



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
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DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Finance
Tuesday, March 3, 2026
10:00 a.m.
Via Videoconference
Conference Room 308**

On the following measure:

H.B. 1776, H.D. 2, RELATING TO THE RESIDENTIAL LANDLORD-TENANT CODE

Chair Todd and Members of the Committee:

My name is Emma Olsen, and I am an Enforcement Attorney for the Department of Commerce and Consumer Affairs' (Department) Office of Consumer Protection (OCP). The Department appreciates the intent of this bill and offers comments.

The purpose of this bill is to require OCP to periodically publish an accessible, multilingual notice of tenant rights.

We support the concept that the public should have access to reliable information about the rights and responsibilities of landlords and tenants at little to no cost. That notion is foundational to the services provided by our Residential Landlord-Tenant Information Center, a free informational service that assists more than 5,000 callers annually. Access to reliable information is also consistent with our efforts to publish and update our Landlord-Tenant Handbook, a written resource on landlord and tenant rights

and responsibilities. This measure appears to complement OCP's ongoing efforts to provide public education about landlord and tenant rights and responsibilities.

OCP currently publishes the Landlord-Tenant Handbook (LT Handbook), and we re-publish in response to changes to the Residential Landlord-Tenant Code. Changes happen nearly every legislative session. Last session, for example, Act 278 created a two-year mandatory eviction mediation program for evictions for non-payment of rent. These changes are highlighted on OCP's website. A digital copy of the LT Handbook is available for free on our website, and written copies may be purchased or mailed. At present, the LT Handbook is only available in English.

In 2023, we contacted the Office of Language Access for guidance about commonly spoken languages and translating the LT Handbook into one or more additional languages. Following our consultation, we sought quotes from various providers and ultimately obtained a single quote for \$8,781 to translate the LT Handbook into four languages: Chinese (traditional only), Marshallese, Korean, and Chuukese. This quote may be under-inclusive, however, since there are other languages for which interpretation services are demanded in court proceedings. In 2023, the Judiciary compiled a list of the most commonly interpreted languages in courts throughout the State. The top six most interpreted languages were Chuukese, Ilocano, Marshallese, Spanish, Korean, and Tagalog.

While translation would expand the audience for the LT Handbook and the Notice of Tenant Rights, we recently began exploring other ways to make the LT Handbook more accessible, focusing on re-writing topics that generate the most public inquiries—evictions, security deposits, repairs, and breaking the lease. We are assessing ways to make these sections, and ultimately the entire handbook, more accessible to the public. The concept proposed in this bill complements our ongoing initiative.

We currently review the LT Handbook annually to ensure that the information provided to the public remains current. Our current annual review process is consistent with the annual review timeline in the bill.

Regarding accessibility for individuals with disabilities, as part of a department-wide initiative, we are reviewing all materials available to the public through our website,

including electronic documents, to ensure they meet accessibility requirements by the April 24, 2026, deadline established by the Department of Justice's final rule updating its regulations for Title II of the Americans with Disabilities Act. The Department's goal is to complete this accessibility review by the end of the first quarter of 2026.

We appreciate the intent of this bill to enhance public awareness of tenant rights

Should the Committee wish to pass this bill, we respectfully request two amendments:

- (1) a delayed effective date of January 1, 2027, to allow time to procure a responsible vendor to translate both the Landlord-Tenant Handbook and the Notice of Tenant Rights; and
- (2) a \$30,000 general fund appropriation for costs associated with the publication of the Landlord-Tenant Handbook and the Notice of Tenant Rights, including vendor translation services.

Thank you for the opportunity to testify to this bill.



DISABILITY AND COMMUNICATION ACCESS BOARD

Ka 'Oihana Ho'oka'a'ike no ka Po'e Kīnānā

1010 Richards Street, Rm. 118 • Honolulu, Hawai'i 96813
Ph. (808) 586-8121 (V) • Fax (808) 586-8129 • (808) 204-2466 (VP)

March 3, 2026

TESTIMONY TO THE HOUSE COMMITTEE ON FINANCE

House Bill 1776 House Draft 2 – Relating to the Residential Landlord-Tenant Code

The Disability and Communication Access Board (DCAB) supports the intent of House Bill 1776 House Draft 2 – Relating to the Residential Landlord-Tenant Code. This bill requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenant rights. Requires a landlord to provide a tenant with a copy of the notice of tenant rights.

DCAB frequently receives questions from landlords or tenants with disabilities who are unsure about their rights and responsibilities regarding effective communication, reasonable accommodations, reasonable modifications, and assistance animals.

When this information is not clearly understood at the beginning of a tenancy, misunderstandings and misapplications of the law can occur. These situations may irreparably damage the landlord-tenant relationship. Providing clear guidance at the start of a rental agreement helps ensure that both parties understand their rights and obligations.

Thank you for the opportunity to testify.

Respectfully submitted,

KRISTINE PAGANO
Acting Executive Director



Medical-Legal Partnership for Children in Hawai'i
A Project of the William S. Richardson School of Law

COMMITTEE ON FINANCE

Representative Chris Todd, Chair

Representative Jenna Takenouchi, Vice Chair

Hearing Date: March 3, 2026 at 10:00AM (Room 308)

Re: SUPPORT for HB 1776 HD 2, Relating to the Residential Landlord-Tenant Code

Dear Committee Members,

The Medical-Legal Partnership for Children in Hawai'i provides free, direct legal services to patients in community health settings. Many of our clients are low-income tenants and residents facing unstable housing situations. We testify in **SUPPORT** for **HB 1776 HD 2**, that would promote tenants' knowledge of their rights under the Hawai'i residential Landlord-Tenant Code.

Housing cases comprise nearly one-third of all cases at our Medical-Legal Partnership program. We have counseled hundreds of local families about their housing rights, and we believe that many more tenants would be able to self-advocate and successfully resolve claims if they better understood their rights under the Landlord-Tenant Code. This includes, for example, tenant rights and remedies related to lease terminations, habitability/repairs, and security deposits.

It is especially important to ensure meaningful access to this critical information by requiring that landlords provide it by the beginning of tenancy. We also applaud the inclusion in this bill of the requirements to translate the notice into the most commonly spoken languages in the state, and other accessibility considerations for people with disabilities. This is the least we can do to promote stronger landlord-tenant relationships and promote housing stability across the state.

I humbly add that the provisions of HB 1776 are a good starting point, but more is needed to meaningfully increase tenant protections in Hawai'i. We work with many families facing unstable housing that could be strengthened with stronger rent stabilization, habitability enforcement, and more robust consumer protections.

Thank you for this opportunity to submit testimony in support of HB 1776 HD 2.

/s/

Dina Shek

Legal Director

March 3, 2026

The Honorable Chris Todd, Chair

House Committee on Finance

State Capitol, Conference Room 308 & Videoconference

RE: House Bill 1776, HD2, Relating to the Residential Landlord-Tenant Code

HEARING: Tuesday, March 3, 2026, at 10:00 a.m.

Aloha Chair Todd, Vice Chair Takenouchi, 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 1776, HD2, which requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenant rights. Requires the notice to be included in the informational handbook on the Residential Landlord-Tenant Code maintained by the Office. Requires a landlord to provide a tenant with a copy of the most recent notice of tenant rights in the tenant's preferred language, if available, and subjects the landlord to a fine for failure to do so. Effective 7/1/3000.

With approximately 38% of Hawaii residents living in rental housing, the rental market plays a critical role in meeting the State's housing needs. Currently, the Office of Consumer Protection offers a "*Handbook for the Hawaii Residential-Landlord-Tenant Code*"¹ which is 36 pages and designed to be a guide for all Hawaii residents in addressing questions and concerns most frequently expressed by housing providers and tenants. The Handbook is a useful guide for both housing providers and tenants containing pertinent information from the Landlord-Tenant Code itself. This measure proposes to distill that information further to create a notice that summarizes the tenants' rights as a standalone document. Because the Landlord-Tenant Code is highly complex, condensing tenant rights into a standalone notice may result in important information being lost or misinterpreted.

Additionally, the federal and Hawaii Fair Housing Acts prohibit discrimination in housing on the basis of national origin and ancestry, respectively, as well as other protected classes. Under this measure, housing providers would be required to supply the notice to a tenant physically or digitally in the tenant's preferred language if available. This requirement may raise concerns and compliance considerations, including how housing providers can ascertain language preferences without violating fair housing laws based on ancestry or national origin. Moreover, ensuring that the

¹ Office of Consumer Protection. (November 2024). Handbook for the Hawaii Residential-Landlord-Tenant Code. <https://cca.hawaii.gov/ocp/files/2024/12/2024-Landlord-Tenant-Handbook-Final.pdf>

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most current notice is provided, if updated annually, could be challenging especially for mom-and-pop housing providers.

Nevertheless, HAR supports greater access to tenant resources and believes this topic deserves more discussion. In 2025, the Legislature passed Senate Concurrent Resolution 123, HD1, which established a three-year Landlord-Tenant Working Group, of which Hawai'i REALTORS® and other key stakeholders are members. The Working Group is currently conducting a comprehensive review of the Residential Landlord-Tenant Code, and HAR believes the issues addressed in this measure would be an important topic for discussion by the Working Group, especially as it deals with education for both housing providers and tenants in better understanding the Landlord-Tenant Code.

Mahalo for the opportunity to testify on this measure.



To: House Committee on Finance
Re: **HB1776 HD2 – Relating to Housing**
Hawai'i State Capitol & Via Videoconference
March 3, 2026, 10:00 AM

Dear Chair Todd, Vice Chair Takenouchi, and Committee Members,

On behalf of Hawai'i Children's Action Network Speaks!, I am writing in **SUPPORT of HB1776 HD2**. This bill requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenant rights; requires the notice to be included in the informational handbook on the Residential Landlord-Tenant Code maintained by the Office; and requires a landlord to provide a tenant with a copy of the most recent notice of tenant rights in the tenant's preferred language, if available, and subjects the landlord to a fine for failure to do so.

During the pandemic, non-profit organizations like ours worked hard to help limited English proficiency (LEP) families in Hawai'i access the pandemic relief benefits that they qualified for. While working on this outreach, we learned that there was a lack of meaningful language access for LEP families, and that the federal government does not provide translations¹ in many of the languages that are the most spoken by LEP families in Hawai'i² – such as Ilocano, Marshallese, Tongan, and Chuukese.

In the aftermath of the Lahaina wildfires, our state again learned about the lack of resources to address the language needs of Hawai'i's residents, causing them to miss out on essential assistance. According to the language services coordinator for FEMA, who coordinated language access response after both the Lahaina and Paradise, California, fires, "the diverse cultures of Maui and the fact that many people did not feel comfortable dealing with government agencies, made the response in Lahaina unique."³

As one of the states with the highest portion of foreign-born residents,⁴ we believe Hawai'i needs to better ensure language access to our government services than most other states do. This bill would be a great step in that direction.

Mahalo for the opportunity to provide this testimony. Please pass this bill.

Sincerely,

Nicole Woo
Director of Research and Economic Policy

¹ United States Department of Agriculture Food and Nutrition Service, <https://www.fns.usda.gov/cn/translated-applications>

² Hawai'i Data Exchange Partnership, https://hawaiiidxp.org/quick_data/datastory/el

³ <https://www.civilbeat.org/2024/03/people-who-dont-speak-english-lost-money-and-help-in-lahaina-response/>

⁴ Statista, <https://www.statista.com/statistics/312701/percentage-of-population-foreign-born-in-the-us-by-state/>



Hawai'i YIMBY
Honolulu, HI 96814
hawaiiyimby.org
info@hawaiiyimby.org

March 3, 2026

House Committee on Finance
Hawai'i State Capitol
Honolulu, HI 96813

**RE: SUPPORT for HB 1776 HD1 - RELATING TO THE RESIDENTIAL
LANDLORD-TENANT CODE**

Aloha Chair Todd, Vice Chair Takenouchi, and Members of the Committee,

On behalf of Hawai'i YIMBY, we are writing in **support of HB 1776 HD1**, which takes a simple but important step to strengthen housing stability by requiring the Office of Consumer Protection to publish a clear, accessible, and multilingual notice of tenant rights and requiring landlords to provide that notice to tenants at the time a lease is signed.

Renters make up a significant and essential part of Hawai'i's housing market, yet they often enter lease agreements with insufficient information. In an already imbalanced relationship, **renters deserve transparency and a more equal footing** so they can clearly understand their rights, responsibilities, and options under the law.

This bill sets a reasonable baseline for landlord accountability. Providing accurate and accessible information about tenant rights is **the bare minimum** a landlord can do to support clear communication, shared expectations, and a healthier landlord-tenant relationship built on mutual understanding. When tenants know their rights upfront, disputes can be reduced and housing stability can improve. This allows for both parties to be held accountable by agreeing to clear terms before entering into an agreement.

Hawai'i is facing a severe housing shortage, and addressing it requires a coordinated approach. As the state works to increase the supply of housing, it is equally important to protect stability for the renters who already live here. This measure helps ensure that



Hawai'i YIMBY
Honolulu, HI 96814
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growth does not come at the expense of clarity, fairness, or housing security for tenants across the state

Hawai'i YIMBY (*Yes In My Backyard*) is a volunteer-led grassroots advocacy organization dedicated to supporting bold and effective solutions for Hawai'i's devastating housing crisis. Our members are deeply concerned about Hawai'i's chronic and worsening housing shortage, which has caused home prices to rise much faster than incomes and pushes thousands of kama'āina out to the mainland or into homelessness every single year.

We ask your support for this bill. Thank you for the opportunity to testify.

Sincerely,

Damien Waikoloa

Chapter Lead, Hawai'i YIMBY

Edgardo Díaz Vega

Chapter Lead, Hawai'i YIMBY

Huey Kwik

Chapter Lead, Hawai'i YIMBY





HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai‘i Appleseed Center for Law and Economic Justice
Support for HB1776 HD2– Relating to the Residential Landlord-Tenant Code
House Committee on Finance
Tuesday, March 3, 2026 at 10:00AM Conf. Rm. 308 and via Videoconference

Aloha Chair Todd, Vice Chair Takenouchi, and members of the committee;

Thank you for the opportunity to testify in **strong support of HB1776 HD2**, which would require the Office of Consumer Protection to publish an accessible, multilingual notice of tenants rights and require a landlord to provide a tenant with a copy of the tenant rights. Clear communication of rights is a foundational step in promoting housing security and preventing exploitation or misunderstanding in landlord-tenant relationships.

Hawaii’s landlord-tenant code is a self-help system: it assumes tenants and landlords know the rights and responsibilities spelled out in HRS Chapter 521 and can act on them in civil court. Yet statutory duties—such as complying with rules ‘brought to the attention of the tenant’¹ at the start of the tenancy and providing proper notice of defects—resupposes that tenants can actually read and understand those rules.

National fair housing organizations have found that lack of meaningful language access prevents limited-English-proficient tenants from understanding leases, house rules, and hearing procedures, increasing the risk of losing housing because they never fully understood their rights or obligations.² By mandating *accessible* multilingual notices, HB1776 HD2 helps ensure that all tenants—regardless of language proficiency—are better equipped to understand and assert their rights under Hawai‘i’s landlord-tenant code.

Requiring landlords to provide this notice at the outset of tenancy promotes transparency and accountability. It helps foster a more balanced relationship between landlords and tenants, reducing the risk of disputes and misunderstandings. Best practices in tenant protection consistently highlight the value of proactive education and notification in reducing legal conflicts and improving housing outcomes for vulnerable populations.³

We respectfully recommend collaboration with community organizations in developing and disseminating these notices which could further enhance the reach and impact. We appreciate the Legislature’s attention to tenant rights and urge passage of this bill as a meaningful step toward a fairer, more just housing system in Hawai‘i.

¹ https://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0521/HRS_0521-0052.htm

² <https://www.nhlp.org/initiatives/fair-housing-housing-for-people-with-disabilities/language-access/>

³

<https://www.networkforphl.org/wp-content/uploads/2025/01/Eviction-Diversion-and-Prevention-Programs.pdf>



COMMITTEE ON FINANCE

Rep. Chris Todd, Chair

Rep. Jenna Takenouchi, Vice Chair

HEARING:

Tuesday, March 3, 2026 at 10:00 am

Conference Room 308 and Via Videoconference

TESTIMONY IN SUPPORT OF HB 1776, HD2 - RELATING TO THE RESIDENTIAL LANDLORD-TENANT CODE.

Aloha Chair Todd, Vice Chair Takenouchi, Reps. Miyake and Yamashita of Maui, and Members of the Committee,

My name is Veronica Mendoza, Founding Executive Director of Roots Reborn and a founding coalition member of El Pueblo en Acción (EPA) Maui - The People in Action Maui. Roots Reborn **strongly supports HB 1776, HD2**, Relating to the Residential Landlord-Tenant Code, which requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenant rights; requires the notice to be included in the informational handbook on the Residential Landlord-Tenant Code maintained by the Office; requires a landlord to provide a tenant with a copy of the most recent notice of tenant rights in the tenant's preferred language, if available, and subjects the landlord to a fine for failure to do so.

Roots Reborn is a grassroots, multicultural immigrant-justice and disaster-response organization serving migrant and immigrant communities on Maui and beyond. Born out of the August 2023 wildfires, we immediately stepped in to move aid, navigate systems alongside families, and build the trusted relationships that still anchor our work today. What began as wildfire response has grown into essential infrastructure for immigrant communities facing overlapping crises—from recovery and housing instability to shifting federal policies, increased enforcement, and rising fear.

In our work we have identified risks to our community presented by unnecessary barriers, such as the lack of an accessible, multilingual notice of tenant rights available in languages preferred by the communities we serve. At the time of the wildfires, about one-third of Lahaina residents were foreign born, and 36% aged five and older spoke a language other than English at home. In our work helping Maui wildfire survivors navigate disaster recovery, health care, and legal representation, we assisted community members with financial support to avoid eviction and helped some with the eviction process.

Roots Reborn has helped close some of the gap with disaster management and legal program language assistance. However, our experience suggests that many community members for whom English is a second language do not understand that they have rights as tenants, and that this lack of awareness of their rights has created conditions where their rights are violated and where this community is made even more vulnerable.

As a Maui-based disaster-response organization serving migrant and immigrant communities, we find that the provision of accessible, multilingual notice of tenant rights is necessary, timely, and responsive to community needs and would provide a valuable resource that we could help bring to the community. We **urge you to support HB 1776, HD2** and to vote to pass it out of this committee.

Sinceramente,

A handwritten signature in black ink, appearing to read 'Veronica Mendoza', written in a cursive style.

Veronica Mendoza

Maui Roots Reborn, *Founding Executive Director*

El Pueblo en Accion Maui, *Founding Coalition Member*



TESTIMONY IN SUPPORT HOUSE BILL 1776 HD2
RELATING TO THE RESIDENTIAL LANDLORD
TENANT CODE

Ke Kōmike Hale o ka ‘Oihana ‘Imi Kālā
(House Committee on Finance)

Ke Kapitala ‘o Hawai‘i
(Hawai‘i State Capitol)

Malaki 3, 2026

10:00 a.m.

Lumi 308

Aloha e Chair Todd, Vice Chair Takenouchi, and Members of the Committee on Judiciary and Hawaiian Affairs:

The Office of Hawaiian Affairs (OHA) SUPPORTS **HB1776 HD2**.

OHA’s constitutional and statutory responsibilities include advocating for the betterment of Native Hawaiians and supporting public policies that promote housing stability, access to justice, and community well-being. This measure advances those responsibilities by improving tenant access to clear, accurate, and culturally and linguistically appropriate information about existing tenant protections under Hawai‘i law.

Hawai‘i’s housing crisis continues to disproportionately impact Native Hawaiians. Native Hawaiians are overrepresented among renter households, cost-burdened households, and households experiencing housing instability and displacement. Many renters face language barriers, limited access to legal assistance, and fear of retaliation, all of which make it difficult to understand and assert rights under the Residential Landlord-Tenant Code.

OHA supports this bill because it addresses a critical and practical gap in tenant protections. Providing clear, understandable information at the time a lease is signed helps prevent disputes and housing instability later in the tenancy. While tenant rights exist in statute, those protections function as self-help laws that often require tenants to navigate complex legal systems on their own. Without accessible guidance, renters may

unknowingly waive rights, fail to seek assistance early, or face avoidable eviction and homelessness. As amended, this measure strengthens housing stability by requiring the Office of Consumer Protection to develop, maintain, and regularly update a clear, standalone notice of tenant rights that is multilingual, accessible to persons with disabilities, and available in both print and electronic formats, and by clarifying that landlords are required to provide tenants with a copy of the most recently issued notice of tenant rights at or before lease signing. This clarification promotes consistency, reduces confusion, and ensures that tenants receive accurate information without imposing significant new administrative burdens.

For Native Hawaiian families, stable housing is closely tied to the preservation of ‘ohana networks, access to cultural and community support systems, and long-term economic and health outcomes. Native Hawaiians experience disproportionate impacts across Hawai‘i’s rental housing system. Native Hawaiians are more likely to be renters, more likely to be rent-burdened, and more likely to experience housing instability and displacement than the general population. Native Hawaiians are also overrepresented among households facing eviction filings and among individuals experiencing homelessness. These disparities are compounded by barriers to justice, including limited access to legal representation, language access challenges for multi-generational households, and fear of retaliation when asserting tenant rights. Because the Residential Landlord-Tenant Code operates primarily as a self-help framework, unequal access to clear and understandable legal information can result in unequal outcomes. Ensuring that tenants receive accessible, multilingual notice of their rights at lease signing is a preventative approach that promotes due process, reduces avoidable disputes, and advances fairness in Hawai‘i’s civil justice system.

OHA respectfully urges the Legislature to pass **HB1776 HD2** as amended, which represents a modest but meaningful step toward improving housing stability, advancing language access, and ensuring that tenant protections enacted by law are actually reachable by the people they are intended to serve.

Mahalo for the opportunity to provide testimony.

HB-1776-HD-2

Submitted on: 3/1/2026 6:31:48 PM

Testimony for FIN on 3/3/2026 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Maile Hermstad	Individual	Support	Written Testimony Only

Comments:

March 3, 2026

To: Chair Chris Todd, Vice Chair Jenna Takenouchi, and Members of the House Committee on Finance

Re: HB1776, HD2 – Relating to the Residential Landlord-Tenant Code

Hearing: Tuesday, March 3, 2026, 10:00 a.m. (FIN)

Position: SUPPORT

Aloha Chair Todd, Vice Chair Takenouchi, and Members of the Committee,

My name is Maile Hermstad , and I am a community member of Wainiha on the island of Kauai. I respectfully submit this testimony in support of HB1776, HD2.

I support this measure because it is a practical, prevention-focused policy that can improve housing stability by making tenant rights information more accessible and easier to understand. HB1776 would require the Office of Consumer Protection to publish a notice of tenant rights that is multilingual and accessible, and it would require landlords to provide that notice to tenants in their preferred language, if available, at or before lease signing. This is a basic but important step toward fairness and transparency in landlord-tenant relationships.

From a social work perspective, access to information is not a small issue—it is a major equity issue. Many tenants are trying to navigate housing systems while also dealing with financial stress, family caregiving responsibilities, disability-related needs, language barriers, or fear of retaliation. In real life, people may technically “have rights” but still be unable to use them if they do not receive clear information in a format and language they can understand. When that happens, people are more vulnerable to housing instability, conflict, and preventable crises.

I also appreciate that this bill recognizes accessibility for people with disabilities. Policies are often written as if everyone can access digital information the same way, but that is not always true. Requiring accessible formats helps ensure that tenants with disabilities are not excluded from understanding their rights simply because of how information is delivered. That aligns with values of dignity, inclusion, and equal access.

Another strength of this bill is that it promotes prevention rather than only reacting once a housing problem becomes an emergency. In social work, we talk a lot about the importance of early intervention. Giving tenants clear rights information at the beginning of a lease can reduce confusion, improve communication, and help prevent disputes from escalating. It can also support better outcomes for landlords by setting clearer expectations from the start.

I also support the bill's focus on a standardized notice through the Office of Consumer Protection. A state-developed notice can help provide more consistent and reliable information than leaving tenants to search for answers on their own. That consistency matters, especially for renters who are new to Hawai'i, young renters signing a first lease, immigrant families, and others who may not know where to begin.

If the Committee moves this bill forward, I respectfully encourage continued attention to implementation so that the notice is:

- easy to read in plain language,
- updated regularly,
- available in the most commonly used languages in Hawai'i, and
- distributed in ways tenants can actually access (digital and paper).

Overall, HB1776, HD2 is a commonsense measure that supports transparency, access, and housing stability. It does not solve Hawai'i's housing crisis by itself, but it is the kind of policy that can reduce harm and help people better navigate an already difficult system.

For these reasons, I respectfully urge the Committee to PASS HB1776, HD2.

Thank you for the opportunity to testify.

Sincerely,
Maile Hermstad
Wainiha Kauai

HB-1776-HD-2

Submitted on: 3/1/2026 12:38:24 PM

Testimony for FIN on 3/3/2026 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
William Caron	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and members of the committee,

I am testifying in strong support of HB1776, a deceptively simple bill with profound implications for housing justice in Hawai‘i. It requires the Office of Consumer Protection to publish an accessible, multilingual notice of tenant rights and mandates that landlords provide this notice to every tenant at the outset of tenancy. This is not paperwork; it is power. And for thousands of Hawai‘i families, it is power they have been denied for far too long.

Hawai‘i's landlord-tenant code operates on a dangerous fiction: that everyone who signs a lease understands the rights and remedies contained within HRS Chapter 521. We call this a "self-help" system, but help is only possible if you know what you are entitled to, can read the document that confers those entitlements, and possess the language and cultural fluency to assert them. For limited-English-proficient tenants, for immigrant families, for seniors navigating complex legal text—this system does not provide help. It creates a trap.

National fair housing research confirms what community advocates have known for decades: the absence of meaningful language access is not a neutral omission. It is an active mechanism of exploitation.

Tenants who cannot fully understand their leases, house rules, or eviction notices are exponentially more vulnerable to illegal lockouts, uninhabitable conditions, retaliation, and wrongful displacement. They lose their homes not because they violated the law, but because the law was never effectively communicated to them in the first place. This is a failure of basic justice, and it falls heaviest on those already marginalized by poverty, immigration status, and systemic exclusion.

HB1776 fixes this. It mandates clear, accessible, multilingual notices that explain tenant rights in plain language, available in the languages our communities actually speak. It requires landlords to provide this notice at the very beginning of the tenancy, before problems arise and rights are forfeited by ignorance. It transforms the landlord-tenant relationship from one of presumed knowledge to one of affirmative transparency.

This bill does not create new rights; it makes existing rights real. It does not punish landlords; it educates tenants. It is a low-cost, high-impact intervention that reduces disputes, prevents costly litigation, and stabilizes families in their homes. Best practices in tenant protection across the

country consistently affirm that proactive, accessible education is one of the most effective tools for preventing homelessness before it begins.

The committee should consider language to facilitate collaboration with community organizations in developing and disseminating these notices. The organizations that work alongside immigrant tenants, kūpuna, and low-income renters every day know exactly what information is needed and how to deliver it with cultural humility and linguistic accuracy. Their partnership will be invaluable.

HB1776 is a meaningful, achievable, and urgently needed step toward a fairer housing system in Hawai‘i. In a state with the highest cost of living in the nation and a displacement crisis that shows no signs of abating, we cannot afford to leave any tenant behind simply because they speak a different language. Clear communication is not a luxury; it is a prerequisite for justice.

I urge you to pass this bill and send an unmistakable message: in Hawai‘i, your right to understand your rights is not optional. It is guaranteed.

Mahalo for the opportunity to testify.

To: Representative Chris Todd, Chair
Representative Jenna Takenouchi, Vice Chair
Committee on Finance

From: Veronica Moore, Individual Citizen

Date: March 1, 2026

RE: House Bill 1776 HD2
Measure Title: RELATING TO THE RESIDENTIAL LANDLORD-TENANT CODE.
Report Title: Office of Consumer Protection; Notice of Tenant Rights; Landlord
Obligations; Fines

To All Concerned,

My name is Veronica Moore and I support House Bill 1776 HD2. Thank you for your consideration.

Sincerely,

Veronica M. Moore

HB1776. HD2

Hearing Date: 03/03/2026

Hearing Time and Place: 10:00AM via Videoconference

Strong Support for HB 1776, HD2

Dear Chair, and Members of the Committee,

My name is Harlene, and I reside in Honolulu, Hawai'i. I am writing in support of HB1776, HD2 which requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenants rights.

Access to clear and understandable information is foundational to housing stability. Hawai'i is home to culturally diverse and linguistically diverse communities, yet many tenants may not fully understand their responsibilities due to language barriers or limited access to plain language materials. This promotes transparency and fairness between the tenants and land-lords.

At a time when housing insecurity remains a pressing concern across our state, HB1776, HD2 represents a practical and meaningful step toward protecting vulnerable renters. I respectfully urge the Committee to pass HB1776, HD2.

Mahalo for the opportunity to provide testimony and for your continued commitment to housing stability in Hawaii.

Sincerely,
Harlene Gacusana

COMMITTEE ON FINANCE

Rep. Chris Todd, Chair

Rep. Jenna Takenouchi, Vice Chair

HEARING:

Tuesday, March 3, 2026 at 10:00 am

Conference Room 308 and Via Videoconference

TESTIMONY IN SUPPORT OF HB 1776, HD2 - RELATING TO THE RESIDENTIAL LANDLORD-TENANT CODE.

Aloha Chair Todd, Vice Chair Takenouchi, Reps. Miyake and Yamashita of Maui, and Members of the Committee,

My name is Christine Andrews and I am a long-term resident of Wailuku, Maui. I am also an attorney licensed in the state of Hawaii for over 25 years and a founding coalition member of El Pueblo en Acción (EPA) Maui — The People in Action Maui. I am writing in **strong support of HB 1776, HD2**, Relating to the Residential Landlord-Tenant Code, a commonsense measure that requires the Office of Consumer Protection to periodically publish an accessible, multilingual notice of tenant rights; requires the notice to be included in the informational handbook on the Residential Landlord-Tenant Code maintained by the Office; and requires a landlord to provide a tenant with a copy of the most recent notice of tenant rights in the tenant's preferred language, if available, and subjects the landlord to a fine for failure to do so.

I currently volunteer as a Know Your Rights and constitutional protector trainer and educator statewide. I have helped train teachers and students, business owners and union members, faith leaders and health care providers, parents and senior citizens on what their constitutional rights are, that these rights apply to all within the United States regardless of citizenship status, and how to ensure these rights are not violated. I have also trained them how to prepare themselves, their staff, and their places of work, their schools and community service locations for interactions with federal agents.

I begin my training presentations with an overview of why knowing our rights is important:

- **AWARENESS:** Many people in our communities simply do not know their rights, so they also do not know when their rights are being violated. People can take advantage of our ignorance about our rights, including rights under the Landlord-Tenant Code, as a mechanism to deprive us of them.
- **EMPOWERMENT TO EXERCISE RIGHTS:** Information and knowledge about one's rights empowers people to be able to exercise their rights to protect themselves, their families and communities.
- **BUILD COLLECTIVE POWER:** The more people know their rights and how to exercise them, the more power they have when faced with potential rights violations or exploitation. Knowing your rights is the first step to collective safety.

I request your support of HB 1776, HD2 to ensure that the intent of the Landlord-Tenant Code, to protect tenants from exploitation by unscrupulous landlords, is satisfied as intended by the Legislature. Here on Maui, we still have a housing crisis that was made worse after the 2023 wildfires. It is important to note that at the time of the wildfires, about one-third of Lahaina residents were foreign born and 36% aged five and older spoke a language other than English at home. Ensuring that all of our community members have tenant's rights information accessible and understandable to them is vital to protect some of our most vulnerable.

House Bill 1776, HD 2 is a past-due measure to protect all community members that are navigating the Landlord-Tenant relationship. **I respectfully request you support HB 1776, HD2.**

Mahalo,

Christine Andrews, J.D.

Wailuku, Maui

HB-1776-HD-2

Submitted on: 3/3/2026 8:37:57 PM

Testimony for FIN on 3/3/2026 10:00:00 AM

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

Comments:

I, Jennifer Sapp, am a Hawai'i constituent (96746). I hereby testify my full support to introduce new measures, practices and standards that implement Fair and Equal housing practices. Multi-lingual resources are necessary to fairly engage with the housing consumers across all ethnicities and create equity.

HB1776 HD2 is a basic measure that carries the message that it is unlawful to discriminate in housing. Equitable and fair housing is a visible -standard of living- measure for a society.

It is ethical and essential to provide a full public disclosure of rights and protections, from All landlords, for ALL housing types, to ALL housing consumers of all races, ethnicities and in ALL their languages. ALL renters should have Fair and Equal access to hazard free and safe environments; with proper accessible infrastructure, and with civil policy, regulations and protections in place, so that, we the people, are protected.

Thank you for hearing my testimony,

Jennifer Sapp