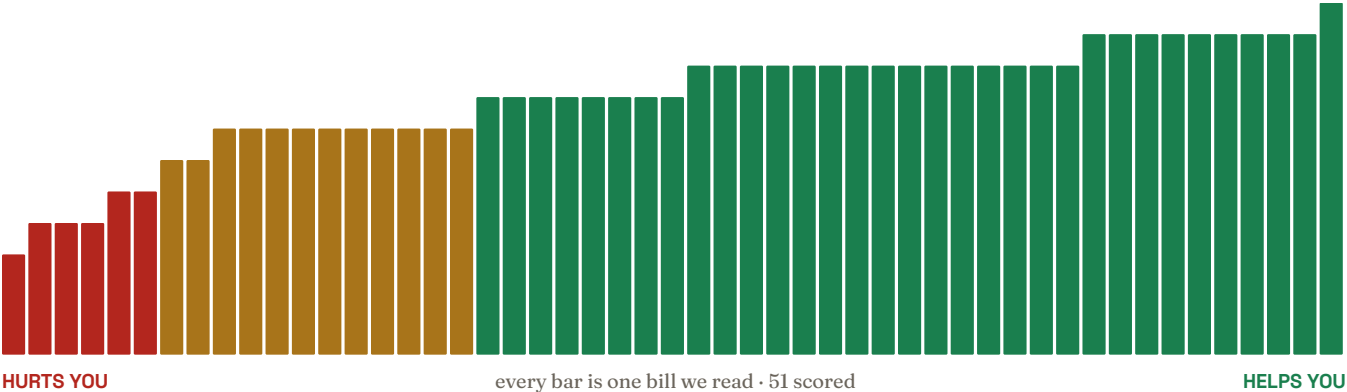




OBILLERATE • WATCHDOG

Hawaii Bill Book 2026

The Hawaii bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 51 Hawaii bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

- 2/10** HB1645 **The Child Welfare Bill** — Hawaii bill shields child welfare groups from jury trials
- 3/10** HB12 **The Recreational Injuries Bill** — Landowners shielded from lawsuits over recreational injuries
- 3/10** SB1646 **The Premiums Doctors Bill** — Hawaii bill forces 12% of premiums to go to doctors
- 3/10** SB1574 **The Hollywood Productions Bill** — Hawaii plans to double its tax giveaway for Hollywood productions
- 4/10** SB2796 **The Film Industry Bill** — Hawaii proposes a major tax break for the film industry
- 4/10** SB2801 **The Balance Budget Bill** — Hawaii plans to cut affordable housing funds to balance budget
- 5/10** HB848 **The Employer Health Bill** — New bill sets employer health benefit contributions in Hawaii
- 5/10** SB596 **The Electric Garbage Bill** — Hawaii wants to pay companies to buy electric garbage trucks
- 6/10** SB2431 **The Health Insurance Bill** — New tax credits could help with health insurance costs
- 6/10** SB2452 **The Fossil Fuel Bill** — Hawaii bill forces insurers to curb fossil fuel investments

THE BEST — HIGHEST SCORING

- 10/10** SB1028 **The Juvenile Crimes Bill** — Hawaii wants to stop charging fines for juvenile crimes
- 9/10** SB2773 **The Warn Guests Bill** — Hotels must warn guests about service problems or pay up
- 9/10** HB129 **The Kids & Families Bill** — Hawaii bill would stop charging kids and families court fees
- 9/10** HB638 **The Reuse Background Bill** — Renters could reuse background checks, saving money
- 9/10** HB690 **The Water Systems Bill** — Tax credit for water systems helps island homes get clean water
- 9/10** HB973 **The Vacation Rentals Bill** — New bill aims for clear pricing on vacation rentals
- 9/10** HB1626 **The Kids & Parents Bill** — Hawaii moves to cancel court fines for kids and parents
- 9/10** SB547 **The Cash Rebates Bill** — Hawaii plans cash rebates for home water saving systems
- 9/10** SB1133 **The Rent Hikes Bill** — Hawaii moves to cap rent hikes after natural disasters
- 9/10** SB2540 **The Juvenile Offenders Bill** — Hawaii moves to ban court fines for juvenile offenders

The Child Welfare Bill

Hawaii bill shields child welfare groups from jury trials

HI HB1645 • Your Right to Sue

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

This bill bails out child welfare groups and their insurance companies by taking away the rights of harmed children. If a foster care group makes a terrible mistake, the family would not get a jury trial. They also could not get punitive damages, which are meant to punish the worst behavior. The state wants to keep these groups running by lowering their insurance costs, but it is doing so by making sure abused or neglected...

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Shields state-contracted nonprofits from punitive damages and full liability when they harm children..
Prohibits punitive damages and removes joint and several liability for nonprofit child...
- Rights & Protections (hurts)** — Removes the fundamental right to a jury trial for victims..
Requires actions against these organizations to be tried by the court without a jury...
- Who Bears the Cost (hurts)** — Shifts the financial burden of uncompensated harm onto the victims and their families..
Prohibits pre- and post-judgment interest and limits liability to the organization's...
- Process Transparency (neutral)** — The bill does not significantly impact public transparency..
No major transparency provisions.

FOLLOW THE MONEY

Pushing for it: Child welfare nonprofits and their insurers

Bearing the cost: Harmed children and their families

HOW THEY VOTED

Senate • 2026-03-24 — passed

Yes 1R/4D • No 0R/0D

THE BILL ITSELF

Relating To Liability.

HI HB1645

Engrossed · recorded 2026-03-10

WHAT IT DOES

If a state-hired child welfare group harms your child, this bill takes away your right to a jury trial and blocks extra money for extreme wrongdoing.

WHO IT'S WRITTEN FOR

Child welfare nonprofits and insurers

READ IT YOURSELF

LegiScan – HB1645 – <https://legiscan.com/HI/bill/HB1645/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb1645-087600

YOUR NOTES

The Recreational Injuries Bill

Landowners shielded from lawsuits over recreational injuries

HI HB12 · Immunity & Accountability

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If passed, everyday hikers and campers could lose the chance to hold owners accountable, while owners may open more land knowing they face fewer lawsuits.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — Reduces landowner accountability.
Landowners are protected from lawsuits for recreational injuries
- Rights & Protections (hurts)** — Removes right to sue.
People lose ability to sue for injuries on private recreational land
- Who Bears the Cost (hurts)** — Shifts injury cost to individuals.
Injured parties cannot recover damages from landowners
- Process Transparency (neutral)** — No change to transparency.
Bill simply clarifies existing rules

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Relating To Tort Liability.

Introduced · recorded 2025-01-16

The bill would stop people from suing landowners if they get hurt while hiking or biking on private land, unless a law says otherwise.

Big Business

Official text (HI HB12) – https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber=12&year=2026

LegiScan – HB12 – <https://legiscan.com/HI/bill/HB12/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb12-063523

The Premiums Doctors Bill

Hawaii bill forces 12% of premiums to go to doctors

HI SB1646 • Healthcare & Insurance

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Consumers could see higher health costs because insurers may raise premiums to cover the new 12% payment, while doctors get guaranteed money regardless of care provided.

WHY IT SCORES 3/10 — THE RECEIPTS

Accountability (neutral) — adds direct payment mechanism.
primary care funding

Rights & Protections (neutral) — no change to consumer rights.
none

Who Bears the Cost (hurts) — cost shift to insurers and consumers.
premiums may rise

Process Transparency (neutral) — negotiation process not detailed.
unknown

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Relating To Health Insurance.

HI SB1646

Introduced · recorded 2025-01-23

WHAT IT DOES

The bill would make insurers send 12% of each premium straight to a patient’s primary doctor, even if the doctor sees no one.

WHO IT’S WRITTEN FOR

Primary care providers

READ IT YOURSELF

[Official text \(HI SB1646\)](#) — https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=1646&year=2026
[LegiScan — SB1646](#) — <https://legiscan.com/HI/bill/SB1646/2026>
[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/hi-sb1646-064212

YOUR NOTES

The Hollywood Productions Bill

Hawaii plans to double its tax giveaway for Hollywood productions

HI SB1574 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Film tax credits are a classic form of corporate welfare. By doubling the annual cap and increasing the payout percentages, this bill drains \$50 million more from the state budget every year to subsidize movie and commercial shoots. That is money that could be spent on schools, roads, or tax cuts for everyday residents, instead of padding the profits of entertainment companies.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
The bill does not directly impact legal accountability or liability.
- Rights & Protections** (neutral) — Neutral.
The bill does not affect consumer rights or legal protections.
- Who Bears the Cost** (hurts) — Shifts burden to taxpayers.
Drains an additional \$50 million in state revenue annually to subsidize private film...
- Process Transparency** (neutral) — Neutral.
The bill does not alter public records or transparency laws.

FOLLOW THE MONEY

- Pushing for it:** Film and entertainment companies (new annual cap)
- Bearing the cost:** State taxpayers (annual increase in lost revenue)

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Relating To Taxation.

Introduced · recorded 2025-01-23

This bill would double the state's film tax credit limit to \$100 million a year, handing entertainment companies a massive tax break at the expense of regular taxpayers.

Film and Entertainment Industry

Official text (HI SB1574) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=1574&year=2026

LegisScan – SB1574 – <https://legiscan.com/HI/bill/SB1574/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb1574-063999

The Film Industry Bill

Hawaii proposes a major tax break for the film industry

HI SB2796 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

This is a classic corporate tax break. By lowering taxes for Hollywood studios filming in Hawaii, the state hopes to bring in more jobs. But when big movie companies pay less in taxes, everyday taxpayers are left to make up the difference to fund schools, roads, and public services.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — Neutral.

The bill does not affect legal accountability or liability.

Rights & Protections (neutral) — Neutral.

The bill does not impact consumer rights or protections.

Who Bears the Cost (hurts) — Shifts burden to taxpayers.

By giving a specific industry a large tax cut, the state loses revenue, which shifts the...

Process Transparency (neutral) — Neutral.

The bill does not change public records or government transparency laws.

FOLLOW THE MONEY

Pushing for it: Film and media production companies

Bearing the cost: State tax revenue

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

HOW THEY VOTED

Senate • 2026-02-03 — passed

Yes 1R/4D • No 0R/0D

Relating To Taxation.

Introduced · recorded 2026-01-23

This bill would give movie and TV production companies a special, lower tax rate and let them skip paying taxes on crew wages.

Film & TV Industry

Official text (HI SB2796) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2796&year=2026

LegiScan – SB2796 – <https://legiscan.com/HI/bill/SB2796/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb2796-092683

The Balance Budget Bill

Hawaii plans to cut affordable housing funds to balance budget

HI SB2801 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

Hawaii is facing a budget crunch. To keep basic services running without cutting tax breaks for regular families, lawmakers want to shift money around. The good news is this bill would pause tax credits for high-tech companies, ship repair, and research. The bad news is it would also cut up to 38 million dollars a year from a fund used to build affordable rental housing. In a state where housing costs are sky-high, losing...

WHY IT SCORES 4/10 — THE RECEIPTS

- Funding Tilt (hurts)** — Cuts affordable housing funds.
The bill removes a rule that sends up to 38 million dollars a year from real estate taxes...
- Who Bears the Cost (helps)** — Suspends corporate tax breaks.
Shifts the burden of balancing the budget onto businesses by pausing tax credits for...

FOLLOW THE MONEY

- Pushing for it:** State General Fund
- Bearing the cost:** Rental Housing Revolving Fund

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

Relating To Taxation.

Introduced · recorded 2026-01-23

This bill would take millions away from an affordable housing fund and pause several business and green energy tax breaks to help balance the state budget.

Everyday People

Official text (HI SB2801) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2801&year=2026

LegiScan – SB2801 – <https://legiscan.com/HI/bill/SB2801/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb2801-092907

The Employer Health Bill

New bill sets employer health benefit contributions in Hawaii

HI HB848 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, it could change how much money goes into health benefits for workers. It's important to pay attention now, as it could impact many people's healthcare.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — No clear accountability measures for employers..

The bill does not specify how employers will be held accountable for contributions.

Rights & Protections (neutral) — No new rights or protections for workers..

The bill does not enhance workers' rights regarding health benefits.

Who Bears the Cost (neutral) — Costs are shifted to employers without clear benefits for workers..

Employers will have fixed costs, but it's unclear how this affects workers.

Process Transparency (neutral) — Limited transparency in how contributions are determined..

The process for setting contribution rates lacks clarity.

WHO'S BEHIND IT

Democrat-sponsored (OR / 9D)

Relating To Employer-union Health Benefits Trust Fund Contributions.

Introduced · recorded 2025-01-23

This bill would change how much employers pay for health benefits, affecting workers' coverage.

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb848-064319

YOUR NOTES

The Electric Garbage Bill

Hawaii wants to pay companies to buy electric garbage trucks

HI SB596 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Electric garbage trucks are quieter and better for the air. But this bill uses taxpayer money to help private trash companies buy their equipment. The bill leaves the exact dollar amount blank for now. We need to watch how much this will cost the state before cheering for it.

WHY IT SCORES 5/10 — THE RECEIPTS

- Who Bears the Cost (hurts)** — Taxpayers foot the bill.
The state loses tax money to help private trash companies buy their trucks.
- Process Transparency (hurts)** — Blank check.
The bill leaves the actual dollar amount of the tax credit blank right now.
- Funding Tilt (hurts)** — Corporate subsidy.
Gives a special tax break specifically to the waste management industry.

FOLLOW THE MONEY

Pushing for it: Trash companies
Bearing the cost: Hawaii taxpayers

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

HOW THEY VOTED

Senate • 2025-02-06 — passed
Yes 1R/3D • No 0R/0D

Relating To Taxation.

Introduced · recorded 2025-01-17

This bill would give a tax break to trash companies if they buy electric garbage trucks instead of gas ones.

Trash companies

Official text (HI SB596) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=596&year=2026

LegiScan – SB596 – <https://legiscan.com/HI/bill/SB596/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb596-063024

The Health Insurance Bill

New tax credits could help with health insurance costs

HI SB2431 • Healthcare & Insurance

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, it could make health insurance cheaper for many people, especially in places that need it most. Now is the time to speak up and support it.

WHY IT SCORES 6/10 — THE RECEIPTS

Rights & Protections (neutral) — Encourages health coverage options.
Provides incentives for insurers to offer plans

Who Bears the Cost (helps) — Tax credits may reduce costs for consumers.
Helps lower insurance prices for policyholders

Funding Tilt (hurts) — Nonrefundable tax credits may not benefit all.
Some may not benefit if they do not owe taxes

FOLLOW THE MONEY

Pushing for it: Insurers offering health plans

Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

HOW THEY VOTED

Senate · 2026-03-05 — passed

Yes 1R/12D · No 0R/0D

Relating To Health Savings Accounts.

Engrossed · recorded 2026-03-10

This bill would give tax credits to insurers offering health plans, helping people afford healthcare in rural areas.

Everyday People

Official text (HI SB2431) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2431&year=2026

LegiScan – SB2431 – <https://legiscan.com/HI/bill/SB2431/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb2431-089442

The Fossil Fuel Bill

Hawaii bill forces insurers to curb fossil fuel investments

HI SB2452 • Consumer Protection

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

The bill tries to stop insurers from backing new oil and gas projects, hoping to keep premiums from rising as climate disasters become more common. It forces insurers to be transparent and may cost them money, but could protect homeowners and renters from higher insurance costs.

WHY IT SCORES 6/10 — THE RECEIPTS

- Accountability (helps)** — Adds oversight and reporting requirements for insurers.
Insurers must disclose climate-related underwriting and investment data
- Rights & Protections (helps)** — Aims to protect consumers from rising premiums.
Limits on fossil-fuel underwriting intended to keep insurance affordable
- Who Bears the Cost (helps)** — Compliance costs fall on insurers, not consumers.
Insurers must adjust portfolios and reporting, potentially absorbing costs
- Process Transparency (helps)** — Requires clear definitions and public reporting.
Department must publish rules and guidance on emissions calculations

FOLLOW THE MONEY

Pushing for it: Climate-Friendly Insurers Special Fund
Bearing the cost: None

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

THE BILL ITSELF

Relating To Climate-friendly Insurers.

HI SB2452

Introduced · recorded 2026-01-22

WHAT IT DOES

Insurers in Hawaii must limit underwriting and investing in fossil fuel projects and report their climate impact, aiming to keep insurance affordable for everyday people.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

[Official text \(HI SB2452\)](#) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2452&year=2026

[LegiScan — SB2452](#) — <https://legiscan.com/HI/bill/SB2452/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/hi-sb2452-089537

YOUR NOTES

The Juvenile Crimes Bill

Hawaii wants to stop charging fines for juvenile crimes

HI SB1028 • Criminal Justice

10/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

When kids get in trouble, slapping them and their parents with heavy court fines does not fix the problem. It just traps families in debt they cannot pay. The state admits that most of these fines are never paid anyway. This bill wipes out those unfair fees and limits community service so kids can still go to school and work. It is a smart move that helps families get back on track instead of punishing them with endless...

WHY IT SCORES 10/10 — THE RECEIPTS

Rights & Protections (helps) — Protects youth and parents from financial ruin..

The bill completely bans financial penalties for juvenile offenses and wipes out old...

Who Bears the Cost (helps) — Saves families money they cannot afford..

Families no longer have to pay court fees, meaning the state gives up trying to collect...

Accountability (helps) — Focuses on real rehabilitation..

The text notes that charging fines is not an evidence-based way to rehabilitate or deter...

FOLLOW THE MONEY

Pushing for it: Families and youth

Bearing the cost: State court system

WHO'S BEHIND IT

Democrat-sponsored (OR / 5D)

HOW THEY VOTED

Senate • 2025-02-07 — passed

Yes 1R/4D • No 0R/0D

THE BILL ITSELF

Relating To Youth Fees And Fines.

HI SB1028

Engrossed · recorded 2025-03-04

WHAT IT DOES

This bill would stop courts from charging fines and fees to kids who break the law or forcing their parents to pay the debt.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

[Official text \(HI SB1028\)](#) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=1028&year=2026

[LegiScan — SB1028](#) — <https://legiscan.com/HI/bill/SB1028/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/hi-sb1028-063906

YOUR NOTES

The Warn Guests Bill

Hotels must warn guests about service problems or pay up

HI SB2773 • Consumer Protection

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, travelers will be better protected from surprise issues at hotels. They won't lose money if they need to cancel their stay due to disruptions. Now is the time to support this bill to help travelers feel safe and informed.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Hotels are held accountable for notifying guests..
Hotels must inform guests of issues or face penalties.
- Rights & Protections (helps)** — Guests have the right to cancel without penalties..
Guests can cancel without losing money if there are service problems.
- Who Bears the Cost (neutral)** — Hotels bear the cost of penalties for violations..
Hotels must pay if they violate the rules.
- Process Transparency (helps)** — Clear rules for notifying guests improve transparency..
Hotels must clearly communicate service disruptions.

WHO'S BEHIND IT

Democrat-sponsored (OR / 7D)

Relating To Hotels.

Introduced · recorded 2026-01-23

This bill would help hotel guests by making sure they know about problems before arriving and allowing them to cancel without fees.

Everyday People

Official text (HI SB2773) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2773&year=2026

LegiScan – SB2773 – <https://legiscan.com/HI/bill/SB2773/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb2773-092883

The Kids & Families Bill

Hawaii bill would stop charging kids and families court fees

HI HB129 • Criminal Justice

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is good news for families in Hawaii. It would stop courts from making kids and their parents pay fees and fines for things kids did when they were young. It would also wipe out any old debts from these fees. Right now, these costs often hurt families who cannot afford them and do not even help kids learn from their mistakes. Some might worry about the state losing money from these fines. But the bill itself says...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Removes financial penalties for youth and families, shifting focus to other forms of accountability..
Prohibits assessment of fees, fines, or court costs against minors or their...
- Rights & Protections (helps)** — Protects youth and families from financial burdens related to juvenile offenses..
The bill aims to protect minors and their families from financial hardship, recognizing...
- Who Bears the Cost (helps)** — Removes financial costs from youth and families..
Fees and fines would no longer be levied against minors or their families, effectively...
- Process Transparency (neutral)** — No direct impact on process transparency is mentioned..
The bill does not address how court processes are made more or less transparent.

FOLLOW THE MONEY

Pushing for it: Youth and their families
Bearing the cost: State of Hawaii

WHO'S BEHIND IT

Democrat-sponsored (1R / 7D)

Relating To Youth Fees And Fines.

Introduced · recorded 2025-01-16

This bill would stop courts from charging fees or fines to kids and their parents for mistakes made when they were young, and it would erase old debts.

Everyday People

Official text (HI HB129) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber=129&year=2026

LegisScan – HB129 – <https://legiscan.com/HI/bill/HB129/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb129-064339

The Reuse Background Bill

Renters could reuse background checks, saving money

HI HB638 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, if you apply for many rentals, you might pay for the same background check or credit report over and over. This bill would help you save money by letting you use a copy of your reports that you already have, or a special reusable report. Landlords still need to check who they rent to, but this bill would make it easier and cheaper for people looking for a home. It would also make landlords give you a copy of your...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be more accountable for not charging duplicate fees..
The bill prohibits landlords from charging for background checks or credit reports if an...
- Rights & Protections (helps)** — Protects renters from unfair or repeated application fees..
The bill aims to reduce the financial burden on applicants by preventing landlords from...
- Who Bears the Cost (helps)** — Shifts some application costs away from renters..
Renters would save money by not having to pay for multiple background checks and credit...
- Process Transparency (neutral)** — No direct impact on process transparency..
The bill focuses on fee structure and report sharing, not on making the application...

FOLLOW THE MONEY

Pushing for it: Renters

Bearing the cost: Landlords or their agents

WHO'S BEHIND IT

Democrat-sponsored (OR / 6D)

Relating To The Residential Landlord-tenant Code.

Introduced · recorded 2025-01-21

This bill would stop landlords from charging you for background checks or credit reports if you already have them, saving you money when applying for rentals.

Everyday People

Official text (HI HB638) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber=638&year=2026

LegisScan – HB638 – <https://legiscan.com/HI/bill/HB638/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb638-062051

The Water Systems Bill

Tax credit for water systems helps island homes get clean water

HI HB690 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help people in Hawaii who do not have city water lines. It would give them a tax credit for fixing their rainwater systems or buying water. This could make it easier for families to afford clean water, especially in poorer areas. Some might say that tax credits cost the state money, but supporters believe it helps people get a basic need and saves water too. This bill is still moving, so people can let their...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — No direct impact on accountability..
The bill focuses on providing financial relief rather than changing accountability...
- Rights & Protections** (helps) — Helps protect access to a basic need..
By making water access more affordable through a tax credit, the bill supports the...
- Who Bears the Cost** (helps) — Shifts some cost from individuals to the state..
The tax credit would reduce the financial burden on individuals for water systems or...
- Process Transparency** (neutral) — No specific impact on transparency..
The bill does not address government transparency or public access to information...

FOLLOW THE MONEY

Pushing for it: Taxpayers who install, repair, or use a water catchment system or buy water delivery services
Bearing the cost: State of Hawaii

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

Relating To Taxation.

Introduced · recorded 2025-01-21

This bill would give people money back on their taxes if they fix or buy a water system or get water delivered, helping them get clean water.

Everyday People

Official text (HI HB690) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber=690&year=2026

LegiScan – HB690 – <https://legiscan.com/HI/bill/HB690/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb690-062859

The Vacation Rentals Bill

New bill aims for clear pricing on vacation rentals

HI HB973 • Consumer Protection

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, families will avoid surprise fees when booking their vacations. Now is the time to support clear pricing for everyone.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Encourages honest pricing.
The bill holds companies accountable for showing all fees.
- Rights & Protections (helps)** — Protects consumers.
It helps consumers by ensuring they know the total cost upfront.
- Who Bears the Cost (neutral)** — Costs are shifted to companies.
Companies must include fees, but this is fair for consumers.
- Process Transparency (helps)** — Clear rules for pricing.
The bill sets clear rules for how prices should be displayed.

WHO'S BEHIND IT

Democrat-sponsored (1R / 12D)

Relating To Transient Accommodations.

Introduced · recorded 2025-01-23

This bill would make sure all vacation rental prices show all fees upfront, so people know what they will pay.

Everyday People

Official text (HI HB973) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=HB&billnumber=973&year=2026

LegiScan – HB973 – <https://legiscan.com/HI/bill/HB973/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-hb973-063331

The Kids & Parents Bill

Hawaii moves to cancel court fines for kids and parents

HI HB1626 • Criminal Justice

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

When kids get in trouble, courts often slap their parents with heavy fines. This traps families in debt they cannot pay. If passed, this bill will wipe out those old debts. It will also stop courts from handing out new fines to minors. Instead of paying money, kids might have to do community service or give up their driver's license. It does mean a little less money will go to state trauma funds. But it gives ordinary...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Replaces money fines with community service..
Kids will still face consequences like losing their license or doing community work...
- Rights & Protections (helps)** — Protects families from endless court debt..
The bill wipes out old debts that families could not afford to pay.
- Who Bears the Cost (helps)** — Lifts a heavy burden off ordinary families..
Parents will no longer have to pay thousands of dollars for mistakes their children make.
- Process Transparency (neutral)** — Standard legal changes..
The bill clearly lists which fees are being removed.

FOLLOW THE MONEY

- Pushing for it:** Families with juvenile court debt
- Bearing the cost:** State trauma and driver education funds

HOW THEY VOTED

Senate • 2026-03-20 — passed
Yes 1R/3D • No 0R/0D

THE BILL ITSELF

Relating To Youth Penalties.

HI HB1626

Engrossed · recorded 2026-03-06

WHAT IT DOES

This bill would stop courts from charging fines and fees to kids who break the law, and it cancels any old debts their parents still owe.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

[LegiScan — HB1626](https://legiscan.com/HI/bill/HB1626/2026) — <https://legiscan.com/HI/bill/HB1626/2026>

[Live status, community verdicts and how your own reps voted](https://www.obillerate.com/bill/hi-hb1626-087054) — www.obillerate.com/bill/hi-hb1626-087054

YOUR NOTES

The Cash Rebates Bill

Hawaii plans cash rebates for home water saving systems

HI SB547 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Hawaii is running low on water, so lawmakers want to help pay for new technology that saves it. If this passes, regular families and low-income homeowners will get thousands of dollars back for installing water-saving systems. It is a great deal for both your wallet and the environment.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
The bill does not change legal accountability or lawsuit rules.
- Rights & Protections** (neutral) — Neutral.
The bill focuses on financial incentives rather than consumer rights.
- Who Bears the Cost** (helps) — Helps consumers.
The state government takes on the cost to help ordinary people afford expensive...
- Process Transparency** (neutral) — Neutral.
The bill sets up standard rules for claiming the tax credits and rebates.

FOLLOW THE MONEY

Pushing for it: Low-income homeowners
Bearing the cost: State tax revenue

WHO'S BEHIND IT

Democrat-sponsored (0R / 7D)

HOW THEY VOTED

Senate • 2025-02-12 — passed
Yes 1R/4D • No 0R/0D

Relating To Water Conservation.

Introduced · recorded 2025-01-17

This bill would give you a tax break or a cash rebate if you install a system that recycles water or pulls water from the air for your home.

Everyday People

Official text (HI SB547) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=547&year=2026

LegiScan – SB547 – <https://legiscan.com/HI/bill/SB547/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb547-063832

The Rent Hikes Bill

Hawaii moves to cap rent hikes after natural disasters

HI SB1133 • Housing & Property

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

After the Maui wildfires, many renters faced massive rent hikes. This bill would step in to stop price gouging when people are most vulnerable. It would allow hard-hit counties to limit rent increases to match normal inflation. To keep things fair, it would also offer a tax credit to landlords who agree to sign leases that last a year or longer. This would be a huge win for renters who just want a stable place to live without...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Strict limits on rent hikes.
Holds landlords accountable to a strict, data-driven cap on rent increases in disaster...
- Rights & Protections (helps)** — Protects renters from price gouging.
Creates a major new protection for renters against predatory pricing after their...
- Who Bears the Cost (helps)** — Shifts burden off renters.
Shifts the financial burden of housing shortages away from vulnerable renters and uses...
- Process Transparency (helps)** — Clear, published rules.
Requires counties to calculate and publish the exact rent cap percentage every year so...

FOLLOW THE MONEY

- Pushing for it:** Landlords offering long-term leases
- Bearing the cost:** State tax revenue

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

HOW THEY VOTED

Senate • 2025-02-26 — passed
Yes 1R/4D • No 0R/0D

Relating To Housing.

Engrossed · recorded 2025-03-04

This bill would let disaster-struck counties cap how much landlords can raise rent each year and give landlords a tax break for offering long-term leases.

Everyday People

Official text (HI SB1133) —

https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=1133&year=2026

LegisScan – SB1133 – <https://legiscan.com/HI/bill/SB1133/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/hi-sb1133-062818

The Juvenile Offenders Bill

Hawaii moves to ban court fines for juvenile offenders

HI SB2540 • Criminal Justice

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Saddling teenagers and their parents with court debt does not teach a good lesson. It just traps families in a financial hole they cannot dig out of. By replacing fines with community service, this bill focuses on real growth instead of squeezing money out of people who usually cannot pay it anyway.

WHY IT SCORES 9/10 — THE RECEIPTS

- Rights & Protections (helps)** — Protects families from debt.
The bill explicitly bans the state from levying financial penalties against minors or...
- Who Bears the Cost (helps)** — Relieves families.
Shifts the cost of the justice system away from families, noting that only 17 percent of...
- Accountability (helps)** — Community service.
Replaces fines with community service or the loss of driving privileges to hold kids...

FOLLOW THE MONEY

- Pushing for it:** Families of juvenile offenders
- Bearing the cost:** State courts and special funds

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

HOW THEY VOTED

Senate • 2026-02-13 — passed
Yes 1R/4D • No 0R/0D

THE BILL ITSELF

Relating To Youth Penalties.

HI SB2540

 Introduced · recorded 2026-01-23

WHAT IT DOES

This bill would stop the state from charging court fines and fees to kids who break the law, and it would wipe out old debts their families still owe.

WHO IT’S WRITTEN FOR

Everyday People

READ IT YOURSELF

[Official text \(HI SB2540\)](#) — https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber=2540&year=2026

[LegiScan — SB2540](#) — <https://legiscan.com/HI/bill/SB2540/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/hi-sb2540-091101

YOUR NOTES



ABOUT THIS BOOK

Hawaii Bill Book 2026

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