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# A BILL FOR AN ACT

RELATING TO RENTAL APPLICATIONS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that landlords often  
2 require prospective tenants to provide recent paystubs to prove  
3 sufficient income to pay rent. However, many individuals,  
4 including retirees, the self-employed, and those with  
5 alternative forms of income, may not have traditional paystubs  
6 but nevertheless possess sufficient financial resources to meet  
7 rental obligations. By allowing tenants to demonstrate  
8 financial stability through unearned income or liquid assets, a  
9 fairer and more inclusive housing market can be created.

10           The legislature further finds that retirees often rely on  
11 pensions, social security, investments, or savings to cover  
12 their living expenses. These income streams are typically  
13 stable and reliable, even though they are not tied to  
14 traditional employment. Denying retirees the opportunity to  
15 rent solely because they lack paystubs disregards their  
16 financial viability and unnecessarily limits their housing  
17 options. This Act would ensure that retirees, who have



1 contributed to society and saved responsibly, are not unfairly  
2 excluded from the rental market.

3       The legislature also finds that prohibiting the requirement  
4 to produce paystubs would not only benefit retirees but also  
5 others who depend on non-traditional income, such as individuals  
6 with significant savings, trust funds, or investment portfolios.  
7 These individuals are equally capable of meeting rental  
8 obligations but often face barriers when landlords prioritize  
9 employment-based income verification. Authorizing a prospective  
10 tenant to submit evidence of unearned income or liquid assets  
11 aligns with the broader goal of promoting housing accessibility  
12 while still allowing a landlord to assess a tenant's ability to  
13 pay rent.

14       The legislature further finds that this Act addresses  
15 equity concerns in Hawaii's rental market where housing  
16 affordability and availability are pressing issues. This Act  
17 would prevent discrimination against individuals whose financial  
18 stability does not fit into outdated norms and create a more  
19 inclusive housing ecosystem. By recognizing the legitimacy of  
20 alternative income sources, access to housing can be ensured for



1 all financially capable individuals, regardless of their  
2 employment status.

3 Accordingly, the purpose of this Act is to modernize the  
4 rental application process and recognize the diversity of income  
5 sources in today's society by prohibiting landlords from  
6 rejecting prospective tenants solely because the tenants cannot  
7 provide paystubs as proof of income, under certain  
8 circumstances.

9 SECTION 2. Chapter 521, Hawaii Revised Statutes, is  
10 amended by adding a new section to be appropriately designated  
11 and to read as follows:

12 **"§521- Rental applications; proof of income; paychecks;**  
13 **prohibition.** (a) In considering an application to rent a  
14 dwelling unit, no landlord shall reject an applicant solely due  
15 to the applicant's inability to submit evidence of a recent  
16 paycheck; provided that the landlord may require the applicant  
17 to submit evidence, dated within ninety days of the date of the  
18 application for rent, of unearned income or liquid assets  
19 sufficient to satisfy the rent for the term of the prospective  
20 rental period.



1        (b) In the event the evidence provided pursuant to  
2 subsection (a) is not issued by a financial institution, the  
3 federal government, or a state, county, or municipal government:

4        (1) The landlord may request the applicant's authorization  
5 to verify the documentation; or

6        (2) The evidence provided shall be verifiable either  
7 directly from the source of the information or by  
8 cross-referencing with another official document, such  
9 as a tax return."

10        SECTION 3. This Act does not affect rights and duties that  
11 matured, penalties that were incurred, and proceedings that were  
12 begun before its effective date.

13        SECTION 4. New statutory material is underscored.

14        SECTION 5. This Act shall take effect on July 1, 2050.



**Report Title:**

Landlord; Rent; Application; Proof of Income; Paychecks;  
Prohibition

**Description:**

Prohibits a landlord from rejecting a rental application solely due to an applicant's inability to provide a recent paycheck. Authorizes the landlord to require the applicant to provide evidence dated within ninety days of the application demonstrating the applicant has sufficient unearned income or liquid assets to cover the rental costs. Effective 7/1/2050.  
(HD1)

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