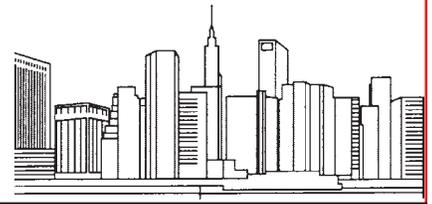
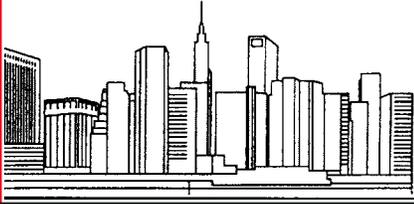


HAWAII CONDOMINIUM BULLETIN



VOLUME 13, No. 1

SEPTEMBER 2005

Funded through the Condominium Education Fund

What Is Available on the Real Estate Commission's Website?

Have you visited the Real Estate Commission's website at www.hawaii.gov/hirec recently?

Condominium and real estate information is easily accessible on the Real Estate Commission's website including information and/or forms for condominium registration and education and real estate licensing education. The topics are:

Condominium Registration and Education:

- General Condominium Information/Education/Publications – Board of directors guides, other educational publications, Condominium Review Committee's Program of Work for Fiscal Year 2006, and condominium calendar
- AOA contact list
- Condominium Project/Association Registration – General information on condominium property regimes, public reports, Condominium Association Information Update form, and 2005-2007 Condominium Association Biennial Reregistration Delegation of Duty to Register form
- Condominium Managing Agent/Hotel Operator – List of currently registered condominium hotel operators, condominium managing agent and hotel operator applications
- Developer's Public Report/Association Biennial Registration – Online search for developer's public reports
- Mediation Resources
- Hawaii Condominium Bulletin
- Condominium Review Committee Agendas and Minutes – The Condominium Review Committee deals with issues relating to condominium education, registration, and the Condominium Education Fund
- Chapter 514A, HRS, Recodification – Recodification plan, Act 164 – Relating to Condominiums, recodification final report, progress reports, drafts, stakeholder comments, and additional resources
- Licensee Search/Complaints History/Business Registration – These services allow commerce and consumers to look up in-

See Commission's Website on pg. 5

Act 92 Expands Condominium Dispute Resolution

The Condominium Dispute Resolution two-year pilot program was introduced in July 2004, with an end date of June 2006. This program provided a hearing with the Office of Administrative Hearings (OAH), Department of Commerce and Consumer Affairs, should a condominium dispute not be resolved through mediation attempt. However, there were restrictions on the qualified condominium issues.

In June 2005, the twenty-third Legislature enacted Act 92, expanding the condominium issues that may be addressed in the Condominium Dispute Resolution Program. You may review §514A-121.5, Hawaii Revised Statutes, for the specific language at www.hawaii.gov/hirec and select *Hawaii Revised Statutes*.

The program now includes the same eligible issues as mandatory mediation under Chapter 514A-121.5, Hawaii Revised Statutes:

- The declaration, bylaws, and/or house rules
- Removal of board members
- Amendments of bylaws
- Notices of association meetings
- Solicitation, voting and distribution of proxies

See Dispute Resolution on pg. 7

ALSO IN THIS ISSUE

Letter from the Chair	2
Ask the Condominium Specialist	2
Responsibilities for Better Communities.....	3
Mediation Case Summaries	6
Real Estate Commission Meeting Schedule ..	8
Condominium Education Calendar	8

This material can be made available for individuals with special needs. Please call the Senior Condominium Specialist at (808) 586-2643 to submit your request.

The Hawaii Condominium Bulletin is funded by the Condominium Education Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii.



Letter from the Chair . . .

Dear Condominium Owners and Managing Agents,

It is with great pleasure that I serve as Chair of the Condominium Review Committee again. This upcoming year will prove to be exciting with the implementation and fine tuning of the recodification of the condominium property regimes law.

This month the Real Estate Commission held its Committee meetings on the island of Kauai. It was the

last outreach meeting for the year. Stay tuned for the schedule and location of the next neighbor island Committee meetings. As a result of the 2005 Legislative Session, the Condominium Dispute Resolution pilot program has been expanded. An overview of the changes is provided for your review. The Real Estate Commission's staff is always on the



alert for articles that will help you to be better informed on condominium issues. The reference file in this issue, "Rights and Responsibilities for Better Communities," emphasizes the need for both homeowners and community leaders to work in harmony for effective leadership and community living.

Please visit the Commission's website! You will find condominium registration and education and real estate licensing education information, including past and present issues of the Condominium Bulletin and the Real Estate Bulletin.

Finally, please review the Education Calendar and take advantage of the many educational offerings for you. The meeting calendar is also provided, and we remind the condominium community of our standing invitation to attend our monthly meetings.

Sincerely,

Stanley M. Kuriyama

Stanley M. Kuriyama
Chair, Condominium Review Committee

Ask the Condominium Specialist

Q Someone told me that I am required to have a licensed real estate agent or a resident of this state to be the caretaker of my condominium if I decide to rent it and do not reside here. Is there such a requirement?

A The requirement you refer to is under the Landlord and Tenant code under Section 521-43(f), Hawaii Revised Statutes (HRS), which states, "Any owner or landlord who resides without the State or on another island from where the rental unit is located shall designate on the written rental agreement an agent residing on the same island where the unit is located to act in the owner's or landlord's behalf. In the case of an oral rental agreement, the information shall be supplied to the tenant, on demand, in a written statement."

If you have further questions, you may contact the Landlord and Tenant Code Information at 586-2634.

Q I belong to an association of apartment owners in a condominium complex with 150 units built in 1968. We currently have five (5) members on the board. Should we follow the condominium law requiring nine (9) members? Some of the owners tried to increase the numbers, but the board stated that they do not have to change.

A Section 514A-82(a)(1)(B), HRS, states, "... condominiums with more than one hundred individual apartment units shall have an elected board of not less than nine members unless not less than sixty-five per cent of all apartment owners vote by mail ballot or at a special or annual meeting, to reduce the minimum number of directors. . . ."

The provisions under §514A-82(a), HRS, is *prospective*, meaning that this section is applicable only to condominium projects created after the effective date of said provisions. §514A-82(a)(1)(B), HRS, has changed over the years. This specific section must be reviewed for the applicable law for that *specific* time. For condominium projects created prior to May 18, 1984, there was no minimum requirement regarding the number of directors serving on the board.

If you desire to increase the number of board members to meet the current law, §514A-82(b)(2), HRS, states, "The bylaws may be amended at any time by the vote or written consent of sixty-five per cent of all apartment owners. . . ." There are also provisions with this section that must be followed (refer to the Hawaii Revised Statutes.)

You should also review your association's declarations and bylaws. For more reading on the statutory provisions, you may refer to the July 2002 Hawaii Condominium Bulletin Reference File article by M. Anne Anderson, Esq. entitled "Statutory Provisions Related to Condominium Boards." The statutes may be reviewed on the Real Estate Commission's website at: www.hawaii.gov/hirec.

Introduction

On May 1, 2003, Community Associations Institute (CAI) unveiled a series of 42 principles and practices designed to help association-governed communities promote harmony, enhance communication and reduce the potential for conflict. The program is called *Rights and Responsibilities for Better Communities*, and CAI continues to encourage communities to adopt the program.

"Community associations exist because they offer choices, lifestyles, amenities and efficiencies that people value, and the best of them offer a comforting sense of real community," said then-CAI President J. David Ramsey. "Yet, with all of their inherent advantages, community associations face complicated issues, none more common than the challenge of balancing the preferences of individual residents with the best interests of the community as a whole. Adopting *Rights and Responsibilities* can help community leaders better manage this critical and delicate balance."

CAI readily acknowledges that individual homeowner issues cannot be addressed by a national organization. "We cannot resolve these kinds of issues from our headquarters in Virginia, but *Rights and Responsibilities* provides guidance and perspective that may help homeowners and associations avoid common traps," said CAI Chief Executive Officer Thomas M. Skiba. "*Rights and Responsibilities* is our attempt to help communities avoid these issues in the first place or, failing that, to address them more effectively when they do arise."

More than a destination at the end of the day, a community is a place you want to call home and where you feel at home. There is a difference between living in a community and being part of that community. Being part of a community means sharing with your neighbors a common desire to promote harmony and contentment. It is this universal goal that prompted Community Associations Institute (CAI) to develop *Rights and Responsibilities for Better Communities*.

Rights and Responsibilities for Better Communities

Principles for Homeowners and Community Leaders

Homeowners Have the Right To:

1. A responsive and competent community association.
2. Honest, fair and respectful treatment by community leaders and managers.
3. Participate in governing the community association by attending meetings, serving on committees and standing for election.
4. Access appropriate association books and records.
5. Prudent expenditure of fees and other assessments.
6. Live in a community where the property is maintained according to established standards.
7. Fair treatment regarding financial and other association

obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.

8. Receive all documents that address rules and regulations governing the community association – if not prior to purchase and settlement by a real estate agent or attorney, then upon joining the community.

9. Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

Homeowners Have the Responsibility To:

1. Read and comply with the governing documents of the community.
2. Maintain their property according to established standards.
3. Treat association leaders honestly and with respect.
4. Vote in community elections and on other issues.
5. Pay association assessments and charges on time.
6. Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
7. Request reconsideration of material decisions that personally affect them.
8. Provide current contact information to association leaders or managers to help ensure they receive information from the community.
9. Ensure that those who reside on their property (e.g., tenants, relatives, and friends) adhere to all rules and regulations.

Community Leaders Have the Right To:

1. Expect owners and non-owner residents to meet their financial obligations to the community.
2. Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
3. Respectful and honest treatment from residents.
4. Conduct meetings in a positive and constructive atmosphere.
5. Receive support and constructive input from owners and non-owner residents.
6. Personal privacy at home and during leisure time in the community.
7. Take advantage of educational opportunities (e.g., publications, training workshops) that are directly

Reference File from pg. 3

related to their responsibilities, and as approved by the association.

Community Leaders Have the Responsibility To:

1. Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
2. Exercise sound business judgment and follow established management practices.
3. Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
4. Understand the association's governing documents and become educated with respect to applicable state and local laws, and to manage the community association accordingly.
5. Establish committees or use other methods to obtain input from owners and non-owner residents.
6. Conduct open, fair and well-publicized elections.
7. Welcome and educate new members of the community – owners and non-owner residents alike.
8. Encourage input from residents on issues affecting them personally and the community as a whole.
9. Encourage events that foster neighborliness and a sense of community.
10. Conduct business in a transparent manner when feasible and appropriate.
11. Allow homeowners access to appropriate community records, when requested.
12. Collect all monies due from owners and non-owner

residents.

13. Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.

14. Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights – where permitted by law and the association's governing documents.

15. Initiate foreclosure proceedings only as a measure of last resort.

16. Make covenants, conditions and restrictions as understandable as possible, adding clarifying "lay" language or supplementary materials when drafting or revising the documents.

17. Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders, e.g., officers, the board and committees. (Community associations may want to develop a code of ethics.)

CAI is a national, nonprofit organization dedicated to fostering vibrant, responsive, competent community associations. The organization represents professional community managers, community association volunteer leaders (homeowners), management companies, and businesses and professionals who serve these communities. Learn more about CAI and its 55 local, regional and state chapters by visiting www.caionline.org or calling toll-free 888-224-4321.

More than 54 million Americans live in an estimated 270,000 homeowner and condominium associations, cooperatives and other planned communities.

Attorney Discusses Key Provisions of New Bankruptcy Law

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 is expected to let community associations collect more delinquent common assessments than was possible under previous law.

That's what Richard Ekimoto, Esq. says in the Community Associations Institute's Fast Tracks Bulletin for June 2005. Most of the Act will become effective October 17.

The new law will make it harder for anyone to eliminate his personal obligation to pay debts through bankruptcy. It also makes all post-petition common assessments non-dischargeable.

Mr. Ekimoto also provided a listing and discussion of some of the key provisions of the Act, which:

- Adopts a means test for bankruptcy.
- Mandates financial counseling before filing for bankruptcy.
- Makes a financial management course a condition for obtaining a discharge.
- Increases the time periods that debtors must wait be-

tween bankruptcies if they obtain a discharge

- Increases the amounts to be repaid to creditors.
- Grants additional rights to secured creditors.
- Grants post-petition relief to community associations.
- Requires the debtor to provide tax returns or tax transcripts to any requesting party.
- Permits relief from the automatic stay in favor of a real property secured creditor when the bankruptcy petition is part of a scheme to delay, hinder, and defraud creditors involving either (1) a transfer of the real property without the secured creditor's or court's consent or (2) multiple bankruptcy filings affecting the real property.

If you want more information on this act, check out an article by Eugene R. Wedoff, U.S. Bankruptcy Court, Northern District of Illinois, at this Internet address: www.abiworld.org/pdfs/s256/mainpoints6.pdf.

Other information is provided by Thomas J. Yerbich, Esq. at www.abiworld.org/pdfs/s256/yerbich.pdf and by Doney & Associates at www.doney.net/bra.

Commission's Website from pg. 1

formation about businesses and individuals regulated by DCCA. Also included are services to register businesses and renew licenses

- Links to Other Agencies and Organizations – Various federal, state, and local agencies, in addition to condominium association organizations and other resources
- Real Estate Licensing and Education – General licensing information, real estate schools, providers, instructors and courses, and other real estate educational information
- Forms – Condominium, real estate licensing and real estate education related forms

Real Estate Licensing and Education:

- General Licensing Information – How to obtain and/or restore a real estate license, request for preliminary decision, change form, and other resource information
- Examination Candidates and License Applicants – Preliminary schools and course schedule, examination prerequisites, information on Promissor (Hawaii's testing agency), and the following applications: equivalencies to prelicense education and uniform section; broker experience certificate; request for preliminary decision; broker – corp., partnership, LLC, LLP and sole proprietor; and branch office registration
- Real Estate Schools, Providers, Instructors and Courses – Preliminary course curriculums (salespersons and brokers); preliminary application forms; continuing education requirements, providers and course schedule; and continuing education application forms
- Real Estate Bulletin – Quarterly publication for real estate licensees
- School Files – Quarterly publication focusing on real estate educational issues
- Laws and Rules Review Committee Agendas and Minutes – The Laws and Rules Review Committee deals with all issues relating to Chapter 467, Hawaii Revised Statutes, and Chapter 99, Hawaii Administrative Rules, relating to real estate licensing as well as administration of the Real Estate Recovery Fund
- Education Review Committee Agendas and Minutes – The Education Review Committee deals with all issues relating to the education, research and testing for real estate applicants and licensees, as well as administration of the Real Estate Education Fund
- Real Estate Recovery Fund – Informational memorandum including general procedures for filing a claim from the Real Estate Recovery Fund
- Licensee Search, Complaints History, Business Registration
- Other Information of Interest – Ex parte communication with commissioners, license name, advertising clarification, difficulties with releasing broker, difficulties in obtaining experience statement from broker, appointing a temporary principal broker, Education Review and Laws and Rules Review Com-

mittees Program of Work for fiscal year 2006, licensing statistics, sources of information, new fees, SWAT (Slice Waste and Tape) summary, understanding agency disclosure, working with a real estate broker, introduction to general excise tax, and articles from the Department of Taxation

- Links to Other Agencies and Organization – Various federal, state and county resources, in addition to real estate trade organizations, regulatory agencies, and research centers
- Forms – Real estate licensing, real estate education and condominium related forms

Other Resources:

- News Release and Other Notices
- Real Estate Commission Contact Information
- What's New?
- FAQ's
- Hawaii Revised Statutes
- Hawaii Administrative Rules
- Site Feedback
- Link to DCCA

Visit the Commission's website; you may find the information you are looking for right at your fingertips!

Committees Meet on Neighbor Isles

The Real Estate Commission met in Kona on June 14, 2005 and on Kauai on September 14, 2005, for its standing committee meetings.

In conjunction with these meetings, the Commission also held Condominium Specialist Office for the Day on the same day in Kona, whereas on Kauai this session was held the following day. Both events are part of the Commission's program of work.

The committee meetings provide the members of the condominium and real estate communities with an opportunity to attend the Commission's Laws and Rules, Education, and Condominium Review Committee meetings usually held on Oahu.

Participants varying from condominium apartment owners, board members, real estate licensees, county officials involved with the registration of condominium projects, related condominium community service providers/professionals and representatives from the Hawaii Association of Realtors and members of their local boards usually attend the Condominium Review Committee meetings.

Mediation Case Summaries

MCP = Mediation Center of the Pacific, Inc.
MSM = Mediation Services of Maui, Inc.
WHMC = West Hawaii Mediation Center
BOD = Board of Directors

KMC = Ku'ikahi Mediation Center
RICO = Regulated Industries Complaints Office
KEO = Kauai Economic Opportunity, Inc.
CMA = Condominium Managing Agent

CASES HANDLED BY MCP 3/01/05 - 8/31/05

Between March 1, 2005 and August 31, 2005, there were a total of seven (7) cases involving condominium disputes. Five (5) case were mediated, and two (2) were closed without mediating.

Parties	Complaint	Disposition
Owner vs. BOD	Dispute regarding citation	No agreement
Owner vs. BOD	Dispute regarding annual meeting scheduling in accordance with the bylaws	Closed. Schedule problem
BOD vs. owner	Dispute regarding lanai enclosure	No agreement
BOD vs. owner	Dispute regarding removal of unauthorized lanai door	No agreement
BOD vs. owner	Dispute regarding violation of house rules	Agreement
Owner vs. BOD	Dispute regarding number of BOD members and bias towards commercial owners	Closed. BOD declined
Owner vs. BOD	Dispute regarding late fee assessment	No agreement

CASES HANDLED BY MSM 3/01/05 – 8/31/05

Between March 1, 2005 and August 31, 2005, there were a total of four (4) cases involving condominium disputes. One (1) was mediated, and three (3) were closed without mediating.

Owner vs. BOD	Dispute regarding bylaws and house rules	Closed, owner declined
Owner vs. BOD	Dispute regarding fines for pet violation	Closed, BOD failed to follow through
Owner vs. BOD	Dispute regarding bylaws on voting on expenses for a surveillance system in the common area	Mediated
BOD vs. owner	Dispute regarding violation of bylaws (pets)	Closed, owner did not respond

CASES HANDLED BY KEO 3/01/05 – 8/31/05

Between March 1, 2005 and August 31, 2005, there was one (1) case involving a condominium dispute that was mediated.

Owner vs. BOD	Dispute regarding bylaws and house rules violation (installation of doors)	Mediated
---------------	--	----------

Mediation Case Summaries from pg. 6

CASES HANDLED BY WHMC 3/01/05 – 8/31/05

Between March 1, 2005 and August 31, 2005, there were two (2) cases involving condominium disputes. Both were mediated.

Owner vs. BOD	Dispute regarding board decisions and policies	No agreement
Owner vs. BOD	Dispute regarding limited common element (lanai)	Agreement

CASES HANDLED BY RICO 3/01/05 – 8/31/05

Between March 1, 2005 and August 31, 2005, there was one (1) case involving a condominium dispute that was withdrawn.

Owner vs. AOA	Dispute regarding cumulative voting and BOD filing false information about others	Withdrawn by owner
---------------	---	--------------------

(No cases reported by KMC)

Dispute Resolution from pg. 1

- Director conflict of interest
- Right of access to apartments
- Owners acting as officers and employees of managing agent
- Association employees selling/renting apartments
- Notice and board meetings
- Expending association funds for director travel/fees/per diem
- Providing board members with declaration, bylaws, house rules and Chapter 514A, HRS
- Association borrowing money
- Pet bylaws applying equally to owners and tenants
- Pet replacement and prohibition
- Purchaser's right to vote
- Board meeting requirements
- Proxy requirements
- Membership list requirements
- Minutes of meetings
- Documents of the association
- Management of the association and contracts
- Availability of project documents
- Association of apartment owners prior written notice of assessment of the cost of providing information to an owner's request

The procedures for a request for hearing:

- a) Must be filed with OAH within 30 days from the final day of the unsuccessful mediation;
- b) Can only be initiated against a party that participated in the mediation; and
- c) Must identify the statutory provision dispute.
- d) The party requesting a hearing must pay a filing fee of \$25.00 at the time the request for hearing is filed;
- e) Each responding party must file a response to the request for hearing within 20 days from the receipt of the request for hearing, and each responding party must pay a filing fee of \$25.00 at the time the response is filed.

f) Hearings must start within 60 days from the date the request for hearing is filed;

g) The hearings are governed by Hawaii Administrative Rules Title 16, Chapter 201. The hearings officers have the power to issue subpoenas, administer oaths, hear testimony, find facts, make conclusions of law, and issue written decisions that are final and conclusive, unless a party adversely affected by the decision files an appeal in the circuit court under section 91-14. The burden of proof, including the burden of producing the evidence and burden of persuasion, shall be upon the party initiating the proceeding. Proof of a matter shall be by a preponderance of the evidence.

h) The hearing officer will issue written findings of fact, conclusions of law, and a final order as expeditiously as practicable after the hearing has been concluded.

i) Any party adversely affected by the Hearings Officer's order can file an appeal pursuant to Hawaii Revised Statutes §91-14.

Documents and pleadings may be filed by mail or directly at:

Office of Administrative Hearings
Department of Commerce and Consumer Affairs
335 Merchant Street Suite 100
Honolulu, HI 96813

Telephone: 586-2828 Fax: 586-3097

Email: oah@dcca.hawaii.gov

Website: www.hawaii.gov/dcc/oah/forms.html

The parties may also request approval from the Hearings Officer to file and receive documents in electronic format, via fax or e-mail. However, all documents must be received by the Office of Administrative Hearings by close of business on the day that the documents are due.

Real Estate Commission Meeting Schedule

Laws & Rules Review Committee
 Education Review Committee
 Condominium Review Committee
 (These committees meet one after another,
 beginning at 9 a.m.)

Real Estate Commission, 9 a.m.

Wednesday, October 12, 2005
 Wednesday, November 9, 2005
 Wednesday, December 7, 2005

Friday, October 28, 2005
 Wednesday, November 23, 2005
 Friday, December 16, 2005

All meetings will be held 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 586-2643 to confirm the dates, times, and locations of the meetings.

Condominium Education Calendar

This calendar lists upcoming educational events of interest to the condominium community. The publishers express **no opinion** about the quality or content of any event they do not sponsor. This listing should not be construed as an endorsement or sponsorship of any event, unless expressly indicated. Events may be subject to change; please check directly with the provider to confirm each event.

Date	Time	Event Title	Location	Provider
10/20-22		CAI Community Leadership Forum	Hyatt Regency Atlanta Atlanta, Georgia	CAI
10/22/05	9:00-12:00	Information Management	Japanese Cultural Ctr	CAI-H
10/22/05		Directors Training West Side	Dolphin Rm Kahana Falls	CCM

***The seminar is partly funded by funds from the Condominium Education Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii for condominium apartment owners whose AOA is currently registered with the Real Estate Commission.**

Information is subject to change. For full information on the above-listed courses, please call the provider.

	Provider	Phone	Address
CAI	Community Associations Institute (National) www.caionline.org	(703) 548-8600	225 Reinekers Ln #300 Alexandria, VA 22314
CAI-H	Community Associations Institute - Hawaii Chapter www.caihawaii.org	488-1133	P.O. Box 976 Honolulu, HI 96808
CCM	Condominium Council of Maui www.mauicondocouncil.com	573-4231	PO Box 1362 Kihei, HI 96753
HAR	Hawaii Association of Realtors www.hawaiiirealtors.com	733-7060	1136 12 th Ave., Ste. 220 Honolulu, HI 96816
HCAAO	Hawaii Council of Associations of Apartment Owners	733-2021	3454 Waialae Ave Ste. 6 Honolulu, HI 96816
HSAP	Hawaii State Association of Parliamentarians	839-4437	1457 Ala Aolani Street Honolulu, HI 96819
HSBA-CLE	Hawaii State Bar Association - Continuing Legal Educ. www.hsba.org	537-1868	1132 Bishop Street, Ste 906 Honolulu, HI 96813
IREM	Institute of Real Estate Management Hawaii Chapter No. 34 www.iremhawaii.org	847-0141	PO Box 17040 Honolulu, HI 96817
ARM	Accredited Residential Manager	847-0141	PO Box 17040 Honolulu, HI 96817
UH-OC	Noncredit Programs, Outreach College, University of Hawaii	956-8244	2530 Dole Street Honolulu, HI 96822

Real Estate Branch and Real Estate Commission's web page at: <http://www.hawaii.gov/hirec>
 Address: 335 Merchant Street, Rm. 333; Honolulu, HI 96813; Phone: (808) 586-2643

HAWAII CONDOMINIUM BULLETIN, SEPTEMBER 2005 © Hawaii Real Estate Commission. All rights reserved. This Bulletin, or any part thereof, may not be reproduced without the written permission of the Hawaii Real Estate Commission, except permission is granted to registered Hawaii condominium associations to reproduce and distribute copies of this entire publication, but not for profit, as an educational service. This publication is intended to provide general information and is not a substitute for obtaining legal advice or other competent professional assistance to address specific circumstances. The information contained in this Bulletin is made pursuant to Hawaii Administrative Rules Section 16-201-92 and is not an official or binding interpretation, opinion or decision of the Hawaii Real Estate Commission or the Department of Commerce and Consumer Affairs. The Hawaii Condominium Bulletin is funded by the Condominium Education Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii.