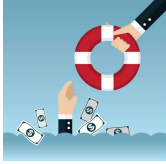




Effective Ways To Reduce Association Expenses To Avoid Drowning In The Red Sea





The materials and information provided in this educational effort is intended to provide general education and information and is not a substitute for obtaining legal advice or other competent professional assistance to address specific circumstances. The information contained in this presentation is not an official or binding interpretation, opinion or decision of the Hawaii Real Estate Commission (Commission) or the Department of Commerce and Consumer Affairs

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Visit the Real Estate Branch's website at www.hawaii.gov/hirec to view all of the Branch's condominium brochures and to learn about the many resources the Branch has for condominium owners and boards.



This webinar is pending approval by the Community Association Managers International Certification Board (CAMICB) for 1.5 credit hours to fulfill continuing education requirements for CMCA® certification.

CED@CAIHAWAII.ORG



CAI HAWAII

Effective Ways To Reduce Association Expenses To Avoid Drowning In The Red Sea
August 13, 2026

AGENDA

12:00 – 12:05 p.m.	Welcome & Introductions
12:05 – 12:25 p.m.	Chris Goodwin – Legal aspects of submetering, file retention policies, etc.
12:25 – 12:35 p.m.	Thomas Hall– Submeter Hawaii
12:35 – 12:50 p.m.	Jordan Saka– Overviews on saving money
12:50 – 1:25 p.m.	Travis Hiramoto– Government programs, rebates, etc.
1:25 – 1:30 p.m.	Closing

Melanie Oyama
CAI Hawaii Programs Chair
2026 CAI Hawaii Board President



**LIVE STREAM
QUESTIONS**

Submit them using the Zoom Q&A Button "Q&A"



Program Coordinators

Bernie Briones



Joshua German



Richard Ma





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Paul Ireland Koftinow
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Cindy Kuhlman Low
Kanoelehua Renaud
Chris Holly*

OUR SPEAKERS



Chris Goodwin

Thomas Hall
Licensed Electrical
Contractor

Jordan Saka

Travis Hiramoto



Christopher Shea Goodwin attended Indiana University, where he received a Bachelor of Arts degree in International Political Science in 1982, and South Texas College of Law in Houston, Texas, where he obtained a law degree in 1986, and practiced law in Houston from 1986 until late 1992, when he moved to Hawaii following Hurricane Iniki.

Chris has represented condominium and community associations in Hawaii since 1993, and since founding his own law firm more than 20 years ago, he now represents more than 100 associations throughout the state.

Chris is a frequent speaker at seminars and in-house training seminars on various topics of interest to association board members, owners, managing agents, and their respective employees and staff.

FILE RETENTION POLICIES
UTILITY SUBMETERING
BULK SERVICE AGREEMENTS

PRESENTED BY:
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DISCLAIMER

- This presentation is intended only to provide a general overview of selected topics of interest to Hawaii condominium and community associations, and their respective directors, owners, employees and/or managing agents, and is not intended nor should be construed or relied upon as the providing of legal advice to any person or entity. Any person or entity seeking legal advice regarding any of the topics discussed herein should consult with an attorney of their choice, and/or if you are a director, employee, owner or member of a condominium or community association, it is recommended that you consult with your association's general legal counsel.

FILE RETENTION POLICIES

Legal Requirements:

- Condominium Associations: HRS §514B-154(h) states, "A **managing agent** retained by one or more associations may **dispose of the records** of any association which are more than **five years old, except for tax records**, which shall be kept for **seven years**, without liability if the **managing agent** first provides the board of the association affected with written notice of the managing agent's intent to dispose of the records if **not retrieved by the board within sixty days**, which notice shall **include an itemized list** of the records proposed to be disposed.
- Exception: **Association Meeting documents** (i.e., **proxies, tally sheets, ballots, owners' check-in lists, certificate of election**) may be destroyed after **90 days** unless an **unresolved election contest** is pending. See, HRS §514B-154(c)(3).

FILE RETENTION POLICIES

Legal Requirements:

- ▶ Community Associations/HOAs: HRS §421J-7(b)(3) provides the minutes of board meetings shall be maintained by the association for at least five years.
- ▶ Exception for Association Meeting documents: Members may view proxies, tally sheets, ballots, members' check-in lists, and the certificates of election, if any, for a period of thirty days following any association meeting. . . . Proxies and ballots may be destroyed following the thirty-day period.

FILE RETENTION POLICIES

Legal Requirements:

- ▶ Hawaii Nonprofit Corporations Act (HRS Chapter 414D) applies to any Condominium, Community Association, or HOA which is incorporated as a non-profit corporation: Minutes of all meetings of members and records of all actions approved by the members for the past three years; and all written financial statements furnished for the past three years.
- ▶ HRS §414D-301(a) states that a corporation shall keep as permanent records minutes of all meetings of its members and board of directors, a record of all actions taken by the members or directors without a meeting, and a record of all actions taken by committees of the board of directors.

FILE RETENTION POLICIES

Adoption Procedure:

- ▶ Request a draft Document Retention Policy from either the Association's Managing Agent or Attorney. While these types of policies are somewhat standard, some associations may have unique document retention requirements specified in their Bylaws (uncommon).
- ▶ Consult with the Association CPA or Tax Professional to verify retention period for tax documents.
- ▶ Consider updating any current Document Retention Policy if more the 15 years old, as it likely does not include and/or incorporate procedures for digital and/or cloud-based document storage.
- ▶ Board adopts any new or amended Document Retention Policy vote conducted during Regular (Open) Session of a Board Meeting. Ownership approval is not required unless specified in the Bylaws (uncommon).

SUBMETERING OF UTILITIES

HRS 514B-42:

- ▶ Metering of utilities. (a) Units in a project that includes units designated for both residential and nonresidential use shall have separate meters, or calculations shall be made, or both, as may be practicable, to determine the use by the nonresidential units of utilities, including electricity, water, gas, fuel, oil, sewerage, air conditioning, chiller water, and drainage, and the cost of the utilities shall be paid by the owners of the nonresidential units; provided that the apportionment of the charges among owners of nonresidential units shall be done in a fair and equitable manner as set forth in the declaration or bylaws.
- ▶ Notwithstanding any provision to the contrary in this chapter or in a project's declaration or bylaws the board may authorize the installation of separate meters to determine the use by each of the residential and commercial units of utilities, including electricity, water, gas, fuel, oil, sewerage, and drainage; provided that the cost of installing the meters shall be paid by the association.
- ▶ (b) Notwithstanding any approval requirements and spending limits contained in a project's declaration or bylaws, the board of any association may authorize the installation of meters to determine the use by each individual unit of utilities, including electricity, water, gas, fuel, oil, sewerage, air conditioning, chiller water, and drainage; provided that the cost of installing the meters shall be paid by the association. The cost of metered utilities shall be paid by the owners of each unit based on actual consumption and, to the extent not billed directly to the unit owner by the utility provider, may be collected in the same manner as common expense assessments. Owners' maintenance fees shall be adjusted as necessary to avoid any duplication of charges to owners for the cost of metered utilities.

SUBMETERING OF UTILITIES

Procedure:

- ▶ **Solicit Bids.** Board or Managing Agent should obtain bids from qualified submetering providers to install and operate submetering system at the project. (Consult with your Managing Agent of list of providers used by their other clients). Request that the bidders also provide local references.
- ▶ **Due Diligence.** Upon receipt of bids, Board should make inquiry with the references identified in the bids (i.e., property managers resident/site managers and/or Board members) who and/or have experience using these bidders.
- ▶ **Board Vote to Award Contract.** Board should vote at a Board Meeting to award the contract to the successful bidder, subject to review and approval of the contract by the Association attorney.
- ▶ **Legal Review.** (applies to almost any vendor contract!) Do not sign any Bid, Proposal or Contract absent prior review of the Association attorney. The Board may advise the winning bidder that its bid has been accepted subject to legal review.

BULK SERVICE AGREEMENTS

WHAT ARE BULK SERVICE AGREEMENTS?

A Bulk Service Agreement is generally where the association contracts with a provider to deliver one or more services to all units (and/or common areas) under a single agreement, rather than each owner and/or resident entering into individual contracts with service provider(s).

The most common type of Bulk Service Agreement currently entered into by Hawaii condominium (and some HOAs and community associations) involve the providing of cable television and high-speed internet services.

BULK SERVICE AGREEMENTS

CONSIDERATIONS:

Cost. Per unit pricing for services provided under a Bulk Service Agreement are **often substantially less (i.e., 4-50%)** than rates charged for the same services provided under individual subscriber agreements.

Financial Incentives. Providers often offer a "door fee" (i.e., a **one-time cash signing bonus**) to Associations who enter into a new Bulk Service Agreement, which varies based on the number of units in the project. The fee must typically be repaid should the Association terminate the Agreement before the end of its initial (i.e., 5-year) term.

Rate Increases. A Bulk Service Agreement typically either provides services at a **fixed rate or nominal annual rate increases (i.e., \$1.00 per unit per month)** for term of the Agreement.

Term. Bulk Service Agreements typically have a 5-year term, while most individual subscriber agreements are terminable at will, although an **early termination fee** may apply to both Bulk Service Agreements and some individual subscriber agreements.

Additional Services. Bulk Service Agreements typically allow individual unit owners to add additional services at rates lower than rates charged to add additional services provided under individual subscriber agreements.

Provider Choice. A Bulk Service Agreement is an economic limitation on the owner's choice of service provider, as should an individual unit owner elect to subscribe to another service provider, the owner **must still pay for the bulk services regardless of whether they are used by the unit residents.**

AND,

BULK SERVICE AGREEMENTS

AMENDMENT TO DECLARATION OR BYLAWS:

An Amendment to the Declaration or Bylaws **approved by 67% of the common ownership interest** is typically **REQUIRED** in order to authorize the Board to enter into Bulk Service Agreements on behalf the Association.

Why? Because Bulk Service Agreements were not common before the beginning of the 21st Century, they are not generally addressed in the governing documents of the vast majority of earlier developed Hawaii condominium/community/HOA associations.

BULK SERVICE AGREEMENTS

Typical Bylaws Provision for Hawaii Condominiums Developed before 2000:

Section 1. Management. The **Board of Directors shall at all times manage and operate the project and have such powers and duties as may be necessary or proper therefor including without limitation the following:**

(c) Purchase, maintenance, replacement and restoration of any furniture, furnishings, equipment and all water and utility services required for the common elements and **provision at each apartment of all water, sewer, electricity, and such other utility services and/or utilities** as the Board shall deem necessary, either at the expense of such apartment or as a common expense as determined by the Board.

BULK SERVICE AGREEMENTS

Amended Bylaws Provision to Authorize Board to Enter into Bulk Services Agreements

Section 1. Management. The Board of Directors shall at all times manage and operate the project and have such powers and duties as may be necessary or proper therefor including without limitation the following:

(c) Purchase, maintenance, replacement and restoration of any furniture, furnishings, equipment and all water and utility services required for the common elements and provision at each apartment of all water, sewer, electricity, communication, entertainment, information, data transmission and such other utility services and/or utilities as the Board shall deem necessary and/or in the best interests of the Association, either at the expense of such apartment or as a common expense as determined by the Board.

BULK SERVICE AGREEMENTS

AMENDMENT TO DECLARATION OR BYLAWS:

Adoption Procedure:

1. Written consent ballot MAILED TO OWNERS (recommended).
2. Conduct a Townhall Meeting with owners, residents and representatives of the Bulk Services Provider tentatively selected by the Board to describe the services and options specified in its proposal and answer questions posed by residents and owners.
3. Announce the date, time and place of the Townhall Meeting in the cover letter sent to owners transmitting the Written Consent Ballot.
4. Have the Association attorney review any Bulk Services Agreement before it is signed by the Board!

THE END





Thomas Hall is the President of Submeter Hawai'i. Mr. Hall brings more than 40 years of experience in advanced metering technologies, electrical systems, solar PV system design, inspections, and construction. He oversees submetering installation and billing services with precision, integrity, and deep technical expertise. Mr. Hall has completed multiple submeter replacements and retrofits in condominiums. He also brings extensive diagnostic experience in identifying electrical system failures, determining root causes, and improving long-term system reliability.



SUB METER HAWAII

Electric • Water • Gas • Retrofits • New Construction • Billing • Maintenance

Utility Submetering & Tenant Billing Solutions

SUB METER HAWAII

Thomas Hall

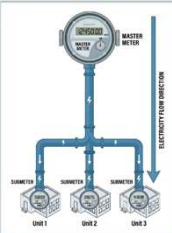
What Is Utility Submetering?

Submetering Components

Master Meter
The utility company measures total building consumption.

Submeters
Individual submeters measure usage by:
• Units / Tenants / Suites / Specific areas
• Readings are sent to property manager
• Different types of meters

The Result
More accurate allocation, visibility, and accountability.



Hawai'i's Utility Challenges

Hawai'i Buildings Face Unique Utility Challenges

Aging Infrastructure

- Older plumbing and electrical systems
- Hidden leaks and utility waste
- Deferred maintenance challenges
- Even NEW buildings are having issues

Rising Costs

- Nation's highest electricity costs
- Increasing water and sewer expenses
- Pressure on operating budgets and reserves

Operational Pressure

- Resident concerns about fairness
- Budget accountability
- Difficulty tracking utility usage



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Aging Infrastructure & Water Leaks

Aging Infrastructure Creates Hidden Costs



Common Issues in Existing Buildings

- Aging plumbing and electric systems
- Undetected leaks
- Outdated or inaccurate meters
- Limited visibility into consumption



32

Electrical Submetering Solutions

Precision Submetering Powered by Electrical Expertise

Accurate Electrical Usage Allocation

Measure electricity usage by:

- Tenants
- Units



Benefits

- Improved visibility into electrical consumption
- Fair tenant allocation
- Better operational monitoring
- Enhanced utility accountability



33

Shared Billing Creates Frustration

Shared Utility Billing Often Feels Unfair

Common Resident Concerns

- "Why am I paying for someone else's usage?"
- Lack of transparency
- Billing disputes and frustration
- RUBS / Ratio Utility Billing
- Sub Meter devices are intended to encourage and incentivize water and electricity conservation practices.

Boards & Managers Face Pressure

Accurate Metering Improves Transparency & Trust

What Gets Measured Gets Managed



34

Why Submetering Matters

Benefits of Submetering

Accountability

Residents pay for actual usage.

Transparency

Clearer utility allocation and reporting.

Conservation

Submetering encourages responsible consumption.

Operational Visibility

Better data helps identify waste and inefficiencies.

Long-Term Financial Benefits

Reduced waste can improve operational efficiency and building performance.



35

Full-Service Partner

How to choose a provider You Can Trust

Equipment

High-quality electric, and water submeters, with long equipment warranties

Installation

Professional retrofit and new construction installation. Electrician and plumber.

Billing Services

Accurate utility allocation and reporting.

Maintenance & Support

Ongoing service plans and local responsiveness.

Consultation

Guidance for boards, managers, owners, and more.



36

Billing & Data Management

Submeter Billing and Utility Data Management

Simplified Utility Billing

- Automated data collection
- Usage-based allocation
- Clear reporting
- Transparent statements

Operational Benefits

- Reduced disputes
- Easier board communication
- Better utility visibility
- Improved record keeping

Clear Data Builds Trust



37

Maintenance & Ongoing Support

Long-Term Asset Reliability Requires Ongoing Support

Maintenance Services Include

- System wellness inspections
- Communication verification
- Equipment review
- Performance checks
- Troubleshooting support
- Priority repair options

What steps are needed to replace a failing system.

- Audit and evaluation.

Local Support. Responsive Service. Long-Term Reliability.



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Why Local Matters

Responsiveness You Can expect

Hawai'i Buildings Need Responsive Partners

Benefits of finding a Local Team

- Faster response times
- On-island support
- Understanding of Hawai'i buildings
- Relationship-driven communication
- Easier coordination with boards and managers



No Mainland Delays. No Offshore Support.

Local Accountability Matters.

39

ROI, Savings & Financing

Utility Visibility Creates Long-Term Value

Potential Benefits

- Reduced utility waste
- Improved operational efficiency
- Better usage accountability
- Increased conservation awareness
- Better budgeting visibility
- Equipment Financing
- \$150 Rebates up to \$300 rebates



The Cost of Waste Often Exceeds the Cost of Visibility

4
0

Common Questions & Concerns

Frequently Asked Questions

"Is installation disruptive?"
Projects are carefully planned to minimize disruption.

"Will residents resist it?"
Clear communication and transparency help build support.

"What about older buildings?"
Retrofit solutions are available for many existing properties.

"What if equipment fails?"
Ongoing maintenance and local support are available.

"Can we afford it?"
Financing options may help reduce upfront costs.



4
1

A Clear Process

Collaborative Solutions from Concept to Completion

- 1. Consultation**
Discuss goals, challenges, and building needs.
- 2. Site Evaluation**
Review infrastructure and project requirements.
- 3. Proposal & Recommendations**
Customized system approach and scope.
- 4. Installation & Setup**
Professional implementation and coordination.
- 5. Billing, Support & Maintenance**
Long-term service and operational support.



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Utility metering services are NOT short term.

• Build A Long-Term Partnership

Seek a partner that Supports Clients Through:

- Ongoing communication
- Maintenance & troubleshooting
- Board and management support
- System monitoring assistance
- Long-term operational reliability



Relationship-Driven Service

Afterall...the Life of the System depends on the quality of Materials, Installation, and Communication.

43

This is where you help your building save.

Seek out the trusted professionals that use Accurate Metering, and Transparent Billing.

Schedule:

- Consultation
- Site Evaluation
- Utility Savings Discussion
- Board Presentation
- Proposal Review

Sub Meter Hawai'i

(808) 590-5900

www.SubMeterHawaii.com



THOMAS HALL, PRESIDENT
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Jordan Saka is a former Site Manager for a high-rise building in Makiki; He is born and raised in Hawaii, graduating from Moanalua High school and University of Hawaii – West Oahu. Jordan has more than a decade of facilities and maintenance experience spanning the Commercial, Residential, and Financial sectors. At his previous position as Site Manager, he was awarded both Building of the Year and Accredited Manager of the Year by IREM in 2024, accomplishing many projects to ensure the building's longevity and resident's comfort. He has also gained the industry recognized credentials of Certified Manager of Community Associations (CMCA®) and Association Management Specialist (AMS®).

Avoid the sea of red:
from a sea of red "lifeguard"
(Site manager)



Presented by Jordan Saka



Who am I?

Industry Experience – CMCA*, AMS*, ARM*, CPI*

Why am I a "Lifeguard"?



GOALS

Learn how to save time, not just cash.
Learn how to spend in order to save.

Time is money

What does it mean to save time? How does that help us?

Board Members:	Owners:	Managers (On Site and CAMs):
- Set the expectations. - Be involved, but not in the way. - Trust your teams. - Listen and Learn	- Be interested - Speak up - Learn the process	- Lead, not manage. - Communicate!

Example:

- 2hrs a day of a Manager's time wasted by micromanaging: \$25,000
- 2hrs a day of a Manager's *and* employee's time wasted by improper management: \$38,000
- 2hrs a day of CAM time wasted caused by bad communication: \$20,000
- 2hrs per Board Meeting wasted by being unprepared/uninformed: \$1000/mtg not including board member's time value.
- Total per year: **\$95,000**

50

Spend money to save money

What to spend on

Consult the Experts

- Attorneys
- Engineers
- Managers

Do the Research:

- High Risk Component Inspections
- Common Area Electrical Component Inspections

Talk to People

- Vendors
- Power in Numbers



Thank you

Simply put: know where your money is going, and why. Be involved, be communicative, and know what to spend on now to save in the long run.

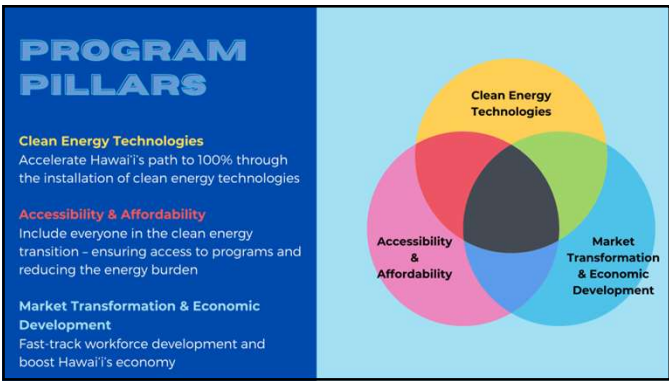




Travis Hiramoto is an Energy Advisor with Hawaii Energy, where he works with multifamily properties, industrial facilities, and warehouse customers to identify energy-saving opportunities that reduce operating costs. He partners with property managers and boards to connect them with Hawaii Energy's rebates, technical assistance, and incentive programs for energy-efficient upgrades.







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Basic Requirements

Available to multiple users

- **Must be:** (1) publicly available; **or** (2) available to multiple tenants, employees and/or customers (such as at a communal condo stall); **or** (3) serve electric vehicle fleets

Equipment Qualifications

- Network connectivity
- Provide >3kW for Level 2, >40kW for DCFC

Signage

- Indicates stall reserved for EV charging

EVCS Rebate Amounts

EV Charging Station Type	Incentive		Deadline to Apply
	Retrofit	New	If installed July 1, 2025 – June 30, 2027
AC Level 2 Networked Single-Port	\$1,300	\$2,000	12 months after the installed date
AC Level 2 Networked Multi-Port	\$3,000	\$4,500	
Networked DC Fast Charger	\$28,000	\$35,000	

- The installed date of the EVCS, also known as effective date, is the date the EVCS is installed, activated and available for use
- Affordable housing bonus available for qualifying affordable housing properties 100% of AMI
 - \$5,000 bonus per Level 2 station for existing affordable housing developments
 - \$1,500 bonus per Level 2 station for new affordable housing developments

 Hawaii's Energy hawaiienergy.com



Mahalo!

Stay Connected
Oahu: 537-5577 (Residential) 839-8880 (Business)
Neighbor Islands: 1-877-231-8222 toll-free
www.hawaiienergy.com

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CLOSING





Mahalo and Aloha

- Thank you to our speakers and to everyone who joined us today.
- Email us if you would like to review the recording: ced@caihawaii.org
- Evaluation and feedback – the form will pop up when you exit. It will also be emailed to you. Use whichever method is easier for you.







2025 Calendar of Events

February 12*: "Meetings, Meetings, and More Meetings, Oh My" – Kanani Kaopua & Nikki Sen

March 6*: "Major Project Management" – Sue Savio & Bernie Briones

May 8*: "Where's the Money – Association Funding" – Anne Anderson & Melanie Oyama

June 14, 21*: "Board Leadership Development" – Keven Whalen & Melanie Oyama

July 17: "2025 Legislative Update" by Legislative Action Committee – Phil Nerney -Chair

August 21*: "Mixed Plate" – Nikki Sen & Stephanie Poree

September 25*: "Owner Rights, Board Rights, and Association Rights" – Chris Goodwin & Sue Savio

October 23*: "EV, Fires, and Sprinklers" - Bernie Briones

This seminar or educational presentation is entirely or partly funded by funds from the Condominium Education Trust Fund (CETF), for condominium unit owners whose associations are registered with the Real Estate Commission. The CETF is administered by the Real Estate Commission which is attached to the Department of Commerce and Consumer Affairs, State of Hawaii, through the Professional and Vocational Licensing Division.



2026 Calendar of events

2026 Calendar of Events January 29, 2026* – The Nuts and Bolts of Major Construction & Repair Projects - Co-Chairs: Anne Anderson & Sue Savio

March 5* – Meet the Experts— Disaster Preparedness & Recovery – Co-Chairs: Pauli Wong & John Baleix

May 14, 2026* – Mixed Plate of Do's and Don'ts for Boards - Co-Chairs: John Morris & Kanani Kaopua

June 13, June 20, 2026*-- Board Leadership Development Workshop --, Co-Chairs: Melanie Oyama, Keven Whalen July 15 – Legislative Update – presented by the Legislative Action Committee – Phillip Nerney, Chair

August 13 – Effective Ways to Reduce Association Expenses to Avoid Drowning in the Red Sea* - Co-Chairs: Bernie Briones & Joshua German

September 17* Hoarders, Boards, & Boomers - Co-Chairs: Melanie Oyama & Chris Goodwin

October 29* – Difficult Owners and Frivolous Lawsuits - Co-Chairs: Richard Ekimoto & Paul Ireland Kofinow

November 6 – Annual CAI Membership Meeting

November 21– Condorama XVII

January, May, July, August, September, October Seminars are at the Japanese Cultural Center and will also be livestreamed and recorded. March Program will be at the Neal Blaisdell Center and will also be livestreamed and recorded. June program is a virtual program that will also be recorded.

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