



# HAWAII CONDOMINIUM BULLETIN



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## New Updates of Condominium Booklets Available on the Web

The updated Condominium Owner Rights and Responsibilities and Condominium Board Members Powers and Duties booklets will be available on the Real Estate Commission's website [www.hawaii.gov/hirec](http://www.hawaii.gov/hirec). The new version of both booklets replaces the August 1991 issues. Many amendments have been made to the condominium law including the establishment of Chapter 514B, Hawaii Revised Statutes, in 2006. These issues are based on the Hawaii Revised Statutes and Amendments through 2009.

The Real Estate Commission developed these booklets with input from unit owners, board members, managing agents, and real estate licensees through the following organizations: the Hawaii Chapter of the Community Associations Institute, Hawaii Independent Condominium and Cooperative Owners, the Hawaii Council of Associations of Apartment Owners, the Hawaii Association of Realtors, the Condominium Council of Maui, and selected property management firms involved in the condominium industry.

Both booklets provide a brief overview of the rights, duties, and responsibilities of associations and unit owners in condominium developments. The intention of the Condominium Owner Rights and Responsibilities booklet is to attempt to define the rights and responsibilities of condominium owners under the governing documents and applicable laws. The main sections are: The Condominium Concept, Legal Basis for the Condominium, Role of the Real Estate Commission and Condominium Owner Rights and Responsibilities.

The Board Members Powers and Duties booklet discusses the powers and duties of board members under the applicable laws. It is important to understand that a condominium association is a "mini-government" where owners elect the association's board of directors, who govern and manage the affairs of the association within the limits of federal and state laws, county ordinances and condominium governing documents.

Board members who exceed their authority are likely to face increased liability, including personal liability. For that reason, board members should be familiar with their powers, duties and

responsibilities under the law and their governing documents.

Be sure to view the updated booklets that have incorporated many changes that have occurred since 1991.

## Comments Sought for Rule-Making

The Commission is initiating the rule-making process to implement certain portions of Chapters 514A and 514B, Hawaii Revised Statutes (HRS). In this regard, the Commission has been soliciting comments on existing rules, and proposals for new rules from interested groups and persons in the community.

In 2006, Chapter 514A, HRS, was recodified and Chapter 514B, HRS, took effect. The current rule-making process is intended to update Chapter 107 of the 1981 Hawaii Administrative Rules as necessary and to draft new rules to implement Chapter 514B, HRS. The rule-making process is limited to clarifying and implementing the condominium law as it currently exists. Any changes to the law itself must be done through legislation, not through the rule-making process.

**The Commission is inviting comment from groups active in condominium development and governance.** The Commission will consider appropriate comments or suggestions regarding these statutory provisions and any updates to or proposals for HAR Chapter 107 as they relate to the condominium development and governance processes. Please provide all comments in writing to the Commission at 335 Merchant Street, Room 333, Honolulu, 96813 by November 16, 2009.

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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 Trust Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii.



## Letter from the Chair . . .

Welcome to our state's Fiscal Year 2010. As we all know, this will be a challenging year with a lot of tough decisions to make. Everyone's goodwill, courtesy, and flexibility will be tested, both in our personal lives and at work. As I write this message, the Administration and the HGEA have reached tentative agreement on a new contract, and the matter has been sent to the HGEA membership for a vote. If furloughs are implemented, as called for by the tentative contract, they will affect the operations of the Real Estate Branch and Commission. Work schedules and deadlines will have to be re-examined, and meetings may have to be rescheduled; including the Real Estate Commission's and the Condominium Review Committee's (CRC) meetings. If public meetings are rescheduled, we will provide the required notices. Also, please check our website at <http://www.hawaii.gov/hirec> for periodic updates. Despite these uncertainties, we have some exciting projects going on. Together with Mark Suiso, Vice-Chair of the CRC, and our consultant, we have been working with staff to create and finalize two brochures that we hope will be of good use. The first is called "Condominium Property Regimes: Owner Rights and Responsibilities." The second publication is called "Condominium Board Members Powers and Duties." Both publications should be available in the next month and will be posted on the Real Estate Branch website. Please take some time to check them out, and thank you to the law firm of Ekimoto & Morris for its assistance in putting together these two publications.

Earlier this year, the CRC also began revising the existing Hawaii Administrative Rules (HAR) governing condominiums under Chapter 514A of the Hawaii Revised Statutes (HRS), and drafting new rules for Section 514B of the HRS. Many thanks to Lloyd Sodehani, who generously offered to take on the lion's share of the work, collecting comments and drafting these rules. It is quite an endeavor. Toward that end, the CRC has made numerous requests for comments and suggestions by letter, email, and on our website. If you have constructive suggestions for the HAR revisions and drafting, please contact Benedyne Stone or Cynthia Yee at 586-2643. In particular, we would like comments and suggestions for the governance portions of these statutes. If you have ever thought, "why don't they...." or "they should require...." now's your chance to have a say. Finally, I would like to thank former commissioner Bill Chee for his service on the Real Estate Commission and most recently, his work as chair of the CRC. It was a pleasure working with him over the past three years, and he will be missed.

Sincerely,

Michele Sanahara Loudermilk  
Chair, Condominium Review Committee



Loudermilk

## Ask the Condominium Specialist

**Q I recently ran into financial problems and was forced to withhold a portion of my maintenance fees to pay other bills. Can my association initiate a foreclosure action on my condominium unit because of this?**

**A** There are two types of foreclosure proceedings, "judicial," accomplished through a court proceeding and with court supervision, and a "non-judicial" proceeding, available to condominium associations and the holder of the mortgage. This response addresses the non-judicial foreclosure situation as contemplated in Hawaii Revised Statutes (HRS) §514B-146 in which a claim for unpaid common expenses (maintenance fees) is initiated by a condominium association against a unit owner.

The information provided is general in nature and is based upon the relevant provisions contained in HRS Chapter 514B. There are numerous variables which may affect foreclosure actions.

Moreover, foreclosure actions may involve other laws in addition to those provisions of HRS Chapter 514B. (For example, HRS Chapter 667 addresses mortgage foreclosures.) As such, readers are advised to consult with an attorney for answers to their particular situation.

The short answer to the above question is "yes." The failure to pay maintenance fees can give rise to a lien on the affected unit, which may be foreclosed by non-judicial foreclosure procedures "by the managing agent or board, acting on behalf of the association." HRS §514B-146(a).

Additionally, a lien filed by an association on a unit has priority over all other liens, except those filed by a government authority against the unit for unpaid taxes and lawfully imposed assessments, and all unpaid sums on any mortgage of record that was recorded prior to recordation of the lien by the association. HRS §514B-146(a)(1) and (2).

Alternative dispute resolution (mediation or arbitration) is available to unit owners regarding disputes over financial claims made by the association; however the condominium law provides that a unit owner must pay all amounts claimed by an association **prior** to attempting mediation or arbitration or filing in small claims court. HRS §514B-146(d).

Finally, HRS §514B-157 sets forth the conditions under which attorneys' fees may be awarded to the prevailing party in a dispute, whether the prevailing party is the association or the condominium unit owner.

*See Q and A on p. 4*

# Insurance Saving Tips for Condos and Homeowners Associations

By Surita Savio

Insurance is usually one of the top three expenses for any condo or homeowners association. Even though the rates are as low as they were before Hurricane Iniki, there are still ways you can save on your insurance dollars.

## Property

- When you re-roof, change your roof to fire retardant materials.
- Check into the cost of hurricane clipping. Hurricane clips can save you up to 10% on your property premium each and every year. You should at least clip the roof to the wall. The contractor who is working on your roof can do this job as he replaces the roof.
- Keep your project in good repair – a project that has poor maintenance will cause more claims, and more claims cause your premium and/or your deductible to go up. Better to spend the money on maintaining your building than on increased premiums.
- Do a plumbing inspection every 7-10 years – have a licensed plumber inspect all shut off valves and all water-bearing appliances in every unit and advise the owner of what appliances are in need of repair, replacement, or are okay. Have the manager or committee follow up to make sure every owner repairs all items that were noted in need of repair.
- Set up a claim procedure in case you do have a claim. Knowing what to do before the loss makes for a more organized and less expensive claim.

## Liability

- Routinely inspect the property to make sure there are no slip and fall exposures. Ask your insurance company to do a loss prevention inspection. The insurance company will send out an expert who will walk your grounds and buildings and will note areas of concerns. Remember fewer claims means fewer dollars spent on insurance.
- Get certificate of insurance from all vendors. Get your Association named as an additional insured on your vendors policy so if a claim does develop from their services the claim is on the vendor's policy and not yours.
- Be careful when using volunteers. They do get hurt and can cause a claim against the Association's liability policy.

## Directors & Officers

- Treat all owners as you would like to be treated. To show favoritism is to discriminate. Discrimination is the number one claim against Associations.
- Read your contracts and abide by them. If you have a 60-day cancellation clause, honor it and give the 60 days notice as required to your vendor. To break a contract is to cause a claim against your Directors & Officers policy.
- Follow your reserve study. Don't push items forward because

you do not have the money. If you need funds for a future event, set up your reserve plan, do the math, and increase the fees as dictated by your reserve study. If fees have to go up 10%, then they have to go up. Do not be proud of the fact that you have not raised fees in 10 years. If you are on a Board that has not raised fees for many years, then you are on a Board that has not done its fiduciary duty.

## Workers Compensation

- For those Associations that have employees, make sure they have the correct safety equipment. Workers compensation policies are experience rated. If you have a good loss record, you will get a discount on your policy. Claims will increase your premium.
- Make sure your tools are in good repair. Employees can get hurt if tools are inadequate or in disrepair.
- If a job is dangerous – hire a professional. Do not ask your employees to do a job if they do not have the skill. For example, do not ask your employee to climb a coconut tree to trim it. Hire a tree trimmer.
- Send employees to safety classes.

In conclusion, the best way to make your association run smoothly and to protect your dollars is to think of it as a business. Make sound business decisions after reviewing the facts. Weigh the consequences of each decision. Concern yourself with the interest of the whole association. A well run Association is one that all insurance companies want to insure.

## Contributing Author

*Surita Savio is the President of Insurance Associates. She has been an active member of the insurance community since 1975. She specializes in providing insurance services for Condominiums, Cooperatives, Homeowners' Associations, and similar developments. Ms. Savio was the 2003 recipient of the Richard M. Gourley Distinguished Service Award for her contribution to the community association industry in insurance.*



## Ask the Condominium Specialist

*Q and A from p. 2*

**Q** I have requested documents for review from my Condominium Managing Agent (CMA). Is the CMA required to provide them to me?

**A** Hawaii Revised Statutes (HRS) §§514B-152 -154 relate to the provision of condominium association records and in general require that records be made available to owners or, in certain cases, the authorized agents of owners. While a condominium association board is responsible for maintaining records, it may delegate that responsibility to a CMA.

The following is a brief summary of these statutory provisions. For a closer reading of the law, it is advised that you read the full content of the relevant statutory provisions. In addition, consult with an attorney familiar with the condominium law for legal advice.

HRS §514B-152 requires “**financial and other records**” to be made “reasonably available” on the island on which the association is located provided that if original records are required to be sent off-island, copies of the records shall be maintained on the island on which the condominium association is located.

It also requires that an association keep “sufficiently detailed” financial records to enable an association to comply with disclosure requests related to the resale of units.

HRS §514B-153 provides that **condominium project documents (declaration, bylaws, house rules, if any, master lease, if any, a sample original conveyance document, and all public reports and any amendments to the reports)** shall be kept at the office of the CMA (this duty shall be delegated if the project is not managed by a CMA – see HRS §514b-154(d).) In addition, receipts and expenditures relating to the maintenance and repair of the common elements shall be kept in chronological order by the CMA or condominium board, and the CMA or the board must keep monthly statements indicating the total current delinquent amount of unpaid assessments for common expenses.

HRS §514B-153 also provides that **records and vouchers authorizing payments and statements** may be kept at a location other than the condominium project, within the State, as may be determined by the board.

A current and accurate **list of association members** is required to be maintained at a place designated by the board, with a copy made available, at cost, to any member of the association who provides an affidavit stating (1) that the list will be used by the owner personally, and only for the purpose of soliciting votes or proxies, or for providing information to other owners about association matters and (2) shall not be used by the owner or furnished to anyone

else for any other purpose.

Pursuant to HRS §514B-154, an association’s **most current financial statement** shall be provided to any owner, at no cost, or on twenty-four hour loan “at a convenient location designated by the board.”

The availability of **meeting minutes** is addressed in HRS §514B-154. Once approved, minutes for the current and prior year shall be available for examination to owners at no cost or on twenty-four hour loan at a convenient location at the project, to be determined by the board, or be transmitted to any apartment owner making a request for the minutes.

The minutes must be transmitted within fifteen days of the receipt of the request. A “reasonable fee” may be charged an owner for this request.

HRS §514B-154 states that **financial statements, check ledgers, insurance policies, invoices of the association and delinquencies of the association of ninety days** or more shall be available for examination by owners.

A board may also require an affidavit of good faith from the requestor and charge for administrative costs in excess of eight hours per year to owners. Owners must pay a fee for duplication, postage, stationery and other administrative costs associated with the request. Subsequent to any association meeting, unit owners are permitted to examine **proxies, tally sheets, ballots, owners’ check-in lists, and the certificate of election** provided that (1) the owner makes a request to examine these documents within thirty days after the meeting, (2) an affidavit is furnished from the requesting owner stating that the information will be used in good faith and for the protection of the interest of the association, and (3) the owner pays for administrative costs in excess of eight hours per year.

In situations involving prospective purchasers, HRS §514B-154(d) provides that prospective purchasers, or their agents, may obtain copies of association records maintained pursuant to HRS §§514B-152 and 153.

The statute makes several references to a “**reasonable fee.**” HRS §514B-154(j) states that a reasonable fee shall not exceed \$1 per page for pages less than eight and one-half inches by fourteen inches. For larger pages, the charge may exceed \$1 per page.

While much of Chapter 514B, HRS, is based on the concept of self-enforcement of the provisions by the owners, the Regulated Industries Complaints Office is charged with enforcement of HRS §§514B-152 -154, the idea being that it is difficult for owners to “self-enforce” a condominium association where they are denied access to the very information needed to carry out such self-governance.

Again, the above is a general synopsis of the provisions relevant to the disclosure of documents and not a complete citation of the relevant law. Consult with an attorney familiar with the condominium law for legal advice.

## Second Wave of Reference Materials on their Way

Five additional sets of the reference material collection has arrived and will be distributed to the Kaneohe, Liliha, Mililani, and Kailua – Kona Branches, and one will be housed at the Department of Commerce and Consumer Affairs, Real Estate Branch located at the Old Post Office Building, 335 Merchant Street, Room 333. Previously, other library branches received the collections: Main, McCully, Waikiki, Lihue, Kauai, and Kihei, Maui. See the listing of the collection:

### Books

A Practical Guide to Energy Management  
The A-B-C's of Parliamentary Procedure  
Accounting for Managers  
Be Reasonable!  
Before Disaster Strikes (with CD-ROM)  
Best Practices: Complete Set  
Boomer Shock: Preparing Communities for the Retirement Generation  
Building Community  
Community Association Finances  
Community Association Leadership: A Guide for Volunteers  
Community Association Manager Compensation & Salary Survey(2007)  
Community Associations & the Environment  
Community First!  
Community Matters  
Complete Book of Home Inspection  
Conducting Meetings  
Construction Defect Litigation  
Decision Making in Communities  
Everyday Governance in Community Associations  
Homeowners Association: A How to Guide for Leadership  
The Homeowners Association Manual  
Law Seminar Proceedings 2008 (CD-ROM)  
Motivating the "What's In It For Me?" Generation  
Neighborhood Watch (brochure)  
Pursuit of Parking  
Questions & Answers about Community Associations  
Reinventing the Rules  
Road Repair Handbook  
Self Management: A Guide for the Small Community Association  
So Now You're on the Board (CD-ROM)  
Special Assessment, A Novel  
Surveys: A Guide for Community Associations  
True Stories of Survival

### Guides for Association Practitioners

Bids and Contracts  
The Board President  
The Board Secretary  
The Board Treasurer  
Communications for Community Associations  
Community Association Legal Counsel: How to  
Select & Use an Attorney  
Conflict Resolution  
Conflicts of Interest  
Delinquencies: How Community Associations Collect Assess-  
ments  
Design Review  
Developer Transition  
Drafting Rules  
Enhancing Outdoor Spaces for Community Associations  
Insurance: How Community Associations Protect  
Themselves  
Landscape Contractors  
Management Companies: How to Find the Right  
Community Association Professional  
Managing & Governing  
Meetings & Elections  
Member Dues  
Natural Disasters  
On-site Managers  
Pet Policies  
Property Taxes & Homeowners Associations  
Reserve Funds  
Risk Management  
Successful Leasing in a Community Association  
Trees, Turf & Shrubs  
Volunteers

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## Real Estate Commission Meeting Schedule

**These committees meet one after another, beginning  
at 9 a.m.: Laws & Rules Review, Condominium Review,  
and Education Review**

Wednesday, November 4, 2009  
Wednesday, December 9, 2009  
Wednesday, January 13, 2010  
Wednesday, February 10, 2010  
Wednesday, March 10, 2010  
Wednesday, April 7, 2010

**Real Estate Commission  
9 a.m.**

Wednesday, November 25, 2009  
Friday, December 18, 2009  
Thursday, January 28, 2010  
Friday, February 26, 2010  
Thursday, March 25, 2010  
Thursday, April 22, 2010

All meetings will be held in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor, Honolulu. Meeting dates, locations, and times are subject to change without notice. Please visit the Commission's website at [www.hawaii.gov/hirec](http://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 Dispute Resolution Program

## **CDR – 0809-3: Pame Romano vs. Kuhio Village II AOAO President Clarence Furuya and Hawaiiana Management Agent Craig Richter**

On May 26, 2009, Petitioner Pame Romano filed a request for an administrative hearing, pursuant to Hawaii Revised Statutes §514A-121.5, against Respondents Kuhio Village II and its Board of Directors, and Hawaiiana Management and Craig Richter (together with Petitioner, the “Parties.”)

Respondents filed a Motion to Dismiss Petitioner’s Request for Hearing on June 15, 2009 (“Motion”); Petitioner filed a Response to the Motion on July 1, 2009; Respondents filed a Reply on July 10, 2009. A hearing on the Motion was held on July 14, 2009 by the Office of Administrative Hearings.

In deciding on the Motion, the Hearings Officer found the following: (1) on December 4, 2008, Petitioner and Respondents participated in a mediation which resulted in an agreement (“Agreement”) on fourteen issues. The Agreement stated that the Parties, being “satisfied that the provisions of the resolution of our dispute are fair and rea-

sonable, hereby agree to abide by and fulfill the following . . .”; (2) Petitioner was a party in *Romano and Dew v. Kuhio Village II, et al.*, CMDR 0809-2. On March 16, 2009, the Hearings Officer issued a Final Order holding that Petitioner raised some of the same issues addressed in the Agreement and granted Respondents’ Motion to Dismiss petitioners’ Request for Hearing in that case; and (3) the request for a hearing in the instant case involves the identical fourteen issues presented for mediation on December 4, 2008.

The Hearings Officer granted Respondents’ Motion to dismiss Petitioner’s request for a hearing, finding that Petitioner appears to be unhappy with Respondents’ actions with regard to the Agreement and with the decision rendered in CMDR 0809-2. Additionally, Respondents’ request that Petitioner be considered a “vexatious litigant” was denied as Hawaii Revised Statutes Chapter 634J applies only to “any civil action or proceeding commenced, maintained or pending in any state or federal court of record.”

Lastly, the Hearings Officer ordered Petitioner to pay directly to Respondents’ attorney his reasonable fees and costs incurred in pursuing this matter.

## Administrative Actions

### **Metropolitan Management, Inc. and Ralph N. Ahles— REC 2006-256-L**

In mid-May of 2006, Respondents were serving as managing agent for an Association of Apartment Owners (AOAO). The AOAO sent Respondents a letter terminating the contract.

The new managing agent sent Respondents two letters requesting return of the AOAO’s records, files, documents, and funds but obtained no compliance with the request.

On June 7, 2006, the AOAO, through its attorney, filed a complaint in First Circuit Court for damages and for injunctive relief.

The AOAO sought a judgment declaring that the records, documents, and trust funds were the sole property of the AOAO and that Metropolitan Management had no legal right to them or to refuse to turn them over as directed.

At a hearing on the complaint, the judge ruled in favor of the AOAO and ordered Metropolitan to give the records, files, and bank accounts to the AOAO within 48 hours. Metropolitan complied.

RICO asserted that by not immediately turning over the records, files, and funds Respondent Metropolitan may have violated the fiduciary obligation to the AOAO per HRS §514A-95(c).

RICO further asserted that if proven at an administrative hearing before the Commission, the allegations would constitute violations of the following statutes: HRS §§467-14(13) (violating Chapter 514A HRS), 436B-19(7) (professional misconduct), and 436B-19(12) (failure to comply with any law in such a manner that the licensing authority deems the licensee unfit to hold a license.) In his defense, Respondent Ahles asserted that though he was principal broker of Metropolitan, he was an at will employee and had no decision-making authority regarding any legal matter.

Respondent said he had no choice but to defer to the owners of Metropolitan and the legal advice of its attorney that Metropolitan did not need to immediately turn over the AOAO’s property because of a dispute Metropolitan had with the AOAO over the terms of the contract.

Respondent Ahles further asserted that at no time did he act unilaterally with intent to cause harm or financial loss to the AOAO and at no time were the funds or records of the AOAO in danger of being compromised.

Respondent Ahles agreed to the terms of a Settlement Agreement Prior to Filing of Petition for Disciplinary Action but did not admit to any wrongdoing or violation of any law or rule. He agreed to pay an administrative fine of \$500.

The Commission accepted the Settlement Agreement on August 28, 2009.

## Mediation Case Summaries

The following cases were reported by mediation providers for the period **June 1, 2009 through September 30, 2009**.

### Mediation Services of Maui (MSM)

<u>Parties</u>	<u>Complaint</u>	<u>Disposition</u>
Owner vs. Owner	Interpretation of Bylaws regarding lock on unit entry	Mediated to agreement
Owner vs. Board	Dispute over payment of maintenance fees	No mediation occurred

### Mediation Center of the Pacific (MCP)

Board vs. Owner	House rules relating to noise restrictions	Mediated to agreement
Owner vs. Board	Access to documents and maintenance fee issues	Mediated to agreement
Owner vs. Board	Issue of responsibility to repair water damage to unit owner; withdrew case	Closed
Owner vs. Board	Dispute regarding documenting assessments and unpaid assessments; board declined mediation	Closed

No condominium mediation cases for this period were reported by the Kuikahi Mediation Center, West Hawaii Mediation Center and Kaua'i Economic Opportunity, Inc.

# What Is RICO's Role?

The Regulated Industries Complaints Office aka **RICO** is a statewide agency of the Department of Commerce and Consumer Affairs. RICO enforces the regulatory standards of over forty professions (including real estate licensees and developers), occupations, and programs licensed by the Department of Commerce and Consumer Affairs, Professional and Vocational Licensing Division (PVL).

RICO includes the Consumer Resource Center (CRC) which provides complaint history of a business or individual and receives complaints. For further information, you may view the website at: [www.hawaii.gov/dcca/rico](http://www.hawaii.gov/dcca/rico).

Should your complaint be investigated, a field investigator may contact you. RICO has field investigation units in Kona, Hilo, and on the islands of Kauai, Maui, and Oahu.

## Licensing and Business Information Hotline

To obtain information on existing businesses, complaints history and licensing information. The phone number to call is: 587-3222

## Oahu Offices

### Main Office

State Office Tower  
Leiopapa a Kamehameha Building  
235 S. Beretania St., 9th Floor  
Honolulu, Hawaii 96813

### Prior Complaints History

Office Hours: 7:45 a.m. - 4:30 p.m., M-F  
Oahu: 808-587-3222 then press 1.

### Consumer Resource Center

Office Hours: 7:45 a.m. - 4:30 p.m., M-F  
Oahu: 808-587-3222

## Neighbor Island Offices

### Kauai

3060 Eiwa Street  
Room 204  
Lihue, Kauai 96766  
(808) 274-3200

### Maui

1063 Lower Main Street  
Suite C-216  
Wailuku, Maui 96793  
808-243-5808

### Hawaii - Hilo

345 Kekuanaoa Street  
Suite 12  
Hilo, Hawaii 96720  
808-933-8846

### Hawaii - Kona

Keauhou Shopping Village  
Suite 134A  
78-6831 Alii Drive  
Kailua-Kona, Hawaii 96740  
808-322-1908

### Consumer Dial

Hawaii's 24-hour automated information and fax on demand service. Your source of information about commonly asked consumer and business questions. Dial 587-1234. This service is for those who do not have internet access.

### Complaint Filing & Info

#### Telephone:

(808) 586-2653

Residents on the neighbor islands may call the following numbers followed by 6-2653 and the # sign:

**Kauai** 274-3141

**Maui** 984-2400

**Hawaii** 974-4000

**Lanai & Molokai** 1-800-468-4644 (toll free)

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