

FACT SHEET

HB 699 PET-FRIENDLY HOUSING AND INSURANCE

This bill addresses housing challenges faced by pet owners that restrict the number of homes available to animals in need and force families to choose between shelter and keeping a beloved pet. A 2024 survey revealed that 30% of O'ahu households who had to surrender pets in the past five years cited housing limitations. The 2023 Point in Time Count found that 29 percent of O'ahu's homeless residents have at least one pet.

WHAT IT DOES

- Prohibits insurance discrimination based on dog breed
- Limits monthly pet fees that can be charged to renters
- Caps pet security deposits
- Addresses housing challenges for pet owners

WHAT IT DOES NOT

- Remove all pet-related insurance restrictions
- Eliminate a landlord's rights to manage property
- Prevent action against dogs declared dangerous
- Prevent landlords from recouping the cost of damages

INSURANCE PROVISIONS

- Prohibits insurers from:
 - Denying insurance based on dog breed
 - Charging higher rates for commercial, homeowners, renters, or dwelling fire policies based on having a dog
- Exempts from the prohibition dogs declared dangerous by law enforcement

RENTAL RESTRICTIONS

- Limits additional monthly fees for pet ownership for multi-dwelling units with pet common areas
- Allows landlords to charge an additional security deposit for pets, but limits these additional fees to one-third of one month's rent

POTENTIAL IMPACT IF NOT ENACTED

- 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 pets

Learn more about our advocacy efforts at:
HawaiianHumane.org/advocacy



Hawaiian Humane Society
People for animals. Animals for people.