

HAWAII CONDOMINIUM BULLETIN

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Funded through the Condominium Management Education Fund, Hawaii Real Estate Commission, State of Hawaii

Reserve Rules Officially Approved

As of January 2, 1995, the replacement reserve rules are effective and approved.

Copies of Chapter 16-107, Hawaii Administrative Rules are available from the Cashier - Department of Commerce and Consumer Affairs.

Written orders may be mailed to the Cashier, DCCA at Post Office Box 541, Honolulu Hawaii 96809. Please include name, address, check or money order for \$1 payable to Commerce and

Consumer Affairs, and reference to Chapter 107. Over the counter orders are accepted at 1010 Richards Street, 3rd Floor, Honolulu, until four o'clock each day. Availability and latest cost may be verified by telephone (586-2832) but no telephone orders are accepted.

The new rules add to the Real Estate Commission's rules a new subchapter 6 relating to collection by condominium associations of replacement reserves for future major repairs.

A Notice from the Insurance Division

The Insurance Division, Department of Commerce and Consumer Affairs, has notified all interested persons that Virginia's Corporation Commission has placed Home Warranty Corp., Home Owners Warranty Corp., and How Insurance Co. (collectively HOW) under receivership because the state determined continued operation would be hazardous to policy holders, insureds, home owners, certificate holders and creditors.

There is some probability that meritorious claims against HOW

policies and contracts will never be paid in full.

The HOW insurance policies and warranties are not covered or backed by Hawaii's insurance guaranty funds or other solvency protection. To determine the status of HOW warranties or insurance policies, contact:

Home Owners Warranty Corporation
P.O. Box 152087
Irving, Texas 75015-2067

You may also telephone 1-800-433-7657.

Fidelity Bond Certificate Reminder

Whenever there is a change of managing agent, any change to the policy or to the certificate, such as a new address (or change in coverage) or new directors or managing agent (if named on the policy), updated certificates should be submitted to the Real Estate Commission to assure that the association provides evidence of insurance against dishonesty.

Many associations have encountered registration difficulties because updated certificates were not sent to the Real Estate Commission in a timely manner. These difficulties could have been avoided.

Association officers and condominium managing agents should ensure that fresh certificates are sent to the Real Estate Commission each year on or before the bond's anniversary date. Also, if there have been any changes to the fidelity policy, a fresh certificate with current information must be submitted. In particular, if the condominium managing agent's name or address are on the association's policy or on the bond certificate and if the association changes its managing agent, a fresh bond certificate with updated information should be submitted to the Real Estate Commission.

Failure to provide a current updated certificate of insurance will affect an association's registration status.

Section 514A-95.1(b), Hawaii Revised Statutes, provides in part that: "...Any association which fails to register as required by this section ...shall not have standing to maintain any action or proceeding in the courts of this State until it registers...."

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Letter from the Chair. . .

Dear Condominium Owners,

As part of the Commission's education effort, each registered condominium association will receive 11 copies of this issue of the Hawaii Condominium Bulletin and a three-ring binder.

In addition, one copy of Chapter 16-107, Hawaii Administrative Rules will also be sent. Subchapter 6 consists of the recently adopted replacement reserve rules.

We strongly recommend that these materials be placed in the three-ring binder and be part of the association of apartment owners library. These reference materials should be available for review by any apartment owner or future director.

If a bulletin board is available, we also recommend that a copy be posted.

At this writing, the legislature is still considering several bills affecting condominiums and their governance and management. Information about legislative changes will be included in a future issue.

If you have questions, comments, or suggestions, please feel free to write to or call (586-2646 or from the Neighbor Islands, 1 800 468-4644, extension 6-2646) the Commission's condominium specialists.

Very truly yours,

*Carol Mon Lee,
Chair, Condominium and
Cooperative Review Committee*

Ask the Condominium Specialists

Our board is concerned about high utility bills.

They think the bills are caused by large numbers of persons occupying certain apartments. Would it be permissible to impose a surcharge or increase the maintenance fees of those apartments?

Probably not. Section 514A-15(a), Hawaii Revised Statutes, provides in pertinent part that: "... the common expenses shall be charged [to the] apartment owners ... in proportion to the common interest appurtenant to their respective apartments..." However, section 514A-15.5, Hawaii Revised Statutes, does provide for submetering of utilities, subject to certain conditions.

Our board is concerned about overcrowding of the apartments. Would it be permissible to limit the number of occupants for various sizes of apartments, i.e. fewer for studios and one-bedrooms and more for two or three bedroom apartments? Or to impose a surcharge for additional occupants or overnight guests?

This is a difficult and controversial issue. Section 514A-82(a), Hawaii Revised Statutes, provides in pertinent part that: "The bylaws shall provide for ... (10) The restrictions on and requirements respecting the use and maintenance of the apartments ... not set forth in the declaration, as are designed to prevent unreasonable interference with the use of their respective apartments... by the several apartment owners...." Generally, county zoning laws (as well as other health laws) may dictate use. Also, some portions of subsection 514A-82(a) may not apply to some associations. Finally, this particular issue involves possible application of the fair housing laws as they may apply to families with children. As for surcharges, section 514A-15(a) provides that common expenses shall be charged in accordance with common interest.

Myths and Facts About the NFIP

Reprinted with permission from the U.S. Federal Emergency Management Agency

Who needs flood insurance? Everyone. And everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. Nationwide, more than 18,000 communities have joined the Program. In some instances, people have been told that they can not buy flood insurance because of where they live. To clear up this and other misconceptions about Federal flood insurance, the NFIP has compiled the following list of common myths about the Program, and the real facts behind them, to give you the full story about this valuable protection.

1. MYTH: You can't buy flood insurance if you are located in a high risk flood area.

FACT: You can buy Federal flood insurance no matter where you live if your community belongs to the NFIP, except in Coastal Barrier Resources System (CBRS) areas. The Program was created in 1968 to provide affordable flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs). In fact, under the Flood Disaster Protection Act of 1973, lenders must require borrowers whose property is located within an SFHA to purchase flood insurance as a condition of receiving a Federally-backed mortgage loan. There is an exemption for conventional loans on properties within CBRS areas.

Lenders should notify borrowers that their property is located in an SFHA and that affordable Federal flood insurance is available.

2. MYTH: You can't buy flood insurance immediately before or during a flood.

FACT: You can purchase flood coverage at any time. There is a 5-day waiting period after you've applied and paid the premium before the policy is effective. But if the title of a property is transferred, there's no waiting period — the policy goes into effect the day you apply and pay the premium.

The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as of 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

3. MYTH: Homeowners insurance policies cover flooding.

FACT: Unfortunately, many homeowners do not find out until it is too late that their homeowners' policies do not cover flooding. Federal flood insurance protects your most valuable assets — your home and belongings.

4. MYTH: Flood insurance is only available for homeowners.

FACT: Flood insurance is available to protect homes, condominiums, apartments, and non-residential buildings,

including commercial structures. A maximum of \$185,000 of building coverage is available for single-family residential buildings; \$250,000 for multifamily residences. The limit for contents coverage on all residential buildings is \$60,000, which is also available to renters.

Commercial structures can be insured to a limit of \$200,000 for the building and \$200,000 for the contents. Commercial coverage is also available for small businesses, with limits of \$250,000 for the building and \$300,000 for contents. In communities in which a detailed flood map has not yet been produced, the maximum coverages are lower.

5. MYTH: You can't buy flood insurance if your property has been flooded.

FACT: It doesn't matter how many times your home, apartment, or business has flooded. You are still eligible to purchase flood insurance, provided that your community is participating in the NFIP.

6. MYTH: Only residents of high risk flood zones need to insure their property

FACT: Even if you live in an area which is not flood-prone, it's advisable to have flood insurance. One-third of the NFIP's claims come from outside high risk flood areas. The NFIP's Preferred Risk Policy, available for as little as \$75 per year, is designed for residential properties located in low-to-moderate flood risk zones.

7. MYTH: The NFIP does not offer any type of basement coverage.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor which is *subgrade*, or below ground level on all sides. Basement coverage under an NFIP policy includes cleanup expenses and items used to service the building, such as elevators, furnaces, hot water heaters, washers and dryers, air conditioners, freezers, utility connections, circuit breaker boxes, pumps, and tanks used in solar energy systems. The policy does not cover the contents of a finished basement and improvements, such as finished walls, floors, and ceilings.

8. MYTH: Federal disaster assistance will pay for flood damage.

FACT: Before a community is eligible for disaster assistance, it must be declared a Federal disaster area. Federal disaster assistance declarations are awarded in less than 50 percent of flooding incidents. The annual premium for an NFIP policy, averaging about \$300 per year, is less expensive than interest on Federal disaster loans, even though they are always granted on favorable terms.

Furthermore, if you are uninsured and receive Federal disaster assistance after a flood, you must purchase flood insurance to receive disaster relief in the future.

9. MYTH: The NFIP encourages coastal development.

FACT: One of the NFIP's primary objectives is to guide development away from high flood risk areas. NFIP regulations minimize the impact of structures that are built in Special Flood Hazard Areas (SFHA) by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations.

In addition, the Coastal Barrier Resources Act of 1982 relies on the NFIP to discourage building in the fragile coastal areas covered by CBRA. By prohibiting the sale of flood insurance in designated CBRA areas, these laws do not prohibit property owners from building along coastal areas. However, they do transfer the financial risk of such building from Federal taxpayers to those who choose to live or invest in these areas.

10. MYTH: Federal flood insurance can only be purchased through the NFIP, directly.

FACT: Federal flood insurance is sold and serviced directly through the NFIP, or through a Write Your Own (WYO) company. WYO companies write and service policies on a nonrisk-bearing basis through a special arrangement with the Federal Insurance Administration.

11. MYTH: The NFIP does not cover flooding resulting from hurricanes, or the overflow of rivers or tidal waters.

FACT: The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two adjacent properties or two or more acres must be affected. Flooding can be caused by any one of the following:

- the overflow of inland or tidal waters
- the unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall

- the incidence of mudslides or mudflows, caused by flooding, which are comparable to a river of liquid and flowing mud
- the collapse or destabilization of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels

12. MYTH: Wind-driven rain is considered flooding.

FACT: No it isn't. Rain entering through wind-damaged windows, doors, or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm, rather than flood damage. Federal flood insurance only covers damage caused by the general condition of flooding (defined above), typically caused by storm surge, wave wash, tidal waves, or the overflow of any body of water above normal, cyclical levels. Buildings which sustain this type of damage usually have a watermark, showing how high the water has risen before it subsides. Although the Standard Flood Insurance Policy (SFIP) specifically excludes wind and hail coverage, most homeowners' policies provide coverage.

For more information about the NFIP, ask your insurance agent or company, or call the NFIP's toll-free number at 1-800-638-6620.

593-9122C(9/93)

What You Need to Know About Federal Disaster Assistance and Federal Flood Insurance

When you think about buying a flood insurance policy, do you have these kinds of reactions:

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

It's too expensive!

My home isn't going to be flooded — we've never been flooded before!

Here are the facts you need to know before you decide.

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

Did you know that, before most forms of Federal disaster assistance are offered, the President must declare a major disaster?

Did you know that the Federal Emergency Management Agency's Individual and Family Grant Program (for Personal Property) and Temporary Housing Program (for Home Repair and Rental Assistance) are available

only if the President declares a major disaster and makes that assistance available?

Did you know that more than 90 percent of all disasters are not Presidentially declared?

Did you know that the most typical form of Federal disaster assistance is a loan that must be paid back with interest?

Did you know that the average Individual and Family Grant payment is less than \$2,500?

Did you know that, to qualify for Home Repair Assistance, your home must have relatively minor damage that can be repaired quickly?

Did you know you cannot qualify for Rental Assistance unless your home has been destroyed or significantly damaged?

It's too expensive!

Did you know that the average duration of a Small Business Administration (SBA) disaster home loan is **18.5 years?**

Did you know that the average SBA disaster home loan payment for the average duration is **\$140 a month?**

Did you know that, depending on where you live, you can buy a National Flood Insurance Program (NFIP) flood insurance policy for a \$50,000 home for about **\$135 a year?**

Did you know that the payment for the average duration for a \$50,000 SBA home damage loan is **\$320 a month?**

Did you know that the average premium for an NFIP flood insurance policy is **\$300 a year?**

My home isn't going to be flooded-we've never been flooded before!

Did you know that floods are the most common natural disaster?

Did you know that more than 80 percent of all Presidentially declared disasters include flooding?

Did you know that because more and more buildings, roads, and parking lots are being built where forests and meadows used to be, floods are becoming more severe? Buildings in high hazard areas have a 26 percent chance of being flooded during a 30-year mortgage.

Did you know that more than 25 percent of all claims paid by the NFIP are for policies outside the high hazard area?

So, what's so great about flood insurance?

Homeowners, business owners, and renters can all purchase flood insurance, as long as their community participates in the NFIP.

Flood insurance puts you in control: you don't have to wait in lines or qualify for disaster assistance that you may have to pay back with interest.

Flood insurance claims are paid even if a disaster is not declared by the President.

You can buy flood insurance no matter where you live, in high-, low-, or moderate-risk areas, as long as your community participates in the NFIP.

Flood insurance claims are handled quickly so flood victims can recover quickly.

When you file a flood insurance claim, you can get a partial payment immediately, so you can start recovering faster.

Flood insurance reimburses you for all covered losses. Homeowners can get up to **\$185,000** of coverage and businesses up to **\$250,000**.

There is separate contents coverage, so renters can get flood insurance, too.

The average NFIP loss paid from the 1993 Midwest Flood was more than \$25,000.

Flood insurance claims are paid by policyholder premiums, **not taxpayer dollars**.

Maintaining a flood insurance policy is one of the most important things you can do to protect yourself and reduce the cost of flooding disasters.

900-6009(9/94)

Reprinted with permission from the
Hawaii State Hurricane Relief Fund (9/94)

Hawaii Hurricane Relief Fund

The Hawaii Hurricane Relief Fund ("HHRF") was created by the Legislature in 1993 to provide hurricane coverage for property located in Hawaii. After Hurricane Iniki, hurricane coverage became difficult to find for homeowners and small businesses. The HHRF is set up to address this problem.

If you have a mortgage, the mortgage company will generally require hurricane coverage.

A seven member Board of Directors ("Board"), which includes the Insurance Commissioner, is appointed by the Governor and Legislature. The Board is responsible for the policies and procedures of the HHRF. They have hired an Executive Director and staff who run the day to day operations. The Board serves without compensation.

The HHRF policy provides coverage only during a declared hurricane "watch" or "warning". Hurricane means a storm or storm system defined by the Central Pacific Hurricane Center of the National Weather Service. Your companion policy, which is issued by your insurance company, will usually cover losses or damages caused by events other than a hurricane. You must have a companion policy to obtain an HHRF policy.

The sources of revenue for the HHRF include:

1. An annual assessment on all carriers;
2. A 1/10 of 1% recording fee on all mortgages recorded in the state; and
3. Premiums from HHRF insurance policies.

The State of Hawaii does not guarantee the solvency of the HHRF. The money to pay claims comes from the following:

1. Policyholder deductibles;
2. Up to \$500,000,000 post hurricane assessment on all carriers; and
3. Approximately \$1,000,000,000 in reinsurance and other financial arrangements.

For residential policies, the cost is \$1.75 per thousand dollars of coverage. The maximum residential limit is \$750,000. Coverage can be secured for your dwelling, contents, and additional living expenses. The minimum deductible for residential policies is the greater of \$1,000 or 1% of your total coverage. If you are a condominium unit owner, coverage can be secured only for your contents and additional living expenses. Your condominium association is generally responsible for securing coverage for the building.

For small businesses and condominium associations, the cost is \$1.40 per thousand dollars of coverage. The maximum limit is \$500,000 per location. Coverage can only be secured on the building and its contents. The minimum deductible is the greater of \$5,000, 5% of the total coverage, or 1% of the property value.

Coverage through the HHRF is purchased the way you normally purchase your insurance. Your insurance company will issue both their homeowners policy and an HHRF policy, which will cover only hurricane.

Insurance companies who are authorized to process hurricane coverage for the HHRF are:

1. AIG Hawaii Insurance Company, Inc.
2. Allstate Insurance Company
3. First Insurance Company of Hawaii
4. Hawaii Property Insurance Association (HPIA)
5. Island Insurance Company, Ltd.
6. Liberty Mutual Insurance Group
7. Prudential Insurance
8. State Farm Insurance Companies
9. TIG Insurance (formerly Transamerica)
10. The Hawaiian Insurance & Guaranty Company, Ltd. (HIG)
11. The Maryland Insurance Group
12. The Yasuda Fire & Marine Insurance Company of America
13. United Services Automobile Association (USAA)

In the event of a hurricane, the HHRF will settle claims through the authorized insurance companies shown above. You are not required to contact the HHRF. Your insurance company will assist you in having your hurricane claim settled. To assist in the process, the HHRF will have information centers at all Disaster Application Centers, established by the Civil Defense Division of the Department of Defense. The information centers will provide information on your policy and authorized insurance company.

1/95

Hawaii Hurricane Relief Fund Questions and Answers

Q. Am I required to purchase hurricane insurance?

A. No. Most mortgage lenders, however, require hurricane insurance on the properties securing their loan.

Q. How can I purchase hurricane insurance?

A. Currently, the majority of insurance companies which are providing homeowners and dwelling fire insurance in Hawaii are excluding their hurricane coverage upon renewal and providing insureds with an application from the HHRF. The application is the first step towards obtaining hurricane insurance from the HHRF. Contact your insurance agent or

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This publication is an informal interpretation, pursuant to Chapter 16-201, Hawaii Administrative Rules. This publication is not an official opinion or decision, nor should it be viewed as binding on the Real Estate Commission or the Department of Commerce and Consumer Affairs.

Purchased or funded by Condominium Management Education Fund, Real Estate Commission, State of Hawaii.

insurance company if you need assistance in obtaining or filling out the application.

Q. Do I need to have a companion policy written by a private insurer in order to obtain an HHRF hurricane policy? Who do I see to obtain a companion policy?

A. A companion policy is a homeowners or dwelling fire insurance policy which excludes hurricane coverage. A companion homeowners policy must be obtained for you to have coverage by the HHRF. An insurance agent can help you to apply for both the companion and HHRF policies.

Q. What will the HHRF policy cover and what will it cost?

A. For losses resulting from a hurricane, the HHRF policy will cover damage to your house, the contents of your house, apartment or condominium unit, and additional living expenses. Contents coverage up to \$50,000 and living expenses up to \$20,000 are available. The limit for all coverages combined is \$750,000 per location. The basic cost is \$1.75 per \$1,000 of coverage. The minimum deductible is the greater of \$1,000 or one percent of the total coverage. Credits are provided for higher deductibles. Condominium unit non-owner occupants and owner occupants may purchase coverage for contents and additional living expenses.

Q. When will the HHRF's policy be in effect?

A. HHRF coverage commences when the National Weather Service declares a hurricane watch or warning, continues throughout the duration of the hurricane, and ends 72 hours after the hurricane watch or warning is canceled. During this time period, any wind damage is covered by the HHRF policy, regardless of the speed of the winds causing the damage. If there is no hurricane declared, wind-related losses will be covered by the companion policy issued by your insurance company.

Q. What if I do not purchase my hurricane insurance from the HHRF?

A. You may be force-placed if the coverage is required by your mortgage lender, unless you purchase your insurance from an insurance company which is accepting the hurricane risk.

Q. What is force-placed insurance?

A. To protect its interest in the mortgaged property, the lender may purchase the insurance for you. The coverage is limited to your home and to the amount of your mortgage. The amount of the coverage will not represent the value of your home. It does not include payment for additional living expenses or loss of personal property, such as furniture, televisions, or other furnishings. Losses from theft are not covered.

Q. What is the cost of force-placed insurance?

A. In relation to the HHRF rate, it is five to eight times the amount of the HHRF rate.

Q. If I am force-placed, will I be required to purchase the homeowners policy which excludes hurricane (companion homeowners policy) from my insurance company?

A. With the force-placement to cover hurricane you could have duplicate coverage on your home and will be paying for both the force-placed coverage and the homeowners policy your originally purchased. The mortgage lender can not cancel the policy from the insurance company for you. Only you, the policyholder, may cancel that policy.

Q. How can I get more information on the HHRF?

A. The HHRF has a prerecorded message on Consumer Dial, phone number 587-1234, extension 135.

Do you have a condominium problem? Mediation may be the solution.

To support the condominium statute's provisions for owner enforcement and association self-governance, the Real Estate Commission sponsors a mediation program to bring disputing parties together to discuss their condominium problems. The program is operated through the Neighborhood Justice Center and through Mediation Services of Maui. Specially selected mediators assist the parties in communicating about the issues, exploring possible solutions, and negotiating mutually acceptable settlements. Mediators do not impose solutions on parties to a dispute but try to help them reach their own solutions. Mediation services are provided on the Neighbor Islands.

Mediation is very effective in settling disputes before they escalate to the point of arbitration or litigation. Anyone with an unresolved complaint or claim involving the condominium's board, management, or residents (owners or tenants), may use the mediation service. Parties pay only a small filing fee to participate. For further information, call the Commission at 586-2646 (Toll free from the neighbor islands only: 1-800-468-4644, ask for ext. 62646) or:

On Maui contact:

Mediation Services of Maui, Inc.
Cameron Center, 95 Mahalani St
Wailuku, Maui. Phone: 244-5744.

For all other islands contact:

Neighborhood Justice Center
200 North Vineyard Boulevard, Suite 320
Honolulu, Hawaii Phone: (808) 521-6767

Amended Real Estate Commission Meeting Schedule for 1995

Laws & Rules Review Committee 9a.m.

Condominium & Cooperative Review Committee 10a.m.

April 12, 1995 – Kapuaiwa	July 12, 1995 – Kapuaiwa	October 11, 1995 – Kapuaiwa
*May 11, 1995 – Kapuaiwa	August 9, 1995 – Kapuaiwa	November 8, 1995 – Kapuaiwa
June 16, 1995 – Kauai	September 13, 1995 – Kapuaiwa	*December 14, 1995 – Ka Lanakila

Kapuaiwa and Kuhina Nui Rooms
HRH Princess Victoria Kamamalu Building
1010 Richards Street, Second Floor
Honolulu, Hawaii

Ka Lanakila Room
HRH Princess Victoria Kamamalu Building
250 South King Street, Penthouse
Honolulu, Hawaii

**Thursday meeting*

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

Education Calendar

This listing reports the availability of some condominium governance related events. The Hawaii Real Estate Commission and the Hawaii Real Estate Research and Education Center **express no opinion** about the quality or content of any event which they do not sponsor; neither should the listing be construed as an endorsement or sponsorship of any event by the Hawaii Real Estate Commission or the Hawaii Real Estate Research and Education Center, unless expressly indicated. Interested parties are advised to conduct their own investigation and formulate their own opinion about these matters. Participants are advised that courses are subject to change, please check directly with the provider about the specifics of a particular event.

Date	Time	Course Title	Location	Provider
April/May		Update on Condominium Budget & Reserve Rules; Building Community; Fiduciary Duty & Proxies; Kona 4/22/95, Maui 5/6/95, Oahu 5/20/95	Call for registration forms	HRREC
6/8/95		Annual Meeting	To be announced	HCAAO
5/17/95		Solutions to Termite Problems	Japanese Cultural Center	CAI
5/20-21/95		Retreat for Association Leaders	To be announced	CAI
6/16/95		Real Estate Commission Committee Meetings Condominium specialist will be available during meetings	Kauai, TBA call REC for meeting location	REC
6/22-23/95		M-201, Facilities Management	Hawaii Prince Hotel	CAI
6/24/95		Legal Liability for Community Associations	To be announced	CAI
October		Course 855; Challenges of Community Association Management		IREM

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

Provider	Phone	Address
CAI – Community Associations Institute Hawaii Chapter	531-6836 (Oahu)	P.O. Box 976, Honolulu, HI 96808
HCAAO – Hawaii Council of Associations of Apartment Owners	533-2528 (Oahu)	677 Ala Moana Blvd., Suite 701, Honolulu, HI 96813
HRREC – Hawaii Real Estate Research & Education Center	956-7892 (Oahu) 1-800-642-4756 (neighbor islands)	2404 Maile Way B-201, Honolulu, HI 96822
IREM – Institute of Real Estate Management Hawaii Chapter No. 34	737-4000 (Oahu)	1136 12th Ave., Suite 220, Honolulu, HI 96816
REC – Hawaii Real Estate Commission	586-2643 (Oahu)	250 S. King St. Room 702, Honolulu, HI 96813
SMCC – South Maui Condominium Council	879-2758 (Maui)	P.O. Box 647, Kihei, HI 96753
UH-SBMP– Small Business Management Program University of Hawaii	956-7363 (Oahu)	2404 Maile Way, Room A-202, Honolulu, HI 96822