



Hawaii Real Estate Commission

CONDORAMA X

PRESENTED BY CAI HAWAII

A **Free** Education Program for Condominium Owners

Topics Include: Lawsuits, Maintenance Fee Increases,
Community Rules, and Electric Vehicle Charging
Stations In Condominiums



Saturday April 29, 2023



Hawaii Real Estate Commission

CONDORAMA X

Milton Motooka
Webinar Co-Chair



April 29, 2023

AGENDA

- | | |
|--------------------|--|
| 09:00 – 09:05 a.m. | Milton Motooka - Welcome & Introductions |
| 09:05 – 09:30 a.m. | Joshua German – Who got sued & why |
| 09:30 – 10:00 a.m. | Kanani Kaopua – Why is your maintenance fee increasing – steps to stop the bleeding |
| 10:00 – 10:30 a.m. | Melanie Oyama – Golden Rule – Rules that make rather than break a community |
| 10:30 – 11:00 a.m. | Lance Fujisaki – The Fundamentals of EV Charging Stations – the growing need for all condos |
| 11:00 – 11:05 a.m. | Closing |

Mahalo

Krystyn Weeks

Insurance Associates



Milton Motooka

Motooka Rosenberg Lau & Oyama



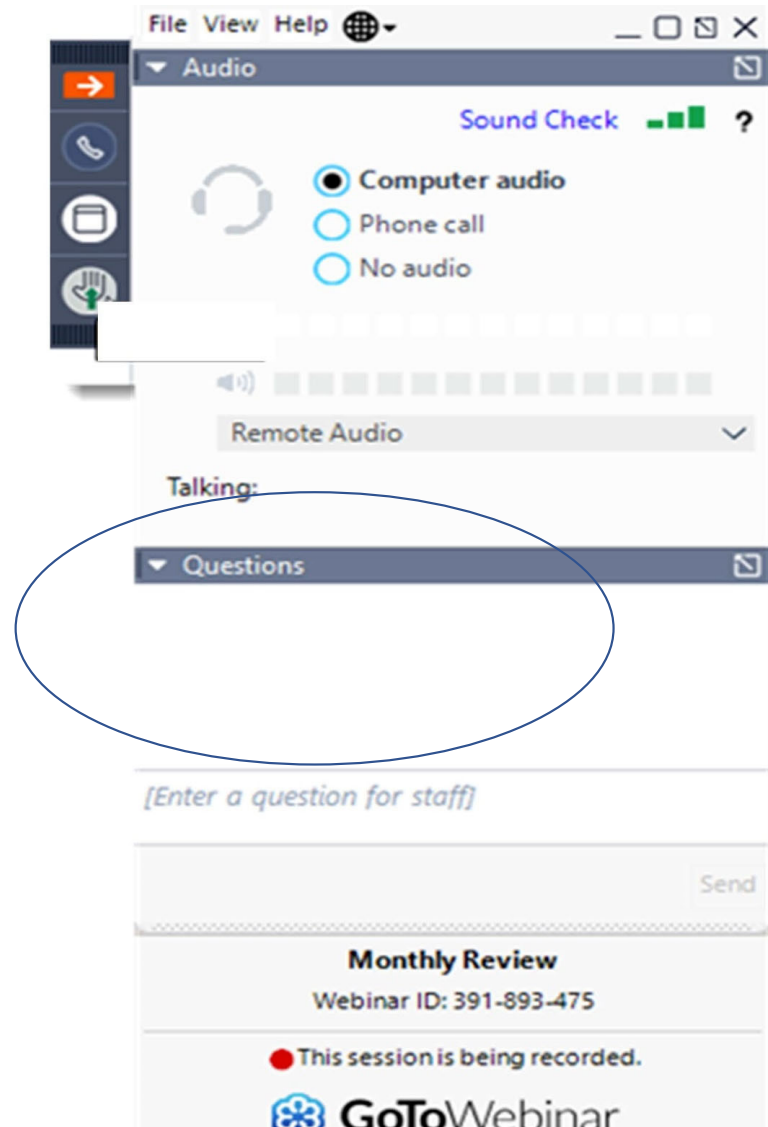
Richard Ma

Presentation Resources



QUESTIONS

Submit them using the
GoToWebinar Tool
“Questions”





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This webinar is pending approval by the Community Association Managers International Certification Board (CAMICB) for 2 credit hours to fulfill continuing education requirements for CMCA® certification.

CAIHAWAII@HAWAIIANTEL.NET

Our Speakers



JOSHUA GERMAN – Mr. German is an Account Executive with Insurance Associates, Inc. He has been handling insurance for community associations since 2008. Since joining Insurance Associates in 2014, Josh's primary responsibility has been servicing approximately 250 neighbor island associations.

Josh was born and raised in Lihue, Kauai and was an accounting major in college. He served as the Treasurer for the Honolulu Association of Insurance Professionals from 2016 to 2019. He is also active in the Community Associations Institute, Institute for Real Estate Managers and Community Council of Maui.

Our Speakers



KANANI KAOPUA, Senior Vice President/Senior Property Manager, is part of the Hawaiian Properties, Ltd. executive team, and offers an extensive background managing large scale and developing communities. Her portfolio contains a mixture of luxury high-rise, townhome, and single-family home communities. Kanani oversees a team of managers and leads by example.

She is the 2023 CAI Hawaii Chapter Board President and was elected in 2020 to serve on the CAI National Managers Council. Kanani is one of the key speakers for the CAI Board Leadership Development Workshop that takes place each year for new board members. She obtained CAI's highest-level credential, Professional Community Association Manager (PCAM®). Kanani volunteers her time to a program for abused and neglected children, as a Court Appointed Special Advocate (CASA), and is the immediate past president of the HUGS Young Professionals, which is a local non-profit organization that serves families with seriously ill children.

Our Speakers



MELANIE OYAMA is a Partner with Motooka Rosenberg Lau & Oyama; her primary practice areas are general counsel for Condo and Community Associations, including dealing with house rules violations and delinquency collections. She earned her Juris Doctor at Arizona Summit School of Law in 2015. She completed a three-year juris doctor program in just over two years, including courses in Ireland.

Prior to attending law school, Melanie received her Bachelors in Justice Administration from Hawaii Pacific University in 2013. Prior to and while earning her B.A. degree, Melanie worked for Motooka & Rosenberg for thirteen and a half years as a paralegal. She has been the Co-Chair for CAI Hawaii's Programs Committee since 2018 and this is her seventh year as Co-Chair of CAI's Board Leadership Development Workshop. She served as Secretary for CAI Hawaii's Board of Directors and is currently its President Elect. She is also the Co-Chair for our Neighbor Island Committee.

Our Speakers



LANCE FUJISAKI, ESQ. is a partner in the law firm of Anderson & Fujisaki LLP A Limited Liability Law Partnership, where his exclusive area of practice is in the representation of condominium and planned community associations. His practice includes counseling on and assisting with nearly all facets of condominium and planned community association operations, including the preparation of contracts for renovation projects, and assisting boards with the handling of condominium unit and planned community association renovation projects.

Lance received his Bachelor of Arts degree from the University of California, Berkeley, and his Juris Doctor degree from Hastings College of the Law. He served as a Technical Editor on the Hastings Law Journal. He has been a member of the Hawai'i State Bar Association and the American Bar Association since 1986 and is licensed to practice in all courts of the State of Hawai'i, as well as the U.S. District Court, District of Hawai'i. He has taught numerous programs on legal matters for CAI and other local organizations, has written articles for the community association community, and has spoken at Condorama presentations in Honolulu.

Directors' and Officers' Liability Insurance

Who got sued and why?

Presented by:
Joshua German, CIRMS
April 29, 2023



Agenda

- ▶ Basic Directors' and Officers' Terminology
 - ▶ Who is an Insured?
 - ▶ What is a Wrongful Act?
 - ▶ When should I report a claim?
- ▶ D&O Claims Examples
- ▶ Tips to Reduce the Likelihood of a Claim
- ▶ State of the D&O Insurance Market

Basic Director's and Officers' Liability Terminology

- ▶ Who is an Insured?
 - ▶ Past, Present and Future...
 - ▶ Board Members
 - ▶ Committee Members
 - ▶ Employees
 - ▶ Volunteers
 - ▶ Property Manager while acting on the Association's behalf

*Disclaimer: Policy language may differ so refer to your policy for specific definitions.

Basic Director's and Officers' Liability Terminology

- ▶ What is a Wrongful Act?

Any actual or alleged act, error, omission, misstatement, misleading statement, breach of duty or neglect.

WRONGFUL ACTS ARE COVERED

- ▶ What is a Knowingly Wrongful Act?

Dishonest, fraudulent, criminal or malicious act, error or omission, or any intentional or knowing violation of the law, or gaining of any profit or advantage to which an **insured** is not legally entitled.

KNOWINGLY WRONGFUL ACTS ARE NOT COVERED

- ▶ Does not cover bodily injury or property damage.

*Disclaimer: Policy language may differ so refer to your policy for specific definitions.

Basic Director's and Officers' Liability Terminology

- ▶ When should I report a Claim?
 - ▶ D&O policies are on a “claims made” form which means coverage applies when a claim is first made, not when the actual occurrence took place.
 - ▶ Claim means a written demand received by you for damages or non-monetary relief, including the service of suit or an arbitration demand.
 - ▶ Every claim must be reported as soon as practicable from the date any officer has knowledge of the claim, and in no event later than ninety (90) days after the end of the policy period.
 - ▶ Notice of Circumstance or Wrongful Act - If the Board knows they did something wrong and it could potentially lead to a claim, you can put your D&O insurance carrier on notice so if it develops into a claim they will cover it during the policy period when you first reported it.

Community Association D&O Claims

1. Breach of Fiduciary Duty
2. Violation of the CC&R's
3. Breach of Contract
4. Discrimination - Non-Employee
5. Employment Practices Liability
6. Insured vs. Insured
7. Mismanagement
8. Violation of Law/Regulation
9. Wrongful Lien/Foreclosure/FDCA Violation

D&O Claims Examples

- ▶ Plaintiffs contend that the language in the governing documents mandate that the association provide liability insurance to each and every unit owner. Unable to settle since 2008. Defense costs are over \$400k.
- ▶ The Board contracted with a cell company to locate a tower on the association's property. One unit owner across the street from the tower filed suit alleging the Board did not have authority to enter into a contract and it needed full membership approval for the contract. Also alleges that his wife's cancer was exacerbated by the emotions from the cell tower. Defense costs are over \$200k.

D&O Claims Examples

- ▶ Unit owner is disputing the location of a sewer pipe cleanout located within their unit. Parties have agreed to binding arbitration and costs are expected to be between \$150k and \$250k.
- ▶ Aging claim involving short-term rental fees. Plaintiffs allege that the Board entered into a contract with a vacation rental company without proper authority. Anticipated costs are around \$1M.
- ▶ Commercial unit owner alleges the association refused to ratify his renovation plans preventing him from moving in and resulting in lost profits and alternate office space rental costs etc. Total cost of the claim was \$800k.

Reducing Worry Over D&O Claims

- ▶ Join CAI and attend these seminars
- ▶ Understand the basic responsibilities of a Board member
- ▶ Read your governing documents
- ▶ Use a specialized Community Association D&O product
- ▶ Some D&O carriers have a Risk Management Hotline for their clients
- ▶ If you think it's a D&O claim, it probably is so report it to all carriers

The D&O Insurance Marketplace

- ▶ Some D&O carriers have left the community association market or the Hawaii market due to claims. There are still companies willing to provide coverage but underwriting guidelines are more strict.
- ▶ Premiums are still very reasonable if you haven't had any claims in the last 5 years.
- ▶ For those with claims your premium and retention will be very high. Coverage will be restrictive and will exclude any prior claims issues.

Thank You!





Why is Your Maintenance Fee Increasing? Steps to Stop the Bleeding

By: Kanani Kaopua, PCAM®

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Building Relationships that Last.

Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

AGENDA



Review & Preparation

Property Inspection

Build Your Budget

Approve, Monitor, Adjust

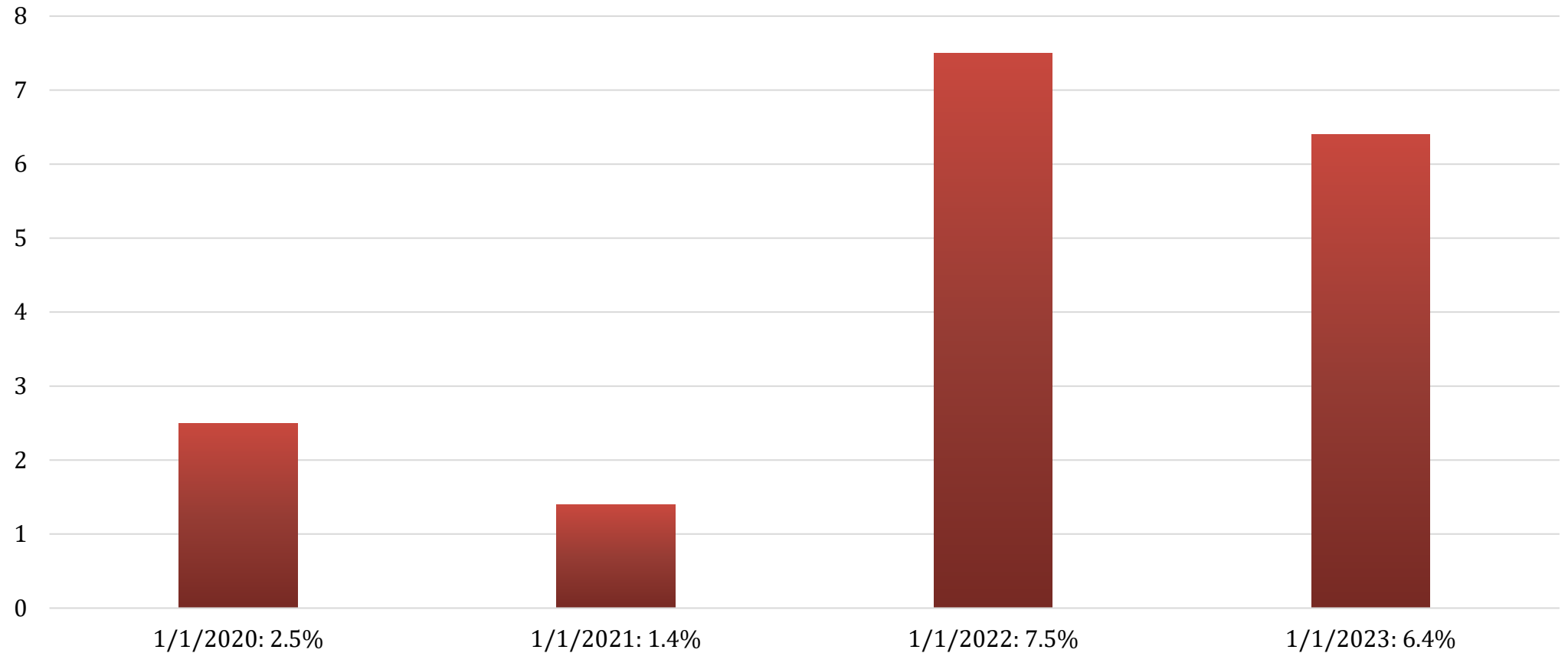


Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

STATISTICS

<https://www.bls.gov/charts/consumer-price-index/consumer-price-index-by-category-line-chart.htm>



Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Review & Preparation Part 1: Calendar Your Deadlines

Due Dates to Remember

Jan-Dec Fiscal Year (aka Calendar Year) Budgets with an INCREASE:

- Postmarked by or before 12/1 (statutory deadline)
- Check your documents, some may require 60-days' notice
- **APPROVED Budget** between **September – October**
- **DRAFT Budget** review between **July – August**
- **DRAFT Reserve Study** review between **January – May**





Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Review & Preparation Part 2: Review Monthly Financials

Read your monthly financials each month

Review your financials each month

- **Board Packet** review should take place before the meeting, not only at the meeting
- Address **corrections** as soon as possible, since you may forget to make the correction in that period

Monitor Variances (>20% YTD)

Monitor Variances over 20% YTD

- Reason for the **variance** (invoice timing, old invoice paid in a later period)
- Some may balance out at year-end (audit, annual inspections, one-time service)

Accurate GL Coding of Receipts (money coming in) and Expenses (money going out)

Accurate GL Coding

- Look for **anomalies** (spikes in usage, leaks, insurance claims)
- Incorrect **coding** can lead to inaccurate representation of financial data



Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Review & Preparation Part 3: Review Current & Historical Data

Review CURRENT contracts

Review CURRENT contracts

- **Examples**: Landscaping maintenance, refuse collection, elevator, bulk services, gutter cleaning, dryer vent cleaning, rodent control
- **Check** for annual increases, common with refuse, bulk, and elevator services
- **Keep** the hard working and honest contractors you have happy, by considering at least a 3% increase to their monthly fee for the upcoming budget year.

Review last 12-18 months of RECEIPTS

Review last 12-18 months of RECEIPTS

- Common **period** used for reviewing income
- **Interest** on investment accounts may be higher than in previous years as interest rates are on the uptick, compared to this time last year
- Rec room **rental income** decreased during the pandemic but are on the uptick now

Review last 12-18 months of EXPENSES

Review last 12-18 months of EXPENSES

- Managing agent should be able to provide **known** increase information from HECO, BWS, cable/internet provider, insurance agent
- Seek this information **early-on**
- Keep in mind that costs related to **insurance** are on the rise, with no sign of decreasing any time soon; discuss with your insurance professional; many times, they are more than willing to attend a board meeting to inform the board and owners of the insurance climate and reasons for rate fluctuations



Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Property Inspection Part 1

Schedule it and invite the Professionals

Schedule it and invite the Professionals

- **Board Majority**: Ensure a board majority can attend. This is key to ensuring everyone is on the same page, to see the same maintenance needs, together. Schedule it for the daytime, for better visibility of the property.
- **SM/RM/GM**: Invite your site/resident/general manager. They should know in depth the maintenance and replacement needs of your Association. Tap into their knowledge.
- **Association/Community Manager**: This manager will be the main person creating the draft budget. It is important to involve them in the inspection. Most management contracts require an annual inspection, and this meets the contract requirement.
- **Other Service Providers**: Determine if inviting other professionals who service your project is beneficial. They can attend for a certain period of time during the annual inspection to provide their input.

Bring these documents with you

Bring these documents with you

- **Site Map**: Note the general location of areas where maintenance needs are highest, and let it serve as a reference for
- **Latest Reserve Study & Operating Budget**: Review inventory checklist of the upcoming year's projects and determine if these components should be addressed sooner or later.
- **Camera** and Notetaking Materials: Take photos of problem areas of concern, address the repair/replacement needs in a timely manner.

Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Property Inspection: Part 2

Listen to the Professionals

Listen to the Professionals

- **Managing Agent**: Team up with your association / community manager and collaborate on the steps they will be taking to complete the draft budget.
- **Resident/Site/General Manager?** Include them in the process; they will provide input regarding the maintenance needs of the association. Many provide ways they are looking to save money (i.e., LED retrofit, updated fixtures that save on energy costs).
- **Reserve Specialist & Updated Law**: Act 62 amends the law to state that the reserve study must be reviewed by “an independent reserve study preparer” and requires that the reserve study must be reviewed and updated *at least* every three years. This part of the budget preparation should commence within the 1st quarter of the year, due to 8-week standard turnaround period for a reserve study report to be completed.

Obtain a 2nd Opinion and ACT

Obtain a 2nd Opinion

- This is the reason you **start early** in the budget preparation process. Allow the board and manager time to seek out additional bids for high priced items.
- **Do not delay** or defer maintenance; as a board member, you are required to ACT, not kick the can down the road. The longer you wait, the higher the cost will be.

Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Build Your Budget Part 1

Operating Budget

Operating Budget

- **Receipts**: Any income TO the association, including maintenance fees, fines, late fees, design fees, rental fees, cell antenna fee, interest, keys
- **Operating Expenses**: Utilities, Contracts, Repairs & Maintenance, Payroll, Administration, Insurance, Professional Fees, Taxes
- **Reserve Expenses**: Capital Expenditures – use the professional drafted Reserve Study for the monthly contribution and expenditure amounts to plug into your budget.

Maintenance Fee Schedule

Maintenance Fee Schedule

- **PCI**: Percent of Common Interest, refer to your Declaration for PCI information
- **Unit Count**: Ensure the accurate number of units are being charged, including an accurate number of units being charged per PCI, since most associations have more than one PCI.
- **Maintenance Fees**: Provide prior year's fee and the upcoming budget year's fee, and track increases/decreases.

Reserve Study

Reserve Study

- **Reserve Specialist**: Rely on the RS to provide input on replacement costs based on current construction costs. Ensure reserve funding falls in line with the statute.
- **Known contracts**: Provide your RS with up-to-date contract figures if you have this information available. They appreciate it.
- **Update** the Reserve Study as capital projects are completed.

FUN ESTATES AAO

Period: 01/01/24 - 12/31/24

		2023 Approved Monthly	2023 Monthly Average	2024 Proposed Budget	2024 Monthly Approved
RECEIPTS					
OPERATING RECEIPTS					
5100	Maintenance Fees	509,902	509,902		
5300	Boat Fees	18,750	10,714		
5550	Design Fees	1,200	1,000		
5555	Key Fobs	230	255		
5400	Cell Antenna Rental Fee	3,000	1,045		
5704	Late Fees	5,000	3,441		
5260	Rec Center Rental	11,120	11,120		
DISBURSEMENTS					
UTILITIES					
6010	Electricity	162,000	211,585		
6020	Water	5,534	10,887		
6030	Sewer	21,126	20,542		
6050	Bulk Services	11,120	11,120		
CONTRACTS					
6200	Contract - Refuse	4,160	3,565		
6130	Contract - Elevator	8,163	8,163		
6180	Contract - Pest Control	760	778		
6141	Contract - Landscape Maintenance	19,416	19,416		
REPAIRS & MAINTENANCE					
6310	R&M Air Conditioning	2,500	350		
6370	R&M Plumbing	1,750	355		
6520	R&M - Building Supplies	1,250	1,320		
6300	R&M - Building Maintenance	2,400	600		
6350	R&M - Grounds	625	5		
6460	R&M - Fire System	583	150		
6340	R&M - Elevator	2,700	0		
6380	R&M - Pool	1,535	2,482		
PAYROLL					
6710	Payroll Resident Manager	24,763	23,860		
6720	Payroll - Administrative Assistant	6,560	8,625		
6900	Insurance - Medical	18,345	17,821		
6840	Payroll Preparation	574	445		
6910	Insurance - Work Comp.	3,181	2,184		
6920	Insurance - TDI	638	666		
6800	Taxes - Payroll	11,050	10,894		
ADMINISTRATION					
6610	Administrative Expense	3,300	2,927		
6613	Administrative - Site Office Exp	6,000	4,213		
6650	Property Management Fee	5,788	5,788		
6603	Board/Annual Meeting Expense	2,200	1,000		
6630	Education and Subscriptions	250	250		
INSURANCE					
7010	Insurance - Package	23,302	22,903		
7030	Insurance - Flood & Earthquake	3,049	2,787		
7040	Insurance - D & O	4,352	3,984		
PROFESSIONAL FEES					
6660	Audit & Tax Preparation	600	600		
6670	Legal Fees - Association	53,889	26,491		
6672	Legal Fees - Collections	250	0		
CAPITAL EXPENSES					
8500	Scheduled Capital Expenditures	245,976	223,325		
RESERVE TRANSACTIONS					
9010	Transfer to Reserves	11,016	11,016		
9011	Transfer from Reserves	(245,976)	275,747		

SAMPLE

FUN ESTATES AOA0							
01/01/24 - 12/31/24							
	# of		Total	2023	2024	Cable/Wifi	2024
Units	Units	PCI	PCI	MF per Unit	MF per Unit	Wifi	Total
Commercial Unit Type 1	1	0.315313	0.315313	1,607.79	2,013.74	-	\$ 2,013.74
Commercial Unit Type 2	1	0.620946	0.620946	3,166.22	3,965.66	-	\$ 3,965.66
Commercial Unit Type 3	1	0.094770	0.094770	483.23	605.25	-	\$ 605.25
Commercial Unit Type 4	1	0.250086	0.250086	1,275.19	1,597.17	-	\$ 1,597.17
Commercial Unit Type 5	1	0.377616	0.377616	1,925.47	2,411.64	-	\$ 2,411.64
Commercial Unit Type 6	1	1.330869	1.330869	6,786.13	8,499.57	-	\$ 8,499.57
FUN102-FUN902, FUN105-FUN905, FUN106-FUN906, FUN108-FUN908, FUN1001, FUN1003, FUN1101, FUN1103, FUN213-FUN413, FUN214-FUN414, FUN214-FUN914, FUN225-FUN425, FUN523-FUN923	62	0.342516	21.235992	1,746.50	2,187.47	46.82	\$ 2,234.29
MOREFUN203-MOREFUN1603, MOREFUN204-MOREFUN1604	28	0.347196	9.721488	1,770.36	2,217.36	46.82	\$ 2,264.18
KFUN210-KFUN410, KFUN221-KFUN421	6	0.351291	2.107746	1,791.24	2,243.51	46.82	\$ 2,290.33
OFUN501-OFUN1601, OFUN506-OFUN1606	22	0.370011	8.140242	1,886.69	2,363.07	46.82	\$ 2,409.89
ONOFUN612-ONOFUN912	4	0.378201	1.512804	1,928.45	2,415.37	46.82	\$ 2,462.19
BFUN109-BFUN709, BFUN110-BFUN710	14	0.384636	5.384904	1,961.27	2,456.47	46.82	\$ 2,503.29
OBOY512	1	0.385806	0.385806	1,967.23	2,463.94	46.82	\$ 2,510.76
BFUN103-BFUN903,BFUN104-BFUN904, BFUN107-BFUN907, BFUN1002, BFUN1102, OFUN212-OFUN412, OFUN223-OFUN423, OFUN522-OFUN922	40	0.432313	17.292520	2,204.37	2,760.96	46.82	\$ 2,807.78
OH211-OH911, OH222-OH422, OH521-OH921	16	0.434068	6.945088	2,213.32	2,772.17	46.82	\$ 2,818.99
BFUN2101-BFUN2901	9	0.438163	3.943467	2,234.20	2,798.32	46.82	\$ 2,845.14
HI202-HI602, HI205-HI605	28	0.440795	12.342260	2,247.62	2,815.13	46.82	\$ 2,861.95
WOW1011, WOW1021, WOW1111, WOW1121	4	0.448108	1.792432	2,284.91	2,861.83	46.82	\$ 2,908.65
NO201-NO401, NO206-NO406	6	0.471215	2.827290	2,402.73	3,009.41	46.82	\$ 3,056.23
OK121, OK215-OK415, OK226-OK426	7	0.482623	3.378361	2,460.90	3,082.26	46.82	\$ 3,129.08
	253		100.000000				\$ -

Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Build Your Budget Part 2

What to use?

Use UPDATED figures

- **HECO**: Fees increase each July. Pay attention to this rate increase and adjust your budget accordingly.
- **BWS**: Monitor common water consumption and educate residents via a Malama 'Aina initiative and remind them to conserve water. Adjust landscaping timers based on the time of year. Winter requires less water and Summer requires more water.
- **Repairs & Maintenance Needs**: Carpentry, plumbing, electrical, grounds, etc.
- **Reserve Expenses**: Capital Expenditures – use the professionally drafted Reserve Study for the monthly contribution and expenditure amounts to plug into your budget.

What to be cautious of?

Are you sure?

- **Decreases**: Before decreasing a line item, do your research to ensure that money will not be needed the following year. It may be better to keep a line item inflated for a rainy day.

Share it

Share It

- **Board**: Disseminate this information to the board as soon as possible. Schedule a budget meeting to discuss line items in detail to ensure all are on the same page. In the end, if a unanimous consensus is not reached, put it to a vote, and let the majority prevail.
- **Owners**: Be sure to properly notify owners of any meetings where board decisions are being made, including the approval of the budget and reserve study. This is required by Hawaii Law. Do not wait for the budget approval meeting to share data with owners. Report on variances at each meeting, which makes any maintenance fee increases a little easier to accept when kept consistently updated.



Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

Approve, Monitor, Adjust

Approve

Approval Process

- **Special/Board Meeting**: This is where the approval of the budget and reserve study may take place. It shall be properly noticed, check your documents for notification requirements.
- **Invite Professionals**: Service providers are usually very willing to attend meetings, especially, if held virtually. If you anticipate push back on a specific topic, such as insurance, invite your agent to the meeting to educate the owners about the reason behind the increase in premiums. Ensure your association manager is present to provide additional input.
- **Put it to a vote**: This is not a popularity contest. If you followed all the tips in previous slides, then put the approval of the budget to a vote, let the majority prevail, and move one.

Monitor

Monitoring is a Marathon not a Sprint

- The budget process **does not end**. Monthly review of the financial statements, investment accounts, and other reports is needed to stay on top of any shortfall in the budget and prepare in advance.

Adjust

Adjust

- **Adjustments** needed throughout the year are visible via any variances.
- **Known contracts**: Provide your RS with up-to-date contract figures if you have this information available. They appreciate it.
- **Update** the Reserve Study as capital projects are completed.

Why is Your Maintenance Fee Increasing?

Steps to Stop the Bleeding

WRAP UP

Be CONSISTENT:

- ✓ Monthly Financials Review
- ✓ Monitor Variances
- ✓ Annual (at least) Property Inspection
- ✓ Move it along...DO
- ✓ Adjust when the data tells you it is needed

Remember: This is not a popularity contest. Your DUTY is to ensure maintenance fees are at a level that will maintain and enhance the value of your Association/Property, and that maintenance fee are spent wisely.





Golden Rule – Rule Making, Enforcement, & Resolving Conflicts

Melanie K. Oyama, Esq.
Motooka Rosenberg Lau &
Oyama, LLC

Overview :

- The objective is to provide an overview of Association rule making, enforcement, and alternatives to resolving conflict.
- General criteria for determining the validity of a rule;
- Creating/Amending Association's rules;
- Enforcement process (due process procedures); and
- Alternative resolutions to resolve conflicts

House/Development Rules

- House Rules or Development Rules:
 - Board responsibility to periodically review the rules
 - Association responsibility to enforce the rules
 - Owners responsibility to follow the rules

General Criteria

- Six (6) General Criteria:
 - (1) Is it legal?
 - (2) Is it for a legitimate purpose?
 - (3) Is it reasonable?
 - (4) Is it fair?
 - (5) Is it enforceable?
 - (6) Is it clear?

Developing Rules

- Authority
- Need
- Impact and implications
- Define scope
- Write a draft
- Verify validity
- Verify enforceability

Developing Rules (Cont.)

- Notify Owners & Solicit Comments
- Vote on and approve rule at a Board meeting
- Give written notice to owners & residents of the new rule (and the effective date) before enforcement begins
 - Consider some rules may require a longer period of time before enforcement begins
 - Typically, the effective date of the new rule is thirty (30) days after notice



Enforcement Process

Notice, Documentation,
and Appeals

Enforcement

- Obligation to enforce
- Paper is not enough
 - Enforced fairly and consistently
 - Fair and consistent means having due process procedures to handle infractions
 - Enforcement necessary

Overview of Process:

- Complaint (or observation)
- Investigate
- Document findings
- Notice
- Appeal
- Hearing
- Decision

Process:

- Complaint (or observation)
- Investigate
- Document findings

Due Process:

- Procedure:
 - Notice
 - Appeal
 - Hearing Notice
 - Hearing
 - Decision

Notice Process:

- Notice/Citation/Cease and Desist
 - Description of alleged violation
 - Legal authority for rule
 - Required action
 - Compliance time frame/deadline
 - Penalty for failure to comply
 - Right to appeal
 - Contact information for questions

Appeal Hearing Notice:

- Description of the violation
- Description of the action requested
- Time and place of the hearing
- Invitation for witnesses and legal counsel to attend
- Description of potential consequences for failing to appear

Appeal hearing:

- Appeal hearing must be heard in a timely manner
- Process:
 - Chair opens hearing
 - Chair invites complainant (if any) to speak and panel can ask questions
 - Chair invites the alleged violator to speak and panel can ask questions
 - Chair invites other to speak
 - Chair adjourns the hearing

Appeal Hearing Decision:

- In writing:
 - Restate the alleged violation
 - State the findings
 - State the outcome
 - State whether the penalty, if any, stands, is rescinded in whole or in part (must be reasonable & consistent)
 - Deadline for compliance, if any



Conflict Resolution

Mediation, Arbitration,
Alternatives

Conflict Resolution

- Mediation
- Arbitration
- Alternatives

Mediation:

- Alternative to lawsuit
- Less Costly
- Less adversarial
- Less restrictive rules on evidence and witness(es)
- Tool for parties to compromise

Mediation:

- Mandatory (514B-161) for:
 - Disputes involving governing documents
 - Falls outside the scope of non-mandatory mediation
 - Parties have not mediated same or similar dispute
 - Arbitration or other legal action has not commenced

Mediation:

- Not mandatory for:
 - Threat to health or safety or property damage
 - Assessments
 - Personal Injury
 - Matters affecting Association's insurance policy

Mediation:

- Evaluative v. Facilitative:
 - Evaluative Mediation:
 - Mediator points out strengths and weaknesses of each side and opines on a judge/jury outcome
 - If evaluative mediation is requested, other party cannot choose facilitative
 - Facilitative Mediation:
 - Mediator guides parties to a resolution
 - Mutually agreeable resolution

Mediation:

- Attorneys fees and costs:
 - Each party bears its own costs unless otherwise specified
- Condominium Education Trust Fund (514B-71):
 - Each party pays \$375
 - \$3,000 max
 - May include additional issues
 - May include mediator's evaluation of any claims

“Mediate Rather Than Litigate”

- HRS § 514B-161: Condominium mediation statute
- HRS § 421J-13: Planned Community mediation statute

Arbitration

- A non-judicial conflict resolution
- Arbitrator is a neutral third-party but acts like judge
- Arbitrator issues a decision – it is final absent abuse

Alternatives:

- Direct communication
 - Encourage and emulate open communications
- Negotiate in good faith
- Avoid escalation

Alternatives:

- In less serious situations consider the following alternatives:
 - Pick up the phone
 - Extend an offer to meet
 - Discussions
 - Consider consulting an expert
 - Invite a neutral third-party



THANK YOU!

Questions & Comments
Mel@MyHawaiiLaw.com

The background features a large white circle in the center. To the left of the circle is a light blue rectangular area, and to the right is a light pink rectangular area. Below the circle is a large, dark blue curved shape that spans the width of the slide.

THE FUNDAMENTALS OF EV CHARGING STATIONS – THE GROWING NEED FOR ALL CONDOS

Lance S. Fujisaki, Esq.
April 2023

AGENDA

Introduction

I. Private EVCS

HRS 196-7.5

Challenges to installing EVCS

Electric infrastructure capacity issues

Expenses

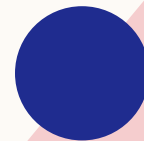
Fairness Issues

II. Community EVCS

Expenses

Approval requirements

Alterations, changing use of common elements, spending limits



INTRODUCTION

3

If Electric vehicle charging stations (EVCS) are not a hot topic for your association, they should be. The Biden administration is planning some of the most stringent auto pollution limits in the world, designed to ensure that all-electric cars make up as much as 67 percent of new passenger vehicles sold in the country by 2032, according to two people familiar with the matter.

Regardless of what you think of EVs, they are on a trajectory of becoming mainstream in less than 10 years. Reportedly there are 19,000 registered EV's and 5,200 plug in hybrids.

The major unknown is how will we charge all of those EVs. Hawaiian Electric Company says Hawaii has the fewest charging ports per electric vehicle in the country.

Compounding the problem: thirty-eight percent of Hawaii's housing units are in multi-unit dwelling projects.

For practical purposes, there are two types of systems

1. Level 1 EVCS: Dedicated branch circuit with NEMA 5-15R or 5-20R receptacle;
2. Level 2: Dedicated 240VAC/single phase branch circuit hardwired to a permanently mounted EVSE.

DC fast chargers will cost about 200 times a Level 2 EVSC and are not a practical solution for most condo associations.

RESOURCES

I have included information from the Department of Business, Economic Development, and Tourism Report to the Hawaii State Legislature Act 164: Working Group Regarding requests to the board of directors of an association of apartment owners, condominium association, cooperative housing corporation, or planned community association regarding the installation of electric vehicle charging systems.

<https://files.hawaii.gov/dbedt/annuals/2015/2015-act-164-installation-of-ev-charging-stations.pdf>

Derek H. Fujikami of Cade Engineers LLC

II. PRIVATE EV CHARGING STATIONS

HRS § 196-7.5, HAWAII'S EVCS STATUTE

Notwithstanding *any law to the contrary*, no person shall be prevented by any covenant, declaration, bylaw, restriction, deed, lease, term, provision, condition, codicil, contract, or similar agreement, however worded, from installing an electric vehicle charging system *on or near the parking stall* of any multi-family residential dwelling or townhouse that the *person owns*. Any provision in any lease, instrument, or contract contrary to the intent of this section shall be void and unenforceable.

ADOPTION OF RULES HRS § 196-7.5(b)

Every private entity may adopt rules that reasonably restrict the placement and use of electric vehicle charging systems for the purpose of charging electrical vehicles in the parking stalls of any multi-family residential dwelling or townhouse; provided that those restrictions shall not prohibit the placement or use of electric vehicle charging systems altogether.

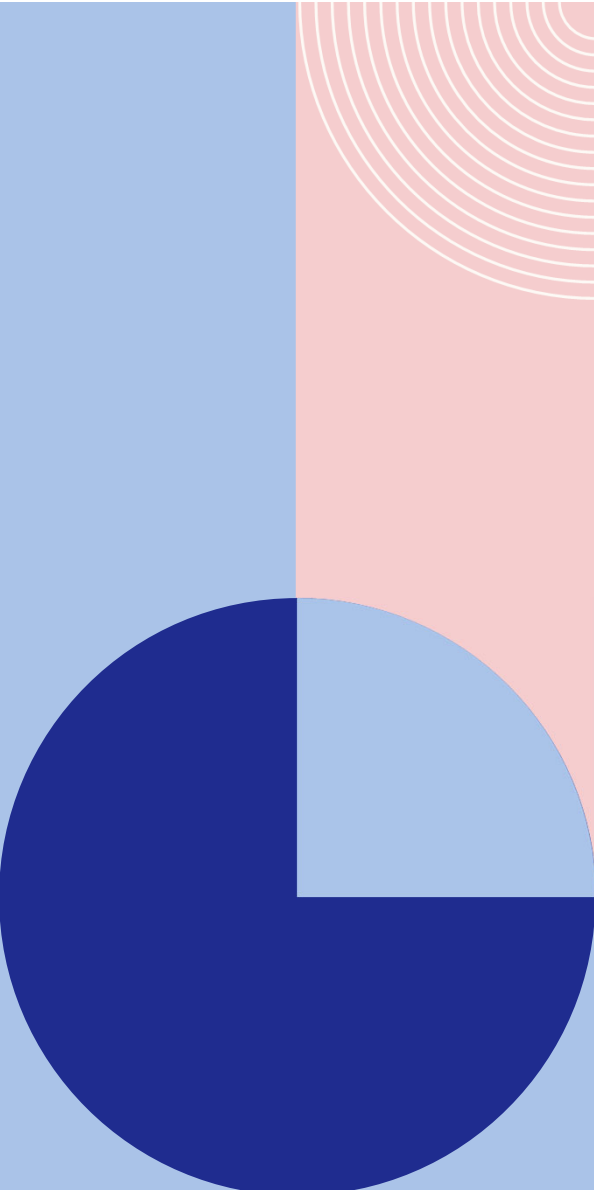
FEES FOR PLACEMENT OF EVCS (HRS § 196-7.5(b))

No private entity shall assess or charge any homeowner any fees for the placement of any electric vehicle charging system; provided that the private entity may require reimbursement for the cost of electricity used by such electric vehicle charging system.

CONDITIONS FOR INSTALLATION (HRS § 196-7.5(c))

Any person may place an electric vehicle charging system on or near the parking stall of any multi-family residential dwelling or townhouse unit owned by that person; provided that:

- The system is in compliance with any rules and specifications adopted pursuant to subsection (b);
- The system is registered with the private entity of record within thirty days of installation;



If the system is placed on a common element or limited common element as defined by a project's declaration, the homeowner shall first obtain the consent of the private entity; provided further that such consent shall be given if the homeowner agrees in writing to:

- Comply with the private entity's design specification for the installation of the system;
- Engage a duly licensed contractor to install the system; and
- Within fourteen days of approval of the system by the private entity, provide a certificate of insurance naming the private entity as an additional insured on the homeowner's insurance policy.



PLACEMENT ON COMMON ELEMENTS HRS § 196-7.5(d) ⁸

- If an electric vehicle charging system is placed on a common element or limited common element:
 - The owner and each successive owner of the parking stall on which or near where the system is placed shall be responsible for any costs for damages to the system, common elements, limited common elements, and any adjacent units, arising or resulting from the installation, maintenance, repair, removal, or replacement of the system.
 - The repair, maintenance, removal, and replacement responsibilities shall be assumed by each successive owner until the electric vehicle charging system has been removed from the common elements or limited common elements.
 - The owner and each successive owner shall at all times have and maintain a policy of insurance covering the obligations of the owner under this paragraph and shall name the private entity as an additional insured under the policy; and
 - The owner and any successive owner of the parking stall on which or near where the system is placed shall be responsible for removing the electric vehicle charging system if reasonably necessary or convenient for the repair, maintenance, or replacement of the common elements or limited common elements.

DEFINITIONS HRS § 196-7.5(e)

- For the purpose of this section:
- "Electric vehicle charging system" means a system that is designed in compliance with Article 625 of the National Electrical Code and delivers electricity from a source outside an electric vehicle into one or more electric vehicles. An electric vehicle charging system may include several charge points simultaneously connecting several electric vehicles to the system.
- "Private entity" means any association of homeowners, community association, condominium association, cooperative, or any other nongovernmental entity with covenants, bylaws, and administrative provisions with which a homeowner's compliance is required.

DOES SECTION 196-7 SUPERSEDE SECTION 514B-140?

Yes.

§ 514B-140 Additions to and alterations of condominium. (a) No unit owner shall do any work that may jeopardize the soundness or safety of the property, reduce the value thereof, or impair any easement, as reasonably determined by the board.

(b) Subject to the provisions of the declaration, no unit owner may make or allow any material addition or alteration, or excavate an additional basement or cellar, without first obtaining the written consent of sixty-seven per cent of the unit owners, the consent of all unit owners whose units or appurtenant limited common elements are directly affected, and the approval of the board, which shall not unreasonably withhold such approval. The declaration may limit the board's ability to approve or condition a proposed addition or alteration; provided that the board shall always have the right to disapprove a proposed addition or alteration that the board reasonably determines could jeopardize the soundness or safety of the property, impair any easement, or interfere with or deprive any nonconsenting owner of the use or enjoyment of any part of the property.

Specific challenges to installing EVCS at condo projects.

1. significant installation costs,
2. limited electrical capacity,
3. insufficient parking availability, and
4. uncertainty surrounding billing management

As stated previously, an estimated thirty-eight percent of Hawaii's housing units are in existing multi-unit dwelling projects. The challenge of installing a single EVCS in an existing project can be substantial, and at times impossible, for a multitude of reasons.

“At or near the parking stall ... that the person owns.”

Complications will arise if the EV driver, whether a unit owner or renter, does not have an assigned parking spot, or is not the owner of the unit.



Electric Infrastructure Capacity and Parking Facility Limitations ¹²

Issues pertaining to capacity constraints of a common element transformer and other electrical equipment will probably be the primary shortfall for installing EVCS in existing projects. Most of Hawaii's existing condo buildings were not designed with numerous EVCS in mind, and condo projects can lack the electrical capacity necessary to accommodate such EVCS infrastructure. A power recording/feeder and service study based upon circuit and load calculations in the National Electrical Code or connected load assessment could be conducted to determine if existing building electrical distribution and capacity is adequate and available in a condo project.

If electrical distribution and capacity is deemed limited, then upgrades may be required for the common element or utility owned transformer, switchboards or switchgears, and other electrical infrastructure. As an alternative, applying energy efficiency retrofits to existing condo projects is recognized as a mechanism to potentially increase available electrical capacity. Incorporating efficiency measures to existing buildings may free up additional capacity needed to install some EVCS infrastructure.

In some cases, due to increased electrical demand, a utility service upgrade involving the replacement of the transformer and/or conductors that serve the building up to the common point of connection (typically the utility revenue meter) may be required. When a service transformer upgrade is required, Hawaiian Electric will replace the transformer at no cost to the customer. However, the costs of certain ancillary provisions (such as a new and larger concrete pad for the larger transformer) are borne by the customer.

Parking Facility Size and Assigned Parking

Most condo developers did not plan for EVCS growth in the original construction plans, and consequently did not design parking facilities to accommodate EVCS. EVCS can be a challenge to install because of limited physical space in a project's parking facility.

Since most condo projects were not designed for EVCS growth in the original construction, adequate electrical capacity or infrastructure in parking facilities was not incorporated. Identifying a suitable EVCS site location within a condo parking facility is a critical factor in successful installation. The EVCS' proximity to sufficient electrical distribution and power is a central component to minimizing installation costs. If the EV driver's parking space is far from an electrical service access point or a utility meter, then installation costs, primarily due to trenching, may increase.

Costs Associated with Installation and Operation

Installation of each EVCS in a condo project is a unique scenario, resulting in a wide range of total project costs. Both up-front and post-installation costs associated with the installation of EVCS may be significant impediments for AOAOs and EV owners.

Up-Front Costs for Installing EVCS

High up-front costs of equipment and installation can impede the build-out of EVCS. There are many components and complexities that are considered when calculating the cost of EVCS installation.

Primary cost factors include:

1. The purchase price of an EVCS;
2. The actual installation cost for the charging system;
3. Whether the project has adequate wiring and electrical capacity; and
4. The distance between the electrical point of interconnection, any desired charging site, and other construction requirements.

Charging System Installation: In many cases the cost of installing a charging system at a condo project is prohibitive, given the distance from the desired charging location to an available electric service access point. The closer the charging system is to the power supply and electric meter, the lower the installation costs will be, by avoiding costly trenching through concrete. Boring through garage walls or parking decks is usually a costly process requiring services of a structural engineer.

How expensive can it get?

Prices vary considerably: reported condo Level 2 EVCS installation costs have ranged from \$4,000 to \$25,000 and included estimates as high as \$100,000. A relatively simple EVCS installation typically costs \$6,000 to \$8,000 per system. However, these figures do not include consultant and engineering fees that could cost an additional \$3,000 to \$5,000.

Level 2 charging system equipment costs range from just under \$500 to well over \$7,000. While a Level 1 charging system installation and equipment is generally less costly than a Level 2, obsolete breaker or electrical equipment and charging system location or parking stall proximity (trenching needs) can still inflate installation costs.

Post-installation Costs: EVCS and Maintenance

AOAOs may seek to recover costs via itemized real-time billing, as some charging system network software can manage billing and reservations.

Submetering has been recognized as an effective tool to measure and calculate individual EVCS electricity usage and associated costs.

Current Hawaii law pertaining to submeters allows AOAOs to provide submetering or individual meters at the request of unit owners so that they can control their units' electric bill.

Level 1 charging stations use a standard 110/120-volt alternating current (VAC) three-prong wall outlet, while Level 2 charging stations use a 208/240VAC outlet which requires a hardwired or heavy-duty plug connection.

Whereas the costs/benefits of AC Level 1 versus AC Level 2 EVCS differ, the cost for trenching and buried conduit is almost the same in either case.

Installation costs will increase if a panel upgrade or meter installation is necessary.

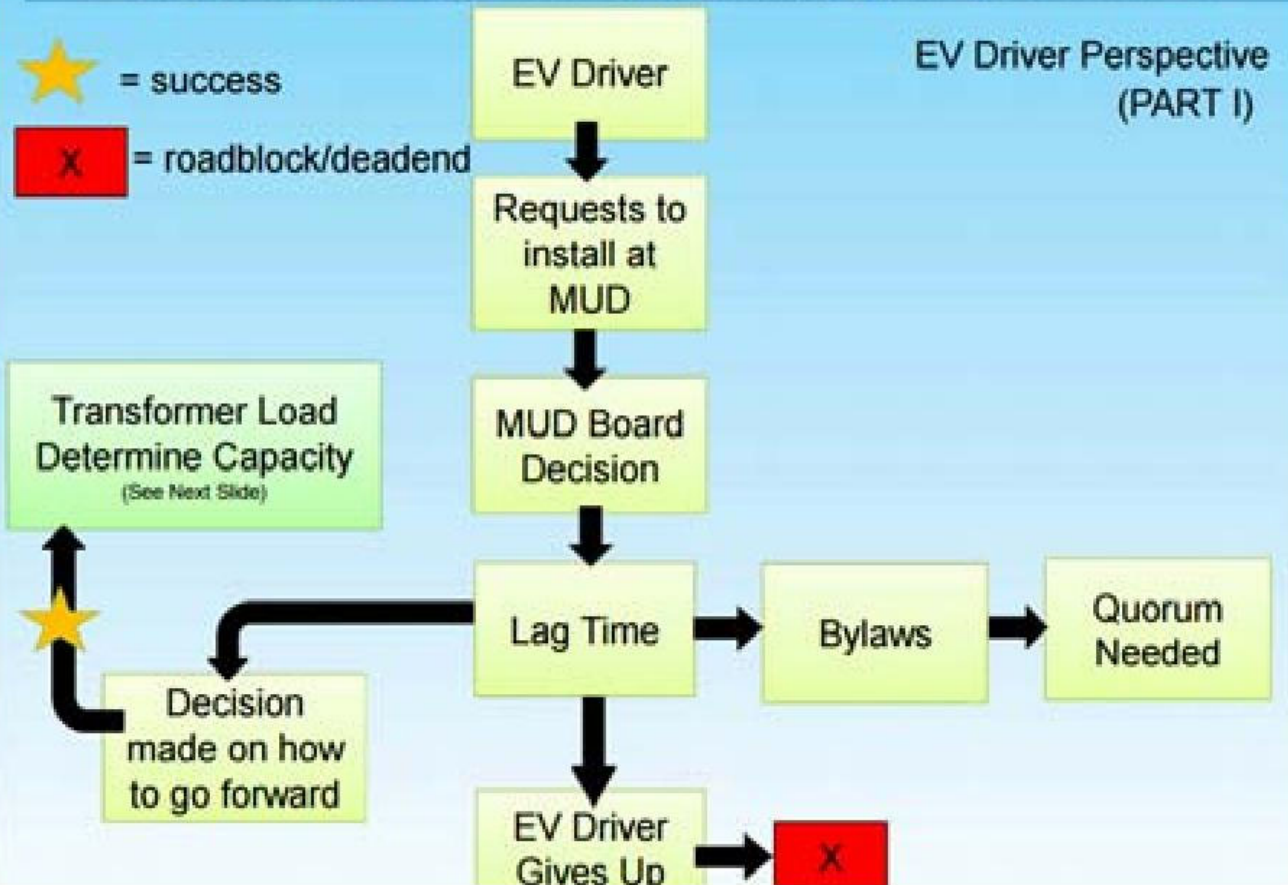
Dealing With Limited Capacity Within a Project

At some projects, major improvements will be required to accommodate private Level 2 EVCS. At other projects, the existing electrical systems may have the capacity to accommodate a limited number of EVCS. Once that capacity is taken, it may be substantially more expensive to install EVCS in the future. It may be necessary to make major upgrades to the infrastructure to accommodate more EVCS. The issue that boards must deal with is how the limited capacity will be allocated?

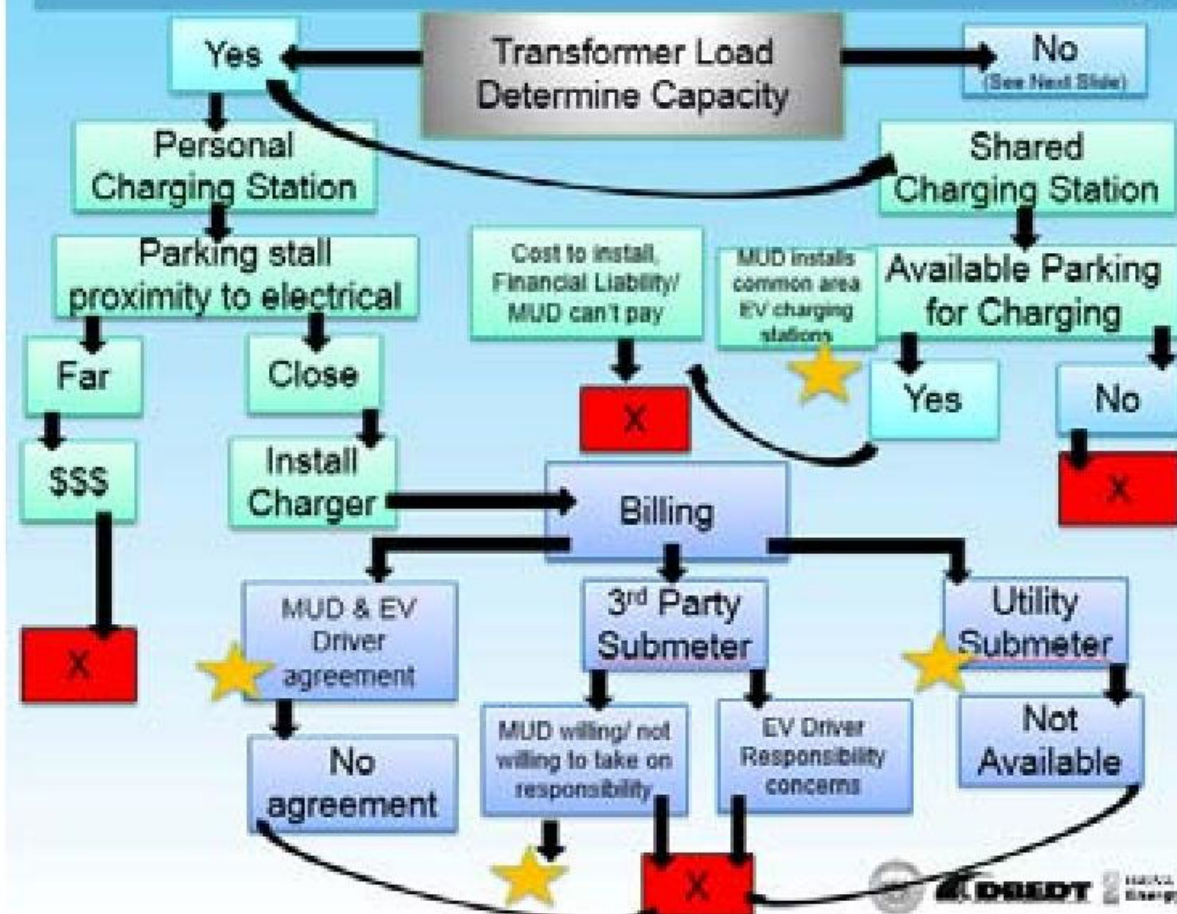
Is it fair to allow early adopters to use the limited electrical capacity to install EVCS, at the expense of late adopters?

Situations where private EVCS may make the most sense: projects where unit owners own their garages and can install PV panels on the garage roofs

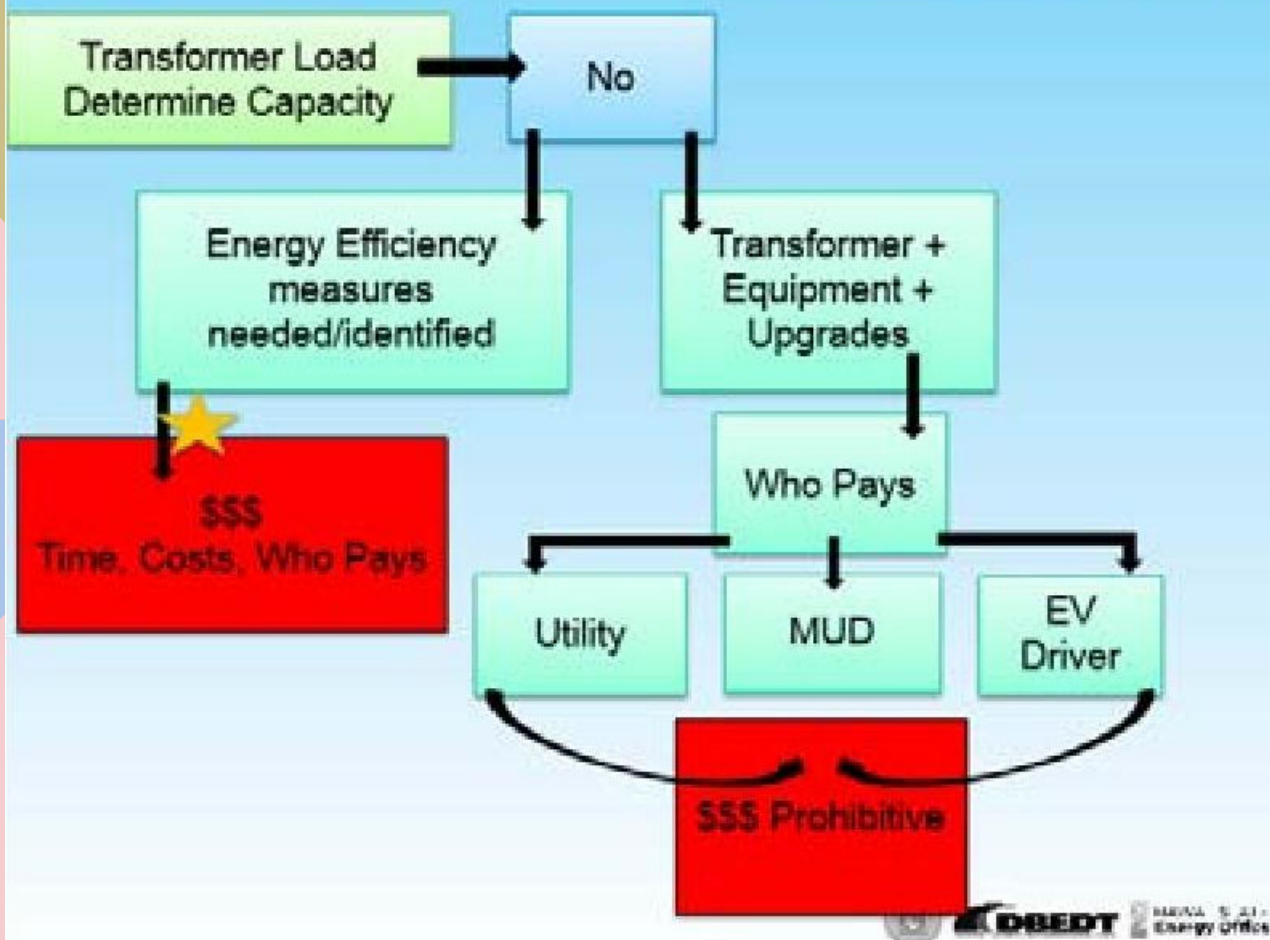
Condominium Example: Level 2 EV Charging Station Decision/ Approval Flow Chart



Condominium Example: Upon Approval, Installation Process Flow Chart (PART II)



Condominium Example: Upon Approval, Installation Process Flow Chart (PART III)



II. COMMUNITY CHARGING STATIONS

Some boards may be willing and able to accommodate an EV driver's request for guaranteed access to charging by installing a charging system in their assigned parking space, while other boards may find common area shared chargers a more efficient option. Installing charging systems in common parking areas can allow several residents to share a charging system. However, a disadvantage of shared charging includes the need for scheduling and coordination among EV drivers. In addition, some condos may not have sufficient common area parking available to accommodate EVCS infrastructure.

There are no statutory or administrative procedures that address the installation of EVCS that are shared among multiple units in a single condo project.

Electrical Capacity:

Electrical service size and availability generally measured in service amps (ampacity) and volts (voltage). The capacity to support new charging system wiring and panels typically depends on the original electrical design at the time the building was constructed. Most condo garages have very limited electrical capacity near the assigned parking, and may not have adequate panel sizing and breaker space to supply charging systems because the original electrical design never anticipated additional loads. Electrical loads for these structures were usually designed for garage lighting and elevators. In such circumstances, an electrical service upgrade may be required to support the electrical load for vehicle charging.

In situations where the parking environment was constructed many years ago (like most of the buildings in Hawaii), a load study is needed to determine how much electrical capacity is available and what percentage can be dedicated to EV charging.

Sample Alteration Provision

[The Association shall] [n]ot erect or place on the property any building or structure including fences and walls, nor make additions or structural alterations to or exterior changes of any common elements of the property, nor place or maintain thereon any signs, posts or bills whatsoever, except in accordance with plans and specifications including detailed plot plans, prepared by a licensed architect, if so required by the Board, and approved by the Board and by a ***majority of apartment owners*** (or such larger percentage as required by law or this Declaration) including all owners of apartments thereby directly affected, and complete any such improvements diligently after the commencement thereof.

Sample Spending Provision

Whenever in the judgment of the Board, the common or limited common elements shall require additions, alterations, repairs or improvements with a total cost of less than TEN THOUSAND DOLLARS (\$10,000.00), the Board may proceed with such additions, alterations, repairs or improvements and shall assess the cost thereof as a common expense, except that the cost of any such work performed on any limited common elements shall be charged to the Owners of apartments to which such limited common elements are appurtenant. Any additions, alterations, repairs or improvements costing in excess of TEN THOUSAND DOLLARS (\$10,000.00) may be made by the Board only after obtaining approval of the Owners of seventy-five percent (75%) of the interests

Changing the Use of Common Elements

Most projects have assigned parking spaces for residents, while some projects provide common area parking for additional vehicles or guests.

§ 514B-38 Common elements.

Each unit owner may use the common elements in accordance with the purposes permitted under the declaration, subject to:

- (1) The rights of other unit owners to use the common elements;
- (2) Any owner's exclusive right to use of the limited common elements as provided in the declaration;
- (3) The right of the owners to amend the declaration to change the permitted uses of the common elements; provided that subject to subsection 514B-140(c):
 - (A) Changing common element open spaces or landscaped spaces to other uses shall not require an amendment to the declaration; and
 - (B) Minor additions to or alterations of the common elements for the benefit of individual units are permitted if the additions or alterations can be accomplished without substantial impact on the interests of other owners in the common elements, as reasonably determined by the board;

What to expect when installing an EVCS?

- 1. Design, permitting and installation costs in the general range of \$10,000**
- 2. Additional costs of over \$30,000 in the event that upgrades are required to the electrical system**
- 3. Anticipate a 30-day load study**
- 4. Anticipate permitting to take approximately one year, with multiple rounds of comments.**
- 5. Approval by Department of Land and Natural Resources, State of Hawaii, may be required, which will take additional time**

[Homepage](#) / [For Business](#) / [Rebates](#) / [Electric Vehicle Charging Stations](#)

Electric Vehicle Charging Stations

THERE'S NO BETTER TIME THAN NOW TO GET EV READY!



EVs are in high demand – install an EV charging station at your commercial facility or multi-unit residential dwelling and reap the many benefits.

What's New?

In 2022, the Hawaii State Legislature passed Senate Bill 2720 that modifies the EVCS Rebate program to include the installation of new or retrofit of existing single-port, networked Level 2 stations in the eligible equipment category. The bill, which was signed into law by Gov. Ige in June 2022, also makes incentives available for qualified EVCS from July 1, 2022-June 30, 2023. As a result of increased funding, Hawaii Energy has lifted the cap on the amount of Level 2 rebates per site, as well as increased the cap of DC Fast Charger rebates to two per site. These modifications have been done to encourage more EVCS installations and upgrades statewide and support efforts to boost Hawaii's public charging network.

If you have any questions, please contact hawaiienergyEVCS@leidos.com

If your project is complete and ready to submit for a rebate, please download and fill out the latest [EV Charging Station Incentive Application](#) and submit with supporting documentation to hawaiienergyEVCS@leidos.com

THANK YOU

Lance S. Fujisaki, Esq.
Anderson & Fujisaki LLP
A Limited Liability Law
Partnership



Mahalo and Aloha

- Thank you to our speakers and to everyone who joined us today.
- Email us if you would like to review the recording of this webinar: caihawaii@hawaiiantel.net. This is a free program so you can share the recording with anyone who might be interested.
- Evaluation and feedback – the form will pop up when you exit. It will also be emailed to you. Use whichever method is easier for you.
- The recordings of all 2022 programs are still available, including the free Condorama VIII and Condorama IX. Email us if you would like to register for any of these.
- The 2022 and 2023 Calendars of Events are also included in this handout.



CAI HI 2022 Programs

January 20* – **Out with the Old, In with the New — Changes in the Way Association and Board Meetings are Held;** Anne Anderson, Steve Glanstein, Seminar Co-Chairs

February 17* – **Meet the Experts**—Carol Rosenberg, Josh German, Seminar Co-Chairs

March 17* – **Disaster Preparedness**—issues that Boards need to plan for when disasters occur; Bernie Briones and Pauli Wong, Seminar Co-Chairs

April 23 – **Condorama VIII** – *free* program from the Hawaii Real Estate Commission

May 12* – **R&R – Rules and Regulations: how to create and enforce them —Covenant Enforcement;** Melanie Oyama, Kanani Kaopua , Seminar Co-Chairs

June 18, 25* – **Board Leadership Development Workshop;** Keven Whalen, Melanie Oya-ma, Seminar Co-Chairs

July 14 – **Legislative Update**—presented by the Legislative Action Committee

September 14* – **Show me the Money** —Delinquency Collections; Melanie Oyama/Paul Ireland Koftinow, Seminar Co-Chairs

October 13* – **What Board Members Should Know About Condominium Unit Renovation Projects —** How to Handle Unit Owner Renovations of Apartments – More Important Than You May Think! Lance Fujisaki, John Morris' Seminar Co-Chairs

November 19 – **Condorama IX** - *free* program from the Hawaii Real Estate Commission

**This seminar or educational presentation is entirely or partly funded by funds from the Condominium Education Trust Fund (CETF), for condominium unit owners whose associations are registered with the Real Estate Commission. The CETF is administered by the Real Estate Commission which is attached to the Department of Commerce and Consumer Affairs, State of Hawaii, through the Professional and Vocational Licensing Division.*



2023 Programs

- January 26*** – **What's New in the World of Condominiums and Planned Community Associations**—Anne Anderson, Bernie Briones, Co-Chairs
- February 15*** – **Owners' and Board Members' Rights and Wrongs—Bringing Peace to the Promised Land**—Kanani Kaopua, Carol Rosenberg, Co-Chairs
- March 9*** – **Fortifying the Fortress—including security, preparing for the elderly, privacy**—Jennifer Landon, Milton Motooka, Co-Chairs
- April 13** – **Managers' Forum** — Roy Dela Cruz, Ruth Okada, Co-Chairs
- April 29** – **Condorama X** – Hawaii Real Estate Commission's free program, presented by CAI Hawaii — **Milton Motooka, Krystyn Weeks**
- May 18*** – **Finances—including budgets and reserves, inflation, insurance**— Josh German, Ben Willoughby, Co-Chairs
- June 17, 24*** – **Board Leadership Development Course**—Melanie Oyama, Keven Whalen, Co-Chairs
- July 13** - **Managers' Forum**
- July 27** – **Legislative Update 2023**—presented by the Legislative Action Committee
- August 10** – **Cyber Threats**—Richard Ekimoto, Steve Glanstein, Co-Chairs
- September 7** - **Managers' Forum**
- September 20** – **Short Term Rentals**—Mike Ayson, John Morris, Co-Chairs
- October 25** – **Community Association Law for Dummies**—Lance Fujisaki, Melanie Oyama, Co-Chairs
- December 7** - **Managers' Forum**

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