
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 the rental market, particularly in Hawaii,
16 where housing affordability and availability are pressing
17 issues. This Act would prevent discrimination against
18 individuals whose financial stability does not fit into outdated
19 norms and create a more inclusive housing ecosystem. By
20 recognizing the legitimacy of alternative income sources, access



1 to housing can be ensured for all financially capable
2 individuals, regardless of their 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; provided that a landlord
8 may require the prospective tenant to provide evidence, dated
9 within thirty days of the application, of unearned income or
10 liquid assets sufficient to cover rental costs.

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

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



1 liquid assets sufficient to satisfy the rent for the term of the
2 prospective rental period.

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

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

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

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

15 SECTION 4. New statutory material is underscored.

16 SECTION 5. This Act shall take effect on July 1, 2050.
17



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; provided that the landlord may require the applicant to provide evidence dated within thirty days of the application demonstrating the applicant has sufficient unearned income or liquid assets to cover the rental costs. Effective 7/1/2050.
(SD1)

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