yours,

Cynthia F Tucker, PsyD
Licensed Clinical Psychologist
Kailua, O'ahu

HB-699

Submitted on: 2/3/2025 6:55:27 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Helen Josypenko	Individual	Support	Written Testimony Only

Comments:

I am resident and homeowner in Kaneohe, I could not imagine ever having to make the decision to surrender my beloved pets because of their breed, outrageous pet security deposits, or having to pay higher rates for homeowners insurance based on their breed being declared as dangerous by law enforcement. I strongly support and urge you to pass **SB 699**. NO pet owner should ever face housing insecurity because of these unjust fees and/or the stress of breed-based discrimination.

By imposition of these fees forces pet owners into a non-win situation; forcing them to either

1. Surrender their beloved pet.
2. Keep their beloved pet, settle for homelessness or economic insecurity.

Pets play a significant role in our families and their lives. As a society we must do everything to support pet friendly housing and reward responsible renters and property owners.

The pet's surrender does not stop the impact of these fees. This pet is now in the hands of a shelter. And a new injustice begins. The fees eventually amplify onto non-profits, Volunteers, and organizations who will do anything to save the lives of these animals.

SB 699 has a farther-reaching impact than just the renter and homeowner. Again, please pass SB699. Mahalo! Helen Josypenko

HB-699

Submitted on: 2/3/2025 7:11:40 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Serena Stefanic-Phillip	Individual	Support	Written Testimony Only

Comments:

I am in support of Bill HB699.

HB-699

Submitted on: 2/4/2025 1:32:35 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
eva marie kelnhofer	Individual	Support	Written Testimony Only

Comments:

I support this bill this will help families to keep there pets and not have to worry about additional cost or having to surrender beloved pets. This is a step in the right direction in keeping pets with there families.

Thank you

Eva Marie Kelnhofer

Aiea

HB-699

Submitted on: 2/4/2025 4:51:17 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennifer Chiwa	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Representative Matayoshi, Vice Chair Representative Chun and Members of the Committee on Consumer Protection and Commerce.

Please vote for HB 699, which I strongly support, to prohibit insurers and landlords from taking actions detrimental to the keeping of beloved pets by homeowners and renters.

Mahalo.

Jennifer Chiwa

Makiki and life long resident of Oahu

HB-699

Submitted on: 2/4/2025 5:53:13 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Melanie Kim	Individual	Support	Written Testimony Only

Comments:

Please support this bill. Affordable housing is already difficult in Hawaii. Hawaii's pet owners view their pets as family regardless of breed. Penalizing pet owners with higher insurance premiums or additional fees overburdens households that are just trying to get by. Enforcing these penalties forces pet owners to surrender their pets or face homelessness. We are already struggling with this issues, please don't make it worse

HB-699

Submitted on: 2/4/2025 8:09:55 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Hannah	Individual	Support	Written Testimony Only

Comments:

Access to housing is a major issue in Hawaii, and locals with pets face even greater challenges. Pets are an important part of our families, well-being, and community mental health. I have personally struggled to find pet-friendly housing and have even considered moving off-island just to keep my family together. Additionally, I work with a local rescue organization that receives dozens of messages daily from people who can no longer keep their pets due to housing issues. Hawaii is experiencing a housing shortage, and locals are being pushed out. Those with pets face additional barriers that must be addressed. Pets are family—please support this bill to help keep families together. Thank you.

HB-699

Submitted on: 2/4/2025 9:29:48 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jane E Arnold	Individual	Support	Written Testimony Only

Comments:

Lack of housing access for pet owners discourages many people from adopting pets. Some homeless people remain homeless rather than giving up their beloved animals. HB699 helps to address this problem. Please support this bill.

Jane Arnold

1763 IWI Way, Apt D

Honolulu, HI. 96816

HB-699

Submitted on: 2/4/2025 11:23:54 AM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
lynne matusow	Individual	Support	Written Testimony Only

Comments:

I live in a pet friendly high rise condo. We have many dogs, of all sizes. It is clear that pet ownership increases health, as dogs have to be walked and their owners get exercise, that it engages pet owners and non pet owners in social relationships, that children can interact with pets. While not a dog owner, I owned birds (Or rather they owned me) for many years. Pet ownership made me a more responsible person, as I had to attend to their many needs, including feeding and affection.

This bill is great. It provides housing security for pet owners as they will not have to surrender their pets, aka family members, when they move. It prohibits insurers denying insurance based on the breed of a dog. It caps pet security deposits and addresses housing challenges for pet owners.

Please move this bill forward.

HB-699

Submitted on: 2/4/2025 1:08:17 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Selene Mersereau	Individual	Support	Written Testimony Only

Comments:

Please support this bill. This is vital for both humans and animals. Thank you. Selene

LATE

HB-699

Submitted on: 2/4/2025 2:21:24 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Renee Rabb	Individual	Support	Written Testimony Only

Comments:

Thank you for allowing me to strongly support HB 699 by Rep Kila, This bill will do much to keep companion animals with their people. Over and over, we have seen pets abandoned because their owners can't find housing.

I foster cats on Big Island. If people can keep their pets, it will help reduce the number of outside cats which affect the environment. We have seen families having to surrender their pets because they have to change locations and cannot find housing which accepts the pet. This is tragic for the children in the family. They are in tears when they part from their beloved family members.

Rep. Kila has done a fine job in researching laws around the country in search of workable, positive solutions. This bill is well-reasoned and deserves to become law. Please support it.

Mahalo,

Renee Rabb

Keaau, HI 96749

Big Island

LATE

HB-699

Submitted on: 2/4/2025 3:09:42 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Victor Brock	Individual	Oppose	Written Testimony Only

Comments: I am an owner of two dogs and I am also the landlord of a condo unit that I rent. I OPPOSE THIS BILL. I have been in the situation in which damage from a tenant who had multiple cats who urinated everywhere in the condo caused thousands of dollars of damage to my unit. I had to replace the carpet, all tack boards, and half of the kitchen cabinets and counter-top, because the cats had urinated along the side of the kitchen cabinets on the floor and the urine was soaked into the entire bank of cabinets. The repairs were in excess of \$10,000. I do not support any limitations on my ability to limit tenants with pets or to charge extra rent or security deposits. I empathize with pet owners who have a difficult time finding housing with their pets, and I have friends in this situation. Nevertheless, this proposed law would not be fair to landlords nor insurers.

LATE

HB-699

Submitted on: 2/4/2025 7:55:19 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jan Allen	Individual	Support	Written Testimony Only

Comments:

Please support HB 699. Thank you! Jan Allen

LATE

HB-699

Submitted on: 2/4/2025 10:23:51 PM

Testimony for CPC on 2/5/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kitty Ng	Individual	Support	Written Testimony Only

Comments:

I am in support of HB 699 . As a multiple pet owner and now having to rent a place temporarily after selling my condo I see what pet owners are up against . And working with animal rescue I see many pets being surrendered because a place cannot be found that they can afford with the extra fees for pets and now many charging a monthly rent for each pet , if pets are allowed at all . It is a sad situation when a beloved pet has to be given up because of housing they are like family to we pet lovers . I am definitely in support of HB699

Thank You !