

HAWAII CONDOMINIUM BULLETIN



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Securities Brokers May Invest Association Funds in U.S. Government Obligations

Often condominium association board members, managing agents and securities brokers call the Real Estate Branch to inquire whether an association or managing agent may utilize securities brokers to invest association funds (usually replacement reserves) in obligations of the United States government. The mandate to invest in U.S. government obligations is found in Hawaii Revised Statutes (H.R.S.) Section 514A-97(c)(3). That statute, however, is silent as to whether associations may utilize a securities broker to invest their funds.

In April 1996, the Association of Owners of Kukui Plaza (Kukui Plaza) filed a Petition for Declaratory Relief asking the Real Estate Commission for a formal ruling as to whether a Hawaii condominium association may purchase United States Treasury obligations, such as United States Treasury bonds, through a securities broker. The association stated that although various methods exist to acquire treasury bonds such as direct purchase from the government via auction and

through certain banks, trust companies and securities brokers, it appeared from informal, non-binding statements that the Commission supported the direct purchase method.

In its Petition, Kukui Plaza argued that H.R.S. Section 514A-97(c)(3) does not limit the method of U.S. treasury bond acquisition, and if the legislature had intended to limit the method of acquisition, it could have specified a method as it did in H.R.S. Sections 514A-97(c)(1) and (c)(2). Kukui Plaza also reasoned that public policy favors allowing associations to purchase U.S. Treasury obligations through securities brokers because: (1) the yields and prices for such bonds can be determined prior to purchase, whereas the exact yield and price for bonds purchased directly from the government via auction are not known until after the auction; (2) direct purchase from the federal government precludes the acquisition of zero coupon bonds which permit automatic reinvestment of interest at the

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Removing Bias From Condominium Association Elections

Allegations of unfair election procedures are common among condominium associations. Election fairplay must be conscientiously promoted by associations to avoid the appearance of impropriety, as well as to preempt tempting opportunities to unjustly influence elections. This article discusses how implementing an equitable nomination process, ensuring the proper use of proxies, and removing secrecy from the ballot box may restore or improve owners' faith in the election process. The goal is to encourage impartial condominium association elections and to lessen incidents of angry complaints and threats of legal action alleging unfair election practices. The following information is based upon the article "Fair Elections" by Ken Budd which appeared in the January/February 1998 edition of *Common Ground*, CAI's Magazine for Con-

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Letter from the Chair...

Dear Condominium Owners and Managing Agents:

The Real Estate Commissioners and staff enjoyed meeting those who attended the Condominium Review Committee meeting in Hilo on Friday, May 8, 1998. Twice a year the Commission rotates convening its three standing committees on Maui, Kauai and the Big Island to encourage participation by the neighbor island condominium community, licensees and registrants. In fiscal year 1997-1998, "Neighbor Island Outreach" meetings were held in Wailea, Maui in October 1997 and most recently in Hilo, Hawaii in May 1998. Please watch for notices in this publication as well as for flyers in the mail to our neighbor island licensees and registrants announcing the next two Neighbor Island Outreach sites for fiscal year 1998-1999.

In this issue you'll find an article on a recent formal determination by the Real Estate Commission regarding whether associations and managing agents may utilize securities brokers to invest association funds in U.S. government obligations. Also, condominium associations, board members and managing agents are given practical suggestions on how to remove bias from association elections. The Reference File contains useful information on preventing condominium housing discrimination. In addition, our regularly featured column "Ask the Condominium Specialists" tackles questions from callers regarding how maintenance fees are calculated, whether a condominium lessee may be elected to the board of directors if the lease was not recorded, and whether an owner must pay disputed maintenance fees before the dispute has been settled with the association. Don't forget to peruse the Education Calendar for upcoming educational events of interest to the condominium community.

Finally, congratulations to Oahu's Richard Ekimoto, Esq. for receiving the Community Associations Institute (CAI) "Award of Excellence in Government and Public Affairs" as well as the CAI "Outstanding Volunteer Service Award," and to Maui's Bill Overton, PCAM for receiving the CAI "Award of Excellence in Education" at the 44th CAI National Conference in Austin, Texas in April 1998.

Aloha,

Alfredo G. Evangelista, Chair
Condominium Review Committee

Ask the Condominium Specialists

Q. How are maintenance fees calculated?

A. H.R.S. Section 514A-15(a) states that the common expenses of the property shall be charged to the owners in proportion to the common interest appurtenant to their respective units. The percentage of undivided interest in the common elements assigned to each unit must be expressed in the declaration of condominium property regime pursuant to H.R.S. Section 514A-11(6). Thus, person(s) responsible for maintenance fee billing (typically the condominium managing agent or resident manager) should verify that the common interest percentage utilized to calculate maintenance fees for each unit is identical to the common interest percentage stated in the most recently recorded or filed declaration. (Declarations and their amendments must be recorded at either the Bureau of Conveyances or filed in Land Court to be valid.) If an association board engages the services of a new managing agent or resident manager, the board should verify that the new managing agent or resident manager is utilizing the correct recorded common interest percentages rather than merely duplicating the percentages utilized by the previous managing agent or resident manager. Finally, the owners themselves should check the accuracy of their maintenance fee billing in the same manner as stated above to avoid perpetuating the payment of incorrect maintenance fees.

Q. May the lessee of a condominium unit be deemed the unit owner for purposes of voting or representation on the board of directors if the lease is not recorded?

A. Generally, no. While H.R.S. Section 514A-3 includes a lessee within the definition of "apartment owner," the statute specifically states that for a lessee to be deemed the unit owner for voting purposes the lease must: (1) specifically provide that the lessee has been granted voting rights, and (2) be registered under H.R.S. Chapter 501 pertaining to

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Preventing Condominium Housing Discrimination

Federal and state fair housing laws together with the Americans with Disability Act provide protection against discrimination in housing. These laws apply to all forms of housing, including condominium communities. As a condominium board member, owner, managing agent, potential purchaser, renter or employee, it is important to know how these protective laws apply to you. This Reference File discusses some of the salient features of the recently published *Board of Directors' Guide: Preventing Housing Discrimination in Hawaii Condominiums*. The footnotes detailing the reference sources have not been included in order to conserve space. Further, this information is presented for educational purposes only and does not constitute legal advice. If legal or other professional assistance is required, readers are advised to seek the services of licensed, competent professionals.

Protected Classes

It is illegal under federal law to discriminate in housing on the basis of race, color, religion, national origin, sex, handicap and familial status (presence of children under age 18, persons who are pregnant, or any person in the process of securing legal custody of a minor child). Hawaii law has added marital status, HIV (the causative agent of AIDS), age (the age of majority is 18 years) and ancestry. Housing discrimination laws also provide protection in related areas such as real estate advertising, financing, appraisal and brokerage services. An important difference between federal and state fair housing law is that federal law applies only to the sale and rental of residential housing, whereas Hawaii law applies to any type of real estate transaction, including commercial activities. Two protected classes which often impact condominium living are handicap and familial status.

Handicap

“Handicap,” or the more appropriate term “disabled,” is defined as a person having a physical or mental disability which limits one or more major life activities. An individual with a disability must: (1) be permitted to make reasonable modifications to a condominium unit or common area at the individual’s own expense; and (2) be allowed reasonable accommodations in rules, policies, practices and services if necessary to use and

enjoy a unit and the common areas. A reasonable modification includes being able to widen doorways for wheelchairs or installing grab bars in bath areas. Reasonable accommodations may require providing accessible parking spaces or accommodating a guide dog, signal dog or service animal even if the association rules do not allow pets. Hawaii Revised Statutes (H.R.S.) Section 515-3(8) defines service animal as any animal that is trained to provide those life activities limited by a person’s disability.

Does this mean that restrictions cannot be imposed by condominium associations and owners if a dog or service animal is being accommodated? Generally, no. H.R.S. Section 515-8(8) allows “reasonable restrictions” to be employed. The “reasonableness” of a restriction shall be examined by giving due consideration to the needs of a reasonably prudent person in the same or similar circumstances. Examples of reasonable restrictions include: observing leash and “pick-up” laws, assuming responsibility for damages, and requiring the unit to be professionally cleaned, fumigated and/or deodorized upon vacating the premises.

Familial Status & Bylaws/House Rules Targeting Children

Familial status is defined in federal law as the presence of individuals under age 18, persons who

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are pregnant, and minor children living with a person having legal custody or any person in the process of securing legal custody or having the written permission of the parent to have custody of a minor child. Hawaii's definition parallels the federal definition, however, it also includes "hanai relationships" (where a child is taken permanently to reside, be educated, and reared by someone other than the natural parents, with the written or unwritten permission of the natural parents). It is illegal to treat this category of protected persons differently than other tenants and owners, for example, by showing them housing in only certain locations, or by making bylaws or house rules exclusively applicable to them.

Associations which develop and implement bylaws and house rules which are directed specifically at children and limit the use of privileges, services and facilities may be in violation of the federal Fair Housing Act. For example, a house rule prohibiting children under the age of seven years from operating the elevator may be discriminating against "latch-key" children returning home from school. Rules which set policy based upon the age of children are susceptible to discriminatory charges, thus bylaws and house rules should be written to apply to all persons regardless of age. Associations, however, may adopt bylaws and house rules that apply specifically to children if they are written to protect the health, safety and/or welfare of the child, and do not restrict or allow special privileges to particular age groups.

Occupancy limits used to prohibit families with children from living in a condominium project are also highly susceptible to charges of housing discrimination. As of May 1998, there is no federal or "model" occupancy standard to follow. The federal Fair Housing Act allows housing providers to adhere to reasonable local, state or federal regulations regarding the maximum number of persons permitted to occupy a dwelling. Each county in the State of Hawaii has a different occupancy standard for dwelling units, thus readers may consult individual county ordinances as guidelines.

The Americans with Disability Act (ADA)

The ADA also provides comprehensive protection for individuals with disabilities which differ from the fair housing protections. The ADA defines a disabled individual as one who has: (1) a physical or mental impairment that substantially limits one or more major life activities; and (2) has a record of a disability (i.e., attended an alcoholic treatment center); or (3) is viewed as being disabled (i.e., disfigurement or chemical sensitivity). It is important to note that the ADA and Hawaii law also protect anyone who is associated with an individual with a disability, such as a caregiver, under the handicap status.

Two of the five applications of the Americans with Disabilities Act may affect condominium associations: Title I employment protections and Title III public accommodations for the disabled where private establishments serve the public. Title III applies to mixed use condominium projects (containing both residential and commercial units) and solely commercial condominiums. Although Title I employment protections apply to associations employing 15 or more employees, because Hawaii law defines an employer as having one or more employees, the more stringent state law applies.

Readers who desire additional information, such as the reference sources for the above statements, may consult the *Board of Directors' Guide: "Preventing Housing Discrimination in Hawaii Condominiums."* The guide is being distributed to registered Hawaii condominium associations and managing agents via the designated contact person, along with this edition of the *Hawaii Condominium Bulletin*. Interested readers may also view the guide in the reference section of local public libraries and the public reference area of the Real Estate Branch located at 250 S. King Street, Room 702, in downtown Honolulu. To obtain a personal copy of the guide, please contact the Hawaii Real Estate Research and Education Center at (808) 956-7892, or toll free from neighbor islands at (800) 642-4756, or on the internet at www.cba.hawaii.edu/rec. ^{END}

Elections from pg. 1

dominium and Homeowner Associations. Note: The Real Estate Commission does not guarantee any particular results will follow from implementing the suggestions offered. If conflicts arise between the information in this article and Hawaii Revised Statutes (H.R.S.) Chapter 514A, your association's declaration and bylaws, or the most current edition of Robert's Rules of Order, then readers should adhere to the requirements contained in the statutes, project documents and Robert's Rules of Order.

The first step toward initiating an equitable nomination process begins with carefully reading H.R.S. Chapter 514A, your condominium project documents, and the most current edition of Robert's Rules of Order to familiarize yourself with required election procedures. Next, rather than passively posting notices soliciting new board members or relying upon incumbent directors to suggest candidates to fill board vacancies, organize a nominations committee to actively solicit candidates from the entire association membership. Two months prior to the election, the committee should deliver nomination petitions to all association members encouraging them to nominate themselves or another candidate. To ensure that each candidate wants to serve rather than being cajoled into service, the committee should also solicit a short statement from the candidates, not to exceed one hundred words, indicating the candidate's qualifications to serve on the board and reasons for wanting to receive proxies (H.R.S. Section 514A-82(b)(4)). Nomination procedures should also be publicized in the association newsletter, on bulletin boards and via any other means of communication utilized by the association. The more information association members receive regarding candidates and the election process, the better, because owners tend to become disgruntled if they feel excluded from important association functions.

One month prior to the election, nominations should be closed and the board should formally accept all submitted nomination petitions. If allowed by the declaration and bylaws, the nominating committee, rather than the board, should prepare an annual meeting notice package that includes:

- a meeting notice,
- the candidate statements, and
- an official association proxy, if any, so that proxy-givers may vote for the candidate of their choice if unable to attend the annual meeting.

Pursuant to H.R.S. Section 514A-82(b)(3), meeting notices must be sent to all owners at least fourteen days prior to the meeting and shall contain at least the date, time and place of the meeting; agenda items; and a standard proxy form authorized by the association, if any. The order of candidate names on proxies and ballots should be impartially determined by use of a lottery, alphabetical order, etc. Before the annual meeting, the nominations committee should arrange a "Meet the Candidates" forum where all candidates are invited to discuss association issues and answer questions from the membership. To reduce claims of favoritism at this event, each candidate should be allotted an equal amount of time to speak and answer questions from the audience. Even the moderator should be a neutral party who does not support one candidate over another.

Proxies are often necessary to establish a quorum at annual meetings, however, the use of proxies often leads to allegations of tampering and problems such as failure to return proxy forms. Careful planning can avoid these pitfalls as well as smoothly accomplish the goal of establishing a quorum at the annual meeting. First, the nominations committee should thoroughly familiarize themselves with H.R.S. Section 514A-83.2. That statute specifies that to be valid a proxy must: (1) be delivered to the association secretary or managing agent no later than 4:30 p.m. on the second business day prior to the meeting; (2) contain at least the association name, the date of the meeting, the printed name, signature and apartment number of the proxy-giver(s) and the date the proxy is given; (3) contain boxes where the proxy-giver must indicate the proxy is given either: for quorum purposes only, to the individual whose name is printed on a line next to the box, to the board as a whole to vote based upon the preference of the majority, or to the directors

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Land Court registration or H.R.S. Chapter 502 regarding recording at the Bureau of Conveyances.

Q. If an owner has a dispute with the association regarding the payment of maintenance fees, must the owner pay the disputed maintenance fees *before* the dispute has been settled with the association?

A. Generally, yes. H.R.S. Section 514A-90(c) states that “No apartment owner shall withhold any assessment claimed by the association.” The statute also states that owners have “a right to demand mediation or arbitration to resolve disputes about the amount or validity of an association’s assessment, provided the apartment owner immediately pays the assessment in full and keeps assessments current, and that payment in full of the assessment does not prevent the owner from contesting the assessment or receiving a refund of amounts not owed.” Additionally, the statute allows owners who dispute the amount of an association assessment to request a written statement clearly indicating the amount and due date of each amount claimed, the amount of any penalty or other charge included in the assessment, and the amount of attorney’s fees

included pursuant to H.R.S. Section 514A-90(c)(1-3). Further, H.R.S. Section 514A-90(d) states that owners are entitled to a refund of any amounts paid to the association which are not owed.

Under H.R.S. Section 514A-90(d), owners who pay the full amount claimed by the association may file in small claims court or require the association to mediate disputes regarding the amount or validity of the association’s claim. If the owner and the association are unable to resolve the dispute through mediation, then either party may file for arbitration, provided that an owner may only file for arbitration if all association claims are paid in full on or before the date of arbitration filing. If, however, the owner fails to keep association assessments current during the arbitration, the association may ask the arbitrator to temporarily suspend the arbitration proceedings according to the statute. An owner who pays all association assessments within thirty days of the date of arbitration suspension may then ask the arbitrator to recommence arbitration proceedings. If the owner fails to pay all association assessments by the end of the thirty day period, the association may ask the arbitrator to dismiss the arbitration proceedings. ^{END}

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present at the meeting with the vote to be equally shared by each; and (4) be valid only for the meeting to which it pertains for the designated proxy-holder(s) and may be limited as the proxy-giver indicates, provided that no proxy shall be irrevocable unless coupled with a financial interest in the unit.

Pursuant to H.R.S. Section 514A-83.2(c), no officer of the board of directors shall use association funds to solicit proxies, provided that an officer may exercise his/her rights as an owner under H.R.S. Section 514A-82(b)(4). Under no circumstances shall resident managers and managing agents solicit proxies from the owners of the association that employs them, nor shall they cast proxy votes at association meetings except for the purpose of establishing a quorum (H.R.S. Section 514A-82(b)(4)). No board member using association funds to solicit proxies shall cast any proxy

votes at board member elections unless the proxy form specifically authorizes such, and the board first posts notice of its intent to solicit proxies in prominent locations within the project at least thirty days prior to proxy solicitation (H.R.S. Section 514A-82(b)(4)). If within 7 days of the posted notice, the board receives an owner request to use association funds to solicit proxies and a candidate statement not exceeding one hundred words indicating the owner’s qualifications and reasons for wanting to receive proxies, then the board shall mail to all owners either a proxy form containing names of all owners who requested association funds to solicit proxies and their statement, or a proxy form containing no names, but accompanied by a list of all owners who requested association funds to solicit proxies and their statement (H.R.S. Section 514A-82(b)(4)).

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To avoid claims of proxy falsification, some associations require a notarized proxy or require signature cards to verify proxy signatures. Further, some associations limit the number of proxies that one member may collect and deliver to the association secretary or managing agent to prevent both members and candidates from collecting enough proxies to ensure that a particular candidate wins the election before it is held. Associations, however, should keep in mind that collecting a large number of proxies doesn't necessarily indicate proxy tampering; it could merely reflect the fact that a candidate aggressively solicited proxies. To increase the return of proxies, the nominations committee may print the proxy on a postage-paid reply card that is pre-addressed to either the association secretary or the managing agent. Owners may then simply fill out the proxy and drop it in the mail without any out-of-pocket expense.

Finally, to remove secrecy from the ballot box, the board should not be directly involved in running the election or counting the ballots, unless required to do so by the declaration or bylaws. As with national, state and local elections, independence is vital to the election process. An election committee may be organized or the managing agent may be utilized to run the election and count the ballots. In some cases it is desirable to utilize a neutral third party such as the association's legal counsel or a representative from the League of Women Voters. Tabulation of ballots and proxies should be performed in the open to allay fears of ballot tampering, and votes should be counted by independent parties such as owners randomly selected from the annual meeting. Each candidate should also be permitted to have an observer verify the entire process to lessen demands for a recount if the margin of victory is narrow. Other safeguards include: appointing volunteer election judges, pairing up two judges who support opposing candidates so that they can monitor one another, or utilizing two sets of judges to count the votes and comparing the count of the first set with that of the second. ^{END}

bond's rate of interest and pay a fixed amount at the end of their term even if interest rates drop; (3) securities brokers are often able to charge less for treasury bonds than trust companies and banks; (4) securities brokers are covered by Securities Investor Protection Corporation (SIPC) insurance, and major brokerage houses often obtain additional insurance to secure their transactions; (5) if an association wishes to sell its treasury bonds prior to maturity it must hire a securities broker anyway, thus it makes little sense to prohibit a securities broker from purchasing the bonds; (6) purchasing treasury bonds direct from the federal government will limit an association's ability to sell the bonds in an emergency because the U.S. Government requires two weeks notice to transfer bonds to a securities broker for sale, whereas bonds held by a securities broker can be sold within a few days; and (7) the Commission can require records for the purchase of treasury obligations to be maintained within the State by permitting only securities brokers with offices in Hawaii to invest association funds in the U.S.

In April 1997, the parties to the Petition presented oral arguments before a hearings officer. In his findings of fact, conclusions of law and recommended order, the hearings officer found and concluded that the *inclusion* of specific categories of entities in H.R.S. Section 514A-97(c)(1) and (2) and the *exclusion* of similar limiting language in H.R.S. Section 514A-97(c)(3) evidenced the legislature's intent not to restrict the method by which condominium associations may purchase U.S. government obligations. Accordingly, the hearings officer concluded that unless or until rules to the contrary are promulgated, Kukui Plaza is not precluded from purchasing U.S. government obligations through a securities broker. In June 1997, the Commission issued a Final Order adopting the hearings Officer's recommended decision. Thus, the Real Estate Commission formally found, concluded and declared that H.R.S. Section 514A-97(c)(3) does not preclude condominium associations and managing agents from using association funds to purchase U.S. government obligations through a securities broker. ^{END}

Remaining Real Estate Commission Meeting Schedule for 1998

Condominium Review Committee (1:30 p.m.)

Wednesday, June 10, 1998 – Kapuaiwa Room
 Wednesday, July 8, 1998 – Kapuaiwa Room
 Wednesday, August 12, 1998 – Kapuaiwa Room
 Wednesday, September 9, 1998 – Kapuaiwa Room
 Wednesday, October 14, 1998 – Kapuaiwa Room
 Tuesday, November 10, 1998 – Kapuaiwa Room
 Wednesday, December 9, 1998 – Kapuaiwa Room

Real Estate Commission (9 a.m.)

Friday, June 26, 1998 – Kapuaiwa Room
 Friday, July 24, 1998 – Kapuaiwa Room
 Friday, August 28, 1998 – Kapuaiwa Room
 Friday, September 25, 1998 – Kapuaiwa Room
 Thursday, October 29, 1998 – Kapuaiwa Room
 Wednesday, November 25, 1998 – Kapuaiwa Room
 Thursday, December 10, 1998 – Kapuaiwa Room

Kapuaiwa and Kuhina Nui Rooms

HRH Princess Victoria Kamamalu Bldg., 1010 Richards Street, 2nd Floor, Honolulu, HI

Subject to change. Please reconfirm dates, times and location with commission staff. Phone 586-2643.

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	Course Title	Location	Provider
6/6/98	9:00-3:00	Fundamental Legal Issues for Community Assoc.	Call	Alakahi
6/6/98	8:30-12:00	Defending the Board-Presenter: Milton Motooka	Hale Koa Hotel	CAI
6/11-12/98	Call	M-205 - Risk Management	Hale Koa Hotel	CAI
6/11/98	11:30-1:00	Annual Meeting	Hale Koa Hotel	HCAAO
6/24/98	Breakfast	Disaster Preparedness, Presenter: Caroline Bell, Anne Anderson, Mark West	Hale Koa Hotel	CAI
7/8/98	noon-4:00	A Good Budget Can Lower Your Maintenance Fee Requirements	Call	Alakahi
7/16/98	11:30-2:00	Legislative Update-John Morris	Hale Koa Hotel	CAI
7/17/98	11:30-1:30	Legislative Update-Call for more info	HEI Training Facility	HICLE
7/20/98	8am-10:00	DCCA	HEI Training Facility	HICLE
8/5/98	noon-4:00	Problem Solving Skills for Managers	Call	Alakahi
8/20/98	11:30-2:00	What's a Budget/Financial Statement-Mark West	Hale Koa Hotel	CAI
9/2/98	noon-4:00	Mastering Conflict	Call	Alakahi
9/10/98	11:30-1:00	Educational Meeting	Hale Koa Hotel	HCAAO
9/17/98	11:30-2:00	Landscaping-Bob Smolik	Hale Koa Hotel	CAI
10/24/98	8:00-12:00	Managing the Small Condos-Milton Motooka	Hale Koa Hotel	CAI
11/20/98	start @ 8am	Real Property Litigation	HEI Training Facility	HICLE

For full information on the above-listed courses, please call the provider.

	Provider	Phone	Address
Alakahi –	The Alakahi Foundation	988-6670 (Oahu)	1142 Auahi St. Suite 1806, Honolulu, HI 96814
CAI –	Community Associations Institute Hawaii Chapter	488-1133 (Oahu)	P.O. Box 976, Honolulu, HI 96808
HAC –	Oahu ARM Committee	523-6096 (Oahu)	1571 Piikoi St. #506, Honolulu, HI 96822
HCAAO –	Hawaii Council of Associations of Apartment Owners	533-2528 (Oahu)	677 Ala Moana Blvd., Suite 701, Honolulu, HI 96813
HICLE –	Hawaii Institute for Continuing Legal Education	956-6551 (Oahu)	2515 Dole Street, Suite 203, Honolulu, HI 96822
IREM –	Institute of Real Estate Management Hawaii Chapter No. 34	737-4000 (Oahu)	1136 12th Ave., Suite 220, Honolulu, HI 96816
CCM –	Condominium Council of Maui	879-8847 (Maui)	P.O. Box 647, Kihei, HI 96753
UH-SPP–	Special and Professional Programs College of Continuing Education, University of Hawaii	956-8244 (Oahu)	2530 Dole St., Honolulu, HI 96822

**Real Estate Branch and Real Estate Commission's homepage at: <http://www.hawaii.gov/hirec>
 Address: 250 S. King St., Rm. 702; Honolulu, HI 96813; Phone: 586-2643**

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