



Hawai'i Condominium Bulletin

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available for individuals with
special needs. Please call the
Senior Condominium Specialist
at (844) 808-3222, select
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to submit your request.

HGIA Launches New Condominium Association Loan Program

Applications are now being accepted for the new Condominium Association ("AOUO") Loan Program, which provides financing to AOOU's unable to meet the qualification criteria of traditional financial institutions. Loans under the Condo Association Loan Program are strictly for essential, risk-reducing maintenance and repairs, including (1) installing, repairing, or replacing fire sprinklers or other fire safety measures; (2) repairing or replacing pipes; (3) repairing or replacing the roof, and (4) any other qualifying risk-reducing improvements approved by the Hawaii Green Infrastructure Authority (HGIA).

The loan program was created by [Act 296](#), Session Laws of Hawai'i (SLH) 2025, in response to the "hard" condominium insurance market causing significant spikes to AOOU insurance premiums. By supporting risk-reducing maintenance and repair work, the program helps AOOU's improve building insurability and its ability to obtain policies in the traditional insurance market.

To qualify for the new loan program, the AOOU must receive at least one adverse action letter from a financial institution denying their requested loan. The association must also agree to obtain full replacement property and hurricane insurance after the repairs are completed. The interest rate for direct loans will be fixed at 7% for the 20-year term. New loan commitments using Act 296, SLH 2025 funds may be made through June 30, 2027, based on funding availability.

Act 296, SLH 2025, also established a condominium loan loss reserve program (credit enhancement program) to encourage Community Development Financial Institutions (CDFI) to provide loans to condominium associations at competitive rates and terms for the purpose of maintenance and repairs. This program lowers the financial risk for participating CDFIs that lend to condominium association projects as it uses state funds to create a loan loss reserve to cover first losses if a borrower defaults.

Interested Condominium Associations or CDFIs can learn more and apply by visiting [Hawai'i Green Infrastructure Authority | Condominium Association Loan Program](#).

BIO

Jenna Seagle is the Community Outreach Officer at the Hawai'i Green Infrastructure Authority (HGIA), where she aims to connect underserved communities with accessible financing and clean energy solutions. With a background in community engagement and environmental management, Jenna is passionate about supporting people through sustainable solutions and building climate resilience across Hawai'i.

Hawai'i Green Infrastructure Authority

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Message from the Chair

Aloha,

In this Summer Edition, you'll find a variety of topics, including resources for owners, boards and managing agents; information on common elements; a reminder about DCCA's updated contact number; and information about the Hawaii Green Infrastructure Authority's newly opened condominium loan program.

The "Ask the Condo Specialist" section provides a comprehensive coverage of the various free resources available to owners, board members, and managing agents. Everything from reserves to duties of the managing agent, to obtaining a free PDF copy of the recently enacted Hawaii Administrative Rules, is available online for free at your convenience.

The Akamai Buyer reminds prospective buyers that even if their potential purchase isn't a high-rise unit they should still be aware of potentially costly repairs to the common elements. Low-rise buildings often have their own set of maintenance and repair issues to address.

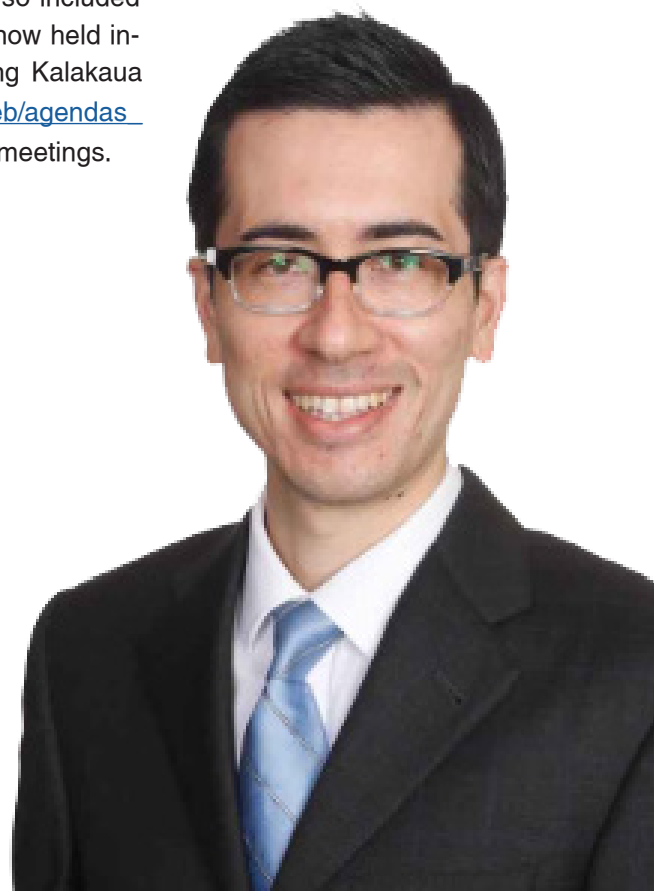
We've also included summaries of condominium mediations that were conducted in the last few months.

Keep up with the current condo news, issues, legislative actions affecting condos, and educational events for the condo community by visiting our website at <http://www.hawaii.gov/hirec> for assistance in answering any questions concerning the Hawaii Real Estate Branch and all licensing issues.

To view any of our short and informative educational videos on various aspects of condo living, click here: <https://cca.hawaii.gov/reb/hawaii-condo-living-guide/>.

A calendar of the Real Estate Commission's 2026 meeting schedule is also included inside. All are welcome to attend any of the monthly meetings which are now held in-person, primarily in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor. Visit <https://cca.hawaii.gov/reb/agendas-minutes/> to get the upcoming agenda and to review the minutes from prior meetings.

John R. Love
Chair, Condominium Review Committee



Real Estate Branch's New Phone Number and Website!

The Real Estate Branch, along with other DCCA offices, has transitioned to a centralized call center. To reach the Real Estate Branch **and for ALL CONDOMINIUM-RELATED INQUIRIES**, please call **1-844-808-DCCA (3222)**, and select option 1, then option 8. All previous Real Estate Branch phone numbers have been phased out. Thank you for your understanding and patience as we transition to this new call center system.

Additionally, all Department of Commerce and Consumer Affairs divisional websites have been modernized. We encourage the condominium community to visit our updated website at <https://cca.hawaii.gov/reb/> to view information on condominium governance, condominium development, and real estate licensure and education. You can also access the new Hawaii Administrative Rules via “Spotlight” and find answers to pressing questions in our “[Frequently Asked Questions](#)” section.

Mediation Case Summaries

From March of 2026 through mid June of 2026, the following condominium mediations or arbitrations were conducted pursuant to Hawai'i Revised Statutes §§ 514B-161 and 514B-162.5 and subsidized by the Real Estate Commission (“Commission”) for registered condominium associations. The Mediation Center of the Pacific conducted additional condominium mediations through the District Courts while mediation providers conducted community outreach in their respective communities.

Mediation exists not only to facilitate conflict resolution, but to also educate the parties involved as to the intricacies of the condominium law, their association's governing documents, and the strengths and weaknesses of their respective arguments. While the Commission strives for every mediation to resolve the conflicts, not every mediation will come to an agreement. That does not necessarily mean mediation has failed, as it also serves to reduce costly litigation.

The Commission subsidizes up to \$600 for qualified facilitative mediations and up to \$3,000 for qualified evaluative mediations for qualified associations. Should a mediation not come to an agreement once that subsidy money is exhausted, no agreement is noted in Commission records. However, the Commission is aware that parties often come to agreements through continued unsubsidized mediation.

Dispute Prevention and Resolution, Inc.

Owner vs AOOU	Dispute over the interpretation of the declaration regarding special assessments	Mediated To Agreement
Owner vs AOOU	Dispute over the interpretation of the declaration regarding damage from common area piping	Mediated To Agreement
AOOU vs Owner	Dispute over the interpretation of the declaration and bylaws regarding removal of personal property and owner's guest behavior	Mediated To Agreement
Owner vs AOOU	Dispute over the interpretation of the declaration, bylaws, and house rules relating to window water damage, related billing, fines, remediation, and conflict of interests	Mediated To Agreement
AOOU vs Owner	Dispute over the interpretation of the declaration and bylaws regarding water damage, and common vs limited common elements	Mediated To Agreement
AOOU vs Owner vs Owner	Dispute over the interpretation of the declaration and bylaws regarding noise	Mediated To Agreement

Mediation Case Summaries (cont. from page 3)

Mediation Center of the Pacific

AOUO vs Owner	Dispute over the interpretation of the bylaws and governing documents involving AC repairs, maintenance, and general maintenance of the property	Owner declined mediation
Owner vs AOUO	Dispute over the interpretation of the declaration and bylaws over which party is responsible for damage and repairs related to a common element pipe leak	Mediated To Agreement
Owner vs AOUO	Dispute over the interpretation of the bylaws and house rules regarding parking, deficiencies in the internal appeals process, and lack of general maintenance	AOUO did not participate, no mediation
Owner vs AOUO	Dispute over the interpretation of the declaration and bylaws relating to common area plumbing and related fees and fines	Owner did not participate, no mediation
Owner vs AOUO	Dispute over the interpretation of the declaration and bylaws relating to noise complaints, pet waste in common elements	No agreement
Owner vs AOUO	Dispute over the interpretation of the declaration, bylaws, and house rules relating to lack of enforcement, complaints, fiduciary duty, and governing document access	Owner did not participate, no mediation

To consult with any of our subsidized private mediation services, contact one of the following providers:

Mediation Center of the Pacific, Inc.

1301 Young Street, 2nd Floor

Honolulu, HI 96814

Tel: (808) 521-6767

Fax: (808) 538-1454

Email: mcp@mediatehawaii.org

Ku'ikahi Mediation Center

101 Aupuni St. Ste. 1014 B-2

Hilo, HI 96720

Tel: (808) 935-7844

Fax: (808) 961-9727

Email: info@hawaiiimmediation.org

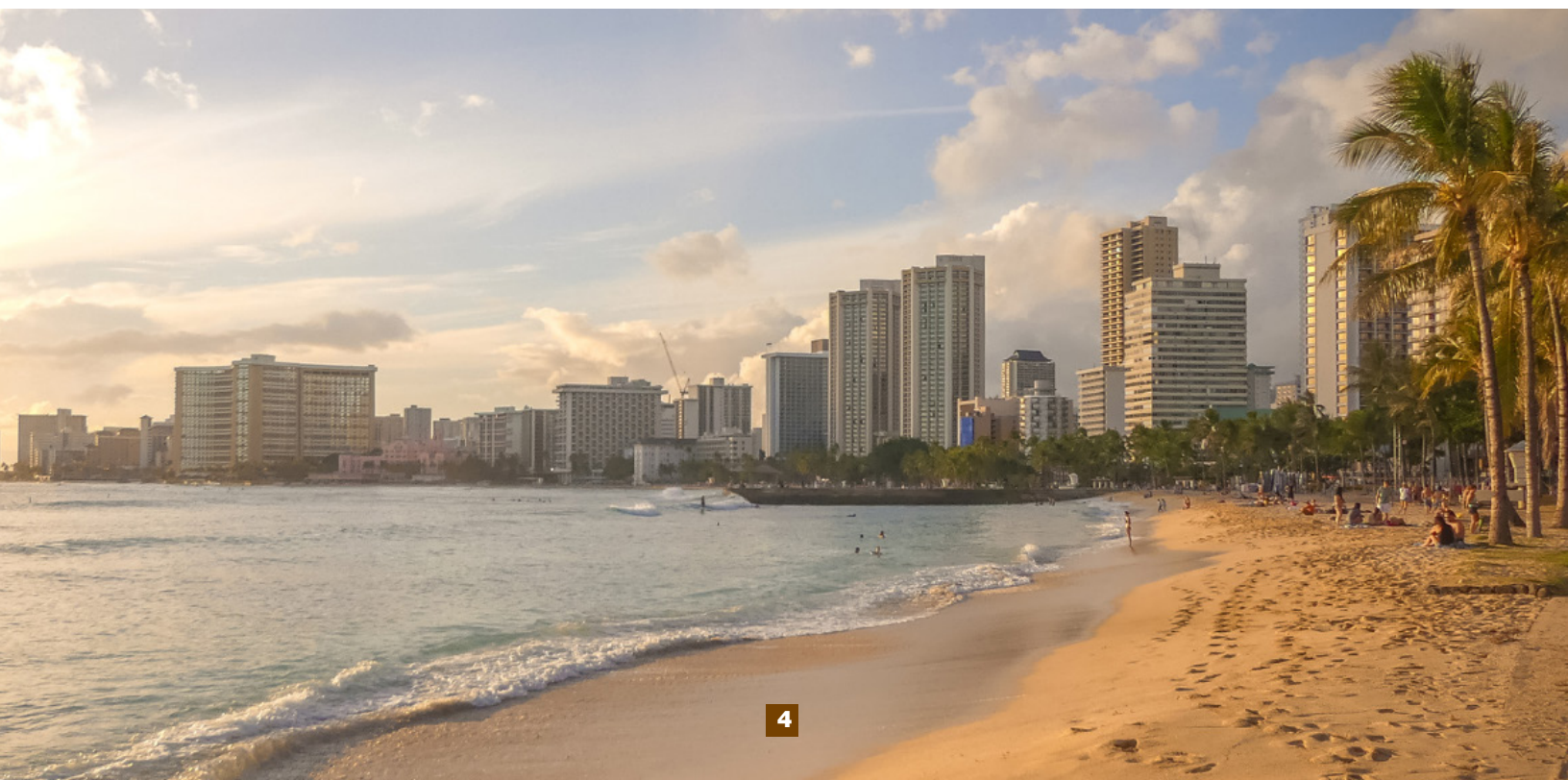
Dispute Prevention and Resolution

1003 Bishop Street, Suite 1155

Honolulu, HI 96813

Tel: (808) 523-1234

Website: <http://www.dprhawaii.com/>



Ask the Condominium Specialist

Q: Where Can We Get Resources to Educate Board Members, Owners and Even My Own Managing Agent?

A: If you're concerned about the level of condominium knowledge in your association, you're hardly alone. Luckily for you, the Hawaii Real Estate Branch's website hosts a very large amount of free educational resources available twenty-four hours a day, seven days a week.

Starting with our "[Resources for Condominium Owners](#)" page, look for the  or red capital B in a circle. That icon indicates a recommended read for new board members (or a good refresher for existing ones). This icon is placed next to important materials as a simple curriculum to get board members up to speed on topics such as fiduciary duty, budgets, documents, fines, owner rights, special assessments, alternative dispute resolution and condominium law.

The "[Condominium Governance and Information](#)" section has a wealth of information on everything from Artificial Intelligence in condominiums, filing a complaint, powers and duties of agents of the association, to insurance, and records management among many others.

Owners can find useful information on recent law changes in the "[Condominium Law, Rules, and Legislative Updates](#)" section. This section contains links to the current chapter 514B, HRS, condominium administrative rules, and legislative history on condominium law changes going back to 2017.

Disputes often happen in condominium associations, and owners and boards can find resources to assist in the resolution of these conflicts in our "[Mediation of Condominium Disputes](#)" section.

The site also maintains links to the Branch's [YouTube channel and the CAI contracted Condorama educational series](#). All are free to watch.

THE AKAMAI BUYER

I'm Not Buying a Unit in a Highrise, What Common Element Issues Should I Look For?

Residential condominiums come in many different forms, from being on the 28th floor of a high rise, to rows of townhomes, or a cluster of single-family homes. Each of these types of developments comes with their own advantages and disadvantages. For buyers looking into low rise condominiums, they can often avoid the substantial maintenance and replacement expenses that come from hundreds of vertical feet of painting, spalling, vertical main pipes, elevators, helicopter lifted HVAC systems, and a half dozen floors of concrete repair in the parking lot. However, they still face common element road repaving, common element roof replacement for townhomes, and repairing association owned waterpipes often located under the roads. Shared septic systems, retaining walls, lighting, landscaping sprinklers, and any common amenities such as a pool, tennis court, or club house also factor into monthly and long-term costs.

Prospective buyers should take a long walk around the development to see what will need to be replaced and factor in their hypothetical share of the costs before making an offer. It's not just the unit they're buying; it's a shared interest in the underlying property. Knowledge and information are the best tools that a potential buyer can have.

2026 Real Estate Commission Meeting Schedule

Real Estate Commission – 9:00 a.m.

Friday, July 24, 2026

Friday, August 28, 2026

Friday, September 25, 2026

Friday, October 23, 2026

Friday, November 20, 2026

Friday, December 18, 2026

Until further notice, Laws & Rules Review Committee, Condominium Review Committee, and Education Review Committee Meeting items will be discussed at the Real Estate Commission Meetings. Real Estate Commission Meetings will be held in-person in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor.

Meeting dates, locations and times are subject to change without notice. Please visit the Commission's website at www.hawaii.gov/hirec or call the Real Estate Commission Office at (844) 808-3222, select option 1, then option 8 to confirm the dates, times and locations of the meetings.

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