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## The Changing Landscape of Property Insurance in Hawaii

*By Insurance Associates*

Since the new year, the insurance market in Hawaii has been in a state of turmoil. We are in a *Hard Market* where insurance companies have stricter underwriting guidelines and offer less-desirable terms with higher premiums. **What is going on?**

### Disasters & Global Reinsurance Costs

In the last several years there has been a spike in large natural disaster claims across the country and around the world. Between 1980 and 2023 there was an average of 8.5 events per year that caused over \$1 billion of damage in the United States (adjusted for inflation). In the most recent 5 years (2019-2023) the average number of billion-dollar disasters increased to an average of 20.4 per year. In the last two years alone there have been 46 large events that caused approximately \$271 billion in damage. These disasters as well as others around the world like wildfires in Australia, flooding in Germany and the recent earthquake and tsunami in Japan have caused global reinsurance rates to increase significantly to cover these claims.

### What is Reinsurance?

In simple terms, reinsurance is insurance for insurance companies. They purchase reinsurance to enable them to cover catastrophic claims such as hurricanes, floods, and wildfires. Largely due to natural disasters around the world and close to home, reinsurers have been losing money and must raise rates to stay solvent. Of the 50 largest reinsurance groups, 17 of top 50 reinsurers had combined ratios over 100% in 2022. This means they were paying more in losses and expenses than their earned premiums before the disasters of 2023, including the Lahaina wildfire.

### Why is Hawaii Being Affected?

Hawaii has a few unique challenges that are not appealing to underwriters. We are at risk of being hit by hurricanes, and Hawaii is not a very large market—California and Texas each have about 25 times the number of associations compared to

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The Hawaii Community Associations Institute newsletter is published for association leaders and other related professionals of CAI. Authors are encouraged to submit articles for publishing consideration.

This publication is designed to provide accurate and authoritative information regarding the subject matter covered. It is issued with the understanding that the publisher is not engaged in rendering legal, accounting or other professional services.

CAI Hawaii Community Associations Institute newsletter provides an opportunity for information and/or comment.

Articles do not necessarily reflect the viewpoint of the Chapter. The reader should not act on information contained herein without seeking more specific professional advice.



## President's Message



We are at the start of the second half of the year so it is a good time to hit the pause button and look back at where you are – with your Association, your business, your life. For CAI, it's a review of what we had planned, what has worked, and where do we want to go in the next half of the year and looking into 2025.

Last year, at the start of her term as CAI Board President, Kanani Kaopua challenged everyone on the Board to bring in at least one new CAI member to help increase membership. CAI membership increased 2% since this time last year. We are currently at 551 members and now considered in the "Large Chapter" category of CAI Chapters across the US. We are especially happy that 23% of our membership is now from a Neighbor Island.

CAI also started a return to in-person seminars for the March and May programs that we recorded to provide to those who prefer the virtual format. Attendance at the in-person at the recent program on Insurance was 185 with an additional 186 registrations for the recording. While this is not comparable to the 300 to 350 who attended lunch programs before 2020, we hope to continue to reach a wide audience with the valuable education sessions that are part of our mission. The Programs Committee met to plan the 2025 programs and decided to offer several in-person programs in 2025 with live streaming. CAI is fortunate to have so many volunteers and the support of the Hawaii Real Estate Commission who are dedicated to providing education for the homeowner association community.

We continue to get positive feedback about our Newsletter that also provides information to help our members in the homeowner association industry. We would welcome more feedback to help us improve this education material. With additional support we will continue to evaluate returning to a bimonthly newsletter and/or an electronic version to supplement the hard copy that we mail to nearly 2,000 Board members, CAI members, and business partners.

Unfortunately, not all our plans have been successful and financial status is always a consideration. But even a failure does not have to be a bad thing and I would encourage everyone to look at plans that didn't work out in the first half of the year and consider how to address those going forward. Plans and strategies often need to be fluid. The environment changes, the plan may have been too much to take on at the time, or resources needed for success may not have been available. The key is not to get discouraged and press on.

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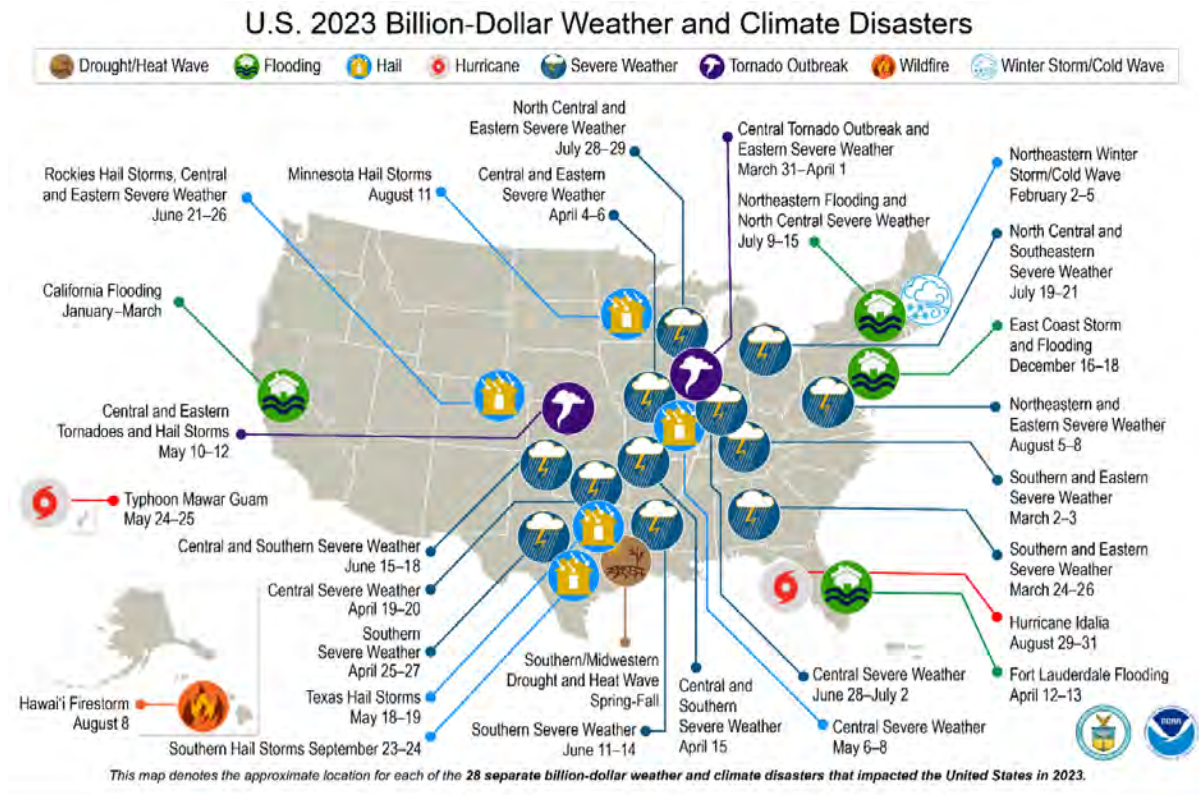
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## The Changing Landscape *continued from page 1*

Hawaii. Also, Hawaii has a lot of buildings built in the 1960s and 1970s that need updates. Many of these buildings are near the shoreline leading to serious concerns about maintenance and structural integrity after the collapse of a beachfront condo in Florida in 2021. Additionally, until recently most companies did not contemplate the threat of wildfires in Hawaii.



## How Hawaii's Insurance Companies are Responding

Every insurance company doing business in Hawaii is reacting to these pressures by increasing rates, offering lower coverage limits with less desirable terms, increasing deductibles, declining to write new business or even non-renewing existing policies. Most condos are seeing renewal premiums increase by at least 50% to 150% compared to expiring, with some increasing as much as 400% or more. Insurers are looking at location, construction type, loss history and information about building updates and repairs when making these decisions. Additionally, insurance companies are requiring large increases in the estimated replacement cost of buildings due to increased costs for construction materials and labor since 2020.

## Limited Options in Hawaii

Currently, Hawaii has only three major standard market insurers for condos. These three companies insure most of the fire-resistive high-rise buildings in the state. Additionally, there are three major insurers covering the majority of Hawaii's wood frame and joisted masonry associations. Most of these companies are not writing new business in 2024, and few insurers are willing to offer more than \$10 million of coverage for each association. Condos are seeing layered insurance renewals involving more than five companies, with some complexes needing more than 15 companies to secure full coverage.

### About the Author:

*Insurance Associates, Inc. is a locally owned Insurance Agency that was founded in 1969 and specializes in meeting the needs of community associations.*





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## President's Message

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What is important is to ask the right questions and review of various factors. For example:

- 1) What was accomplished and can we get more constructive feedback for what was not accomplished?
- 2) Can we assess and eliminate the roadblocks that got in the way of the goal?
- 3) Should we adjust the goal and the process so that they are in line with current needs and the environment?
- 4) How can we assure that we will get the most of our time, money, emotional energy, and appropriate procedures that will enhance our mission and values?

For CAI, the three planned areas that did not yield the expected results are:

- 1) recruiting for a Chapter Executive Director: to replace Lindsay Green as she moves on to focus on another job and her personal life,
- 2) our website and technology: the website needs to be updated and organized for ease of use; and we have been advised to consider social media that is highly used by other CAI chapters, which requires assistance with technology
- 3) our Managers' Forum: we had expected to provide quarterly education sessions devoted to community association managers/property managers to focus on topics to help with their association management responsibilities.

I hope to be able to provide you with more successes in our Fall issue and the last quarter of the year. I would welcome any suggestions and feedback to assure CAI Hawaii's continued success.

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## Recap of the 2024 Legislative Session

*By Philip Nerney, Esq.*

Association-related bills in the 2024 legislative session fell broadly into two categories. First, there were bills about something. Second, there was the usual cluster of bills promoted by the usual opponents of self-government. Fortunately, none of those became law.

An insurance stabilization bill made it *to*, but not *through*, conference committee and so did not pass. The legislature is aware of problems in the insurance market but was ultimately unable to agree on an approach to address those problems this session.

On the plus side, C-PACE financing has been made available to condominiums. It is a new mechanism to enable long-term financing of major condominium rehabilitation projects.

A tweak was made to facilitate the use of modern meeting technology. Certain security and audit requirements were dispensed with and other requirements were clarified.

Condominium purchase documents can now be delivered electronically when purchasing from a developer.

The legislature has tasked the Legislative Reference Bureau to study how other states handle a range of condominium-related topics. The Condominium Property Regime Task Force, created last year, unanimously recommended that study.

An assortment of other bills touch associations directly or potentially. Not least of all, the legislature has “clarif[ied] that uses that include the provision of transient accommodations are not considered residential uses and may be phased out or amortized by the counties[.]” A penalty for failure to comply with reporting requirements under the general excise and transient accommodations tax laws has been added.

The legislature has prohibited new private covenants



from limiting the number of accessory dwellings that may be built within an urban district. The owner-builder exception to the contractor licensing law has also been broadened “to remove the leasing restriction on owner-builders[.]” Residential uses, including multifamily uses, will now be allowed in areas zoned for commercial use as well.

The legislature found that: “requiring the [Public Utilities Commission] to factor in the hidden and long-term costs of the State’s detrimental reliance on fossil fuels when exercising its statutory authority would assist in

reducing the State’s reliance on fossil fuels.” A solar hui program has been established to allow multifamily residential property owners to invest in a solar hui investment fund.

Wage and hour law has been amended to cover more people in the definition of “employee.”

Owners of loose dogs that behave aggressively are subjected to greater potential liability. Separately, the “legislature finds that feral chickens and roosters have become a persistent nuisance, particularly in suburban and urban residential communities.”

The definition of “dwelling” in connection with the burglary statute has been broadened to include: “any connected parking or storage areas, access to which is clearly restricted to residents by means of signage or security apparatus, or both.”

These things, and more, will be discussed in greater detail at the July 18, 2024 legislative update webinar.

#### **About the Author:**

*Philip Nerney is an attorney who has represented associations since 1990. He chairs CAI’s Legislative Action Committee. You can reach him at 808-537-1777*

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# Tips to Reduce Water Bills for Multifamily Property Managers

By Sean Harrington, Honeywell, on behalf of the Honolulu Board of Water Supply



If you manage multifamily properties, here are steps you can take to achieve significant savings on your water bills. By tracking water use, eliminating leaks and upgrading to modern equipment, you can reduce your water costs and attract residents who care about sustainability on O'ahu. Read on and learn how to get started!

## Benchmarking

To track water conservation efforts, it is helpful to have a benchmark of water use before making changes to the property. This allows you to see if your efforts are working. The simplest way to benchmark water use is to collect your water bills and write down the gallons used along

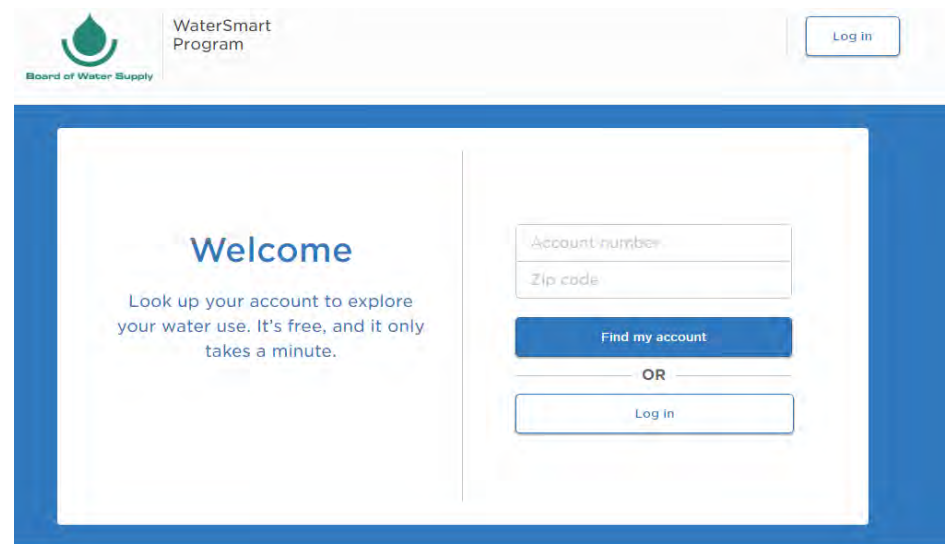


Figure 1) Water Smart Customer Portal

with the date. You can organize this data in a spreadsheet or on paper, but having it consolidated is helpful. Alternately, if you're a Honolulu Board of Water Supply customer, you can set up a free account to view your historical water usage online ( Figure 1) at: <https://honolulu.watersmart.com/index.php/welcome>

## Leaks

Checking for leaks is a great way to start on a conservation program. Common areas where leaks occur are toilets,

faucets, irrigation sprinklers and mechanical equipment. Depending on where the leak is occurring, the source may not be obvious. If you are uncertain, call your landscape and plumbing professionals to help you survey the property and look for leaks. Another way to check for leaks is by looking at your water usage data. For example, if your monthly water usage is 1,000,000 gallons on average and your most recent monthly usage rises to 1,500,000 gallons, then you may have a large leak somewhere on site.



## Irrigation

Some properties have an irrigation system for plants and turf grass. They often have several components including timers, valves, sprinkler bodies, nozzles, and piping. A common example of water loss in an irrigation system is a broken sprinkler body or nozzle. Sometimes, these parts are damaged and spray in the wrong direction or use too much water because the nozzle is broken. Replacing or calibrating sprinkler bodies and nozzles is recommended to avoid wasting water. Another way to save water is to use an EPA WaterSense® rated Weather-Based Irrigation Controller, see Figure 2. These devices use local weather data such as rain and temperature to optimize watering, making them more efficient than traditional sprinkler timers.



Figure 2) Weather Based Irrigation Controller and App

## Rain Capture

Depending on the property, there may be an opportunity to collect rainwater. This is usually done by placing a rain barrel or tote along a wall under an area with a roof and then connecting the collection system to the gutter. When it rains, water gets collected and stored to be used for irrigation or other, non-potable uses such as car washing.

## Laundry

If your property has a common laundry room, look to see what style washers are installed. ENERGY STAR® certified washers use less electricity and water. Upgrading to one of these models can reduce the water use by up to 50 percent. If your property has washers and dryers in the units, this is a great tip to include in a newsletter to residents or flyer on a bulletin board.

## Restrooms

Toilets, urinals, shower heads and faucets have a wide range of flow rates. Older models tend to be more wasteful and can be heavy contributors to the water bill. Old toilets typically use 3.5 to 5 gallons per flush (gpf) while modern toilets use about 1.6 gpf, and water-efficient toilets use only 1.28 gpf. These savings add up! Consider

this example, a common area toilet from the 1990s that is rated at 3.5 gpf and is flushed 10 times per day would use 35 gallons of water per day and 12,775 gallons per year. A modern, low-flow 1.28 gpf toilet would use only 4,672 gallons per year which is a savings of 8,103 gallons for just one toilet! Another common issue with older toilets, or any fixture for that matter, is that they are subject to leaks. If a toilet flapper or fill valve is stuck open, it will be a continuous leak. Even if that leak is only 0.1 gallons per minute it would lead to a wasted 52,000 gallons per year! That's over 1,000 bathtubs of water!

## Cooling Towers

Cooling Towers are used to transfer heat from a central air conditioning system into the atmosphere. Figure 3 below shows a typical arrangement of several cooling towers on a roof. They lose most of their water from evaporation and blowdown. Blowdown is a process where old, concentrated water is drained from the loop and makeup water is added to prevent inorganic material from building up and damaging the system. Unfortunately, there is no way to save any of the evaporated water,

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# Hawaiiana's Meet & Greet 2024: A Resounding Success!

Hawaiiana Management Company's Meet & Greet event, which took place on Wednesday, May 15, 2024 at the Blaisdell Exhibition Hall, was a resounding success! With nearly 800 attendees, including board members and on-site staff, as well as 125 vendors, the turnout was impressive. One of the highlights of the event was the presence of the esteemed speaker, Julie Adamen, who delivered captivating seminars that drew a large and engaged audience.

The board members had the opportunity to interact with vendors and top-level executives, fostering valuable connections and collaborations. The atmosphere was vibrant and filled with excitement, with attendees enjoying the abundance of prizes, delectable food, and a general sense of camaraderie.

Given the overwhelming positive response and the enjoyable experience had by all, anticipation is already building for the next iteration of this remarkable event.





# Mahalo Sponsors, for participating in Hawaiiana's **Meet & Greet 2024!**

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# Tips to Reduce Water Bills

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but makeup water can be reduced if the blowdown cycle is optimized. This is done with a conductivity controller that communicates with sensors in the cooling water loop. Getting one of these controllers or updating an old controller can minimize water waste from the cooling tower.

There are other ways to decrease water waste in cooling towers as well. Installing an overflow alarm can help alert the facility managers and/or vendor that the cooling tower is wasting water down the overflow drain. Another way to save water is to monitor the operation of the tower by installing a flow meter on the makeup water line. This will serve as a benchmark for how much water your tower is using.



Figure 3) Cooling Towers on a Roof

## Submeters

Another way to reduce water usage is to install submeters that measure water usage per unit. This does several things. It allows the water bills to be split based on

usage, so each tenant becomes more conscious about their individual water consumption. It also allows the property manager to identify potential leaks when there is abnormally high usage in a certain unit. On average, submetering studies show that water usage decreases by about 15%.

## Informational Flyers for Residents

Although you may not have control over what equipment is used inside the residential units, you can provide public education to your residents via informational flyers. Bulletin boards or newsletters are great places to include information about water-efficient toilets, clothes washers, showerheads, and other household equipment. Promoting good habits such as taking shorter showers and doing full loads of laundry can also be of value.

## Summary

There are many opportunities to save water in larger buildings. Creating a benchmark is an important first step to understand how much water you are using and where it goes. It is important to review your particular property and determine where water can be saved. Fixing leaks, equipment retrofits and getting help from

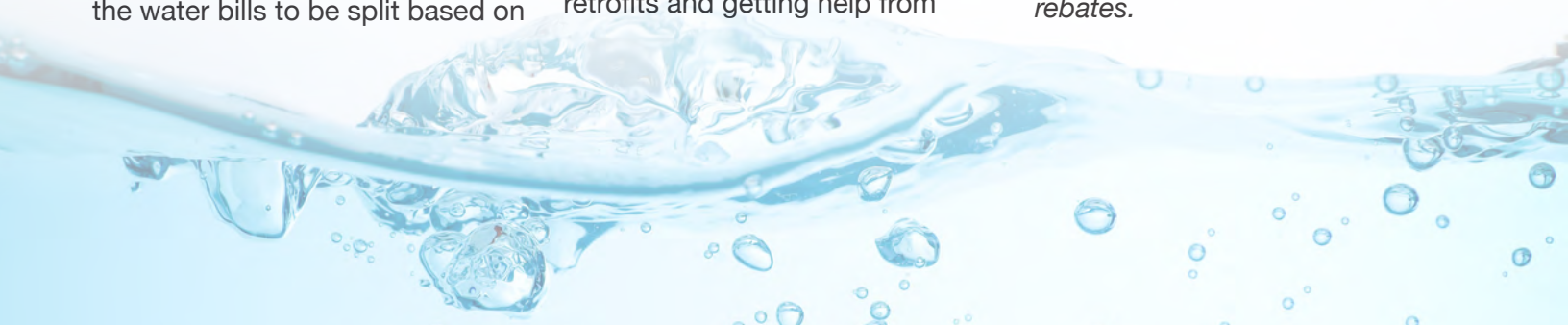
professionals are great ways to start saving water now. Be sure to check out Honolulu Board of Water Supply's Water Sensible program which offers valuable rebates for water-saving products. Together we can help protect a precious island resource and save money in the process.



For more information visit  
[boardofwatersupply.com/watersensible](http://boardofwatersupply.com/watersensible)

## About the Author:

*Sean Harrington is a project engineer working on the Honolulu Board of Water Supply's Water Sensible program. He has a background in water engineering and works to quantify water savings for water-efficient technologies. He also networks with various vendors and distributors to discuss existing and future water conservation measure rebates.*





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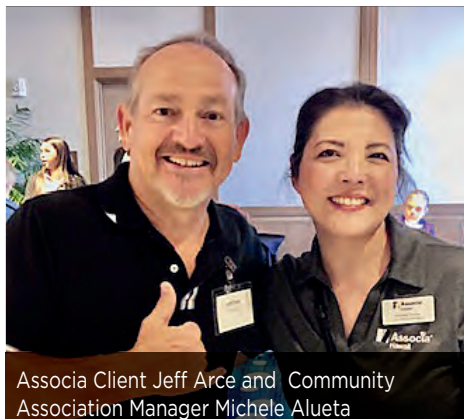


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# Unlocking the Future of Energy

## Introducing Hawaiian Electric's Shift and Save / Time-of-Use Program

By Cheryl Franklin

To pave the way toward a more sustainable future, Hawaiian Electric has introduced the Shift and Save pilot program, which offers Time-of-Use (TOU) rates. Designed to incentivize consumers to adjust their energy usage patterns to align with time-varying rates, this initiative holds the promise of not only reducing overall energy costs but also alleviating strain on the grid and promoting environmental conservation.

### Inclusive Participation

Approximately 16,000 residential and commercial customers from O'ahu and Hawai'i Island were selected to participate in Shift and Save. Selected at random from customers who have had an advanced meter installed for at least six months, these participants will inform how and whether TOU rates will apply to all Hawaiian Electric customers in the future. Representing a diverse array of consumers on rate schedules R, G and J, the program looks to gather comprehensive data reflecting the diverse energy consumption habits of various sectors. This one-year pilot program involves a representative sample of our total customer base.

### A Year-Long Exploration

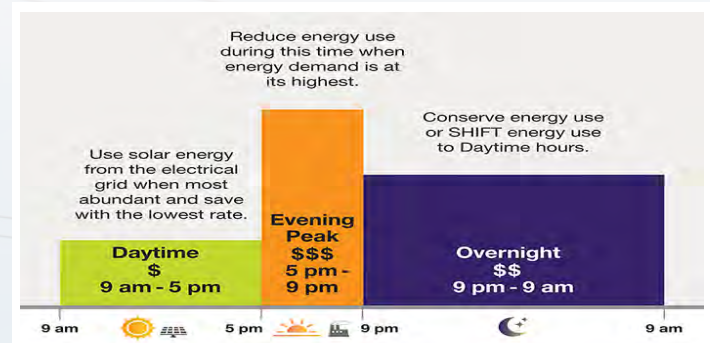
The TOU pilot launched Feb. 1, and will conclude Jan. 31, 2025. Over the course of one year, energy use patterns will be evaluated to assess changes in total energy usage and the extent to which consumption shifts across the designated TOU periods. By analyzing these consumption patterns, regulators and interested parties will glean valuable insights into the efficacy of the program and its ability to influence consumer behavior.

### How Shift and Save rates work

The daytime rate is the lowest to encourage customers to take advantage of abundant solar power during the middle of the day. Conversely, the evening peak rate is the highest. Learn more about how you can save money by shifting energy use: <https://www.hawaiianelectric.com/products-and->

services/save-energy-and-money/shift-and-save/shift-and-save-tips

### Time and rate breakdown



### Empowering Hawai'i's Energy Future

By empowering consumers with greater control over their energy usage and expenditure, the hope is that Shift and Save will usher in a future defined by resilience, innovation and collective responsibility. Take advantage of Shift and Save to unlock cost savings and help pave the way toward a more sustainable future for generations to come.

Informational video.



### Am I in the pilot program?

If you were randomly selected for the Shift and Save pilot program, you would have received a notification via postal mail and/or email. If you did not receive anything from us about this program, then you have not been selected to participate.

If you have received a notification that you have



been selected for the pilot program, here are some additional resources for what to expect. Resources: <https://www.hawaiianelectric.com/products-and-services/save-energy-and-money/shift-and-save/welcome-to-shift-and-save>

Please visit our website at <https://www.hawaiianelectric.com/products-and-services/save-energy-and-money/shift-and-save/welcome-to-shift-and-save>

### About the Author:

*Cheryl Franklin is a Commercial Client Manager for Hawaiian Electric servicing the large-scale Condo/Multifamily sector. With over 15 years of experience in association portfolio management, Cheryl's goal is to support this sector in energy conservation, power quality, green initiatives and share cost-saving opportunities. Cheryl can be reached at 808-272-0100 or by email at Cheryl.Franklin@HawaiianElectric.com.*

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- Review and amendment of governing documents
- Enforcement of association rules and covenants
- Collection of association assessments
- Other general legal counsel



# Lindsay Green's Retirement Farewell Messages from Industry Professionals

**FROM: Milton Motooka**

Partner, Motooka Rosenberg Lau & Oyama, LLC

Aloha Lindsay,

When I asked that you consider the CED position for the Hawaii Chapter of CAI 21 years ago, I never thought it would last for so many years. I'm glad you accepted. Without your efforts, the chapter would not have endured during the hard times and prospered during the good times. You were able to work with so many presidents and Boards – some more challenging than others. No matter how difficult the president or Board was to work with, you kept your professionalism and poise and got the job done. This is a skillset that is uncommon in society.

No one truly understands the countless hours you have spent talking to owners, Board members and officers about the million questions they have raised. In addition, you had to converse with CAI national staff and the Hawaii Real Estate Commission staff on multiple issues and developed a strong rapport with both. You were synonymous with CAI in Hawaii. Everyone knew they could count on you.

You have always been humble and reluctant to accept praise for all you have done. As you depart, the Hawaii Chapter of CAI owes you a mega Mahalo for 21 years of outstanding and dedicated services and making the Hawaii Chapter of CAI what it is today. You will be missed.

Mahalo,  
Milton

**FROM: Sue Savio**

President, Insurance Associates Inc.

I was on the Board for many years and saw how competent she was from day one. When it seemed, I was going to be President, my only thought was I needed to do a good job and I needed Lindsay to help me. She knew more than any director or soon to be President. She assured me even before I could ask her to help, if needed, she would help in any way she could. That is Lindsay, always helping and so unselfishly.

Lindsay, you will be missed but I wish you much enjoyment in retirement.

**FROM: Kanani Kaopua**

Senior Vice President, Hawaiian Properties, Ltd.

As you embark on this new chapter of your life, I want to take a moment to express my deepest gratitude and warmest wishes for your retirement. Your dedication and leadership as our CED have been nothing short of exceptional. Lindsay, your years of service to our Hawaii Chapter have been invaluable. Your unwavering patience, especially during the challenges brought by the pandemic, has been a source of strength for us all. Your guidance and mentorship, particularly in transitioning to the next CED, will undoubtedly leave a lasting legacy. I also want to personally thank you for your steadfast support during my time as the Board Secretary and, more recently, as the Immediate Past President.

May your retirement be filled with joy, relaxation, and countless new adventures.

**FROM: Kaponi F. H. Kiakona**

Partner, Porter Kiakona Kopper LLP

I know that I speak on behalf of myself, my firm, and the entire Hawaii Community Association Institute community when stating our heartfelt appreciation for Lindsay's dedication, hard work, and invaluable contributions throughout her time with us. Her impending retirement marks the end of an era, but it also signifies the beginning of a well-deserved period of relaxation, exploration, and fulfillment.

Having known Lindsay for almost 18 years and reflecting on her remarkable journey with us, it's impossible not to acknowledge the pivotal role she played throughout that time. When I served as CAI-Hawaii Chapter President during the challenging early days of the COVID-19 pandemic, Lindsay's resilience and unwavering commitment helped us navigate uncharted waters with grace and determination. For that, we are profoundly grateful.



Beyond her professional achievements, Lindsay's warmth, kindness, and genuine concern for others truly sets her apart. She has left her mark on the industry and her legacy will endure, shaping the way we approach our work and interact with one another for years to come.

We truly hope that in retirement, she finds endless joy in pursuing her passions, spending time with loved ones, and embracing new adventures. We extend our sincerest well wishes for her retirement.

Thank you, Lindsay, for everything you've done and for being the incredible person you are.

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FROM: Mike Ayson  
Account Executive, Insurance Associates Inc

I first met Lindsay many years ago at a CAI Seminar. Over the past few years, I've had the pleasure of interacting with her almost weekly. She is a consistently pleasant and knowledgeable colleague who will be dearly missed. Her retirement is well deserved, and I wish her all the best. Now, she can truly enjoy the beautiful sunsets from her living room. Congratulations, Lindsay, and thank you for all that you've done to support CAI Hawaii.

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FROM: Phyllis O. Kacher  
Chief Business Development Officer, Associa Hawaii

All the best to Lindsay whose hard work, dedication, diplomacy, time management, grace under fire and responsiveness have been instrumental in Hawaii Chapter's success.

As the chapter's first Co-Executive Director in the 1980s, I remember the difficulty balancing a regular full-time job plus CAI. At times, the expectations of some people create stress, a lot of extra time and require enormous patience.

Lindsay handles it all so professionally, brilliantly navigating CAI as the chapter pivoted during and after the pandemic, working full-time for top industry law firm Motooka Rosenberg Lau & Oyama and seeing her equally dedicated and talented daughter Melanie through law school and now one of Motooka Rosenberg Lau & Oyama's partners. The chapter and our industry owe Lindsay a tremendous debt of thanks.

Wishing you your best life ever Lindsay!

Love, Phyllis

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FROM: Roy Dela Cruz  
CAI Hawaii Board of Director

It goes without saying that Lindsay is the backbone of CAI-Hawaii Chapter. The endless hours and dedication that Lindsay provided to help form, maintain, and move the Hawaii Chapter to where it is today is "priceless." All CAI Hawaii Chapter members owe a great debt of gratitude for her steady leadership and willingness to take on tasks that others would not. Thank you, Lindsay, for your dedication and perseverance as the Hawaii Chapter Executive Director throughout the years. May your future be filled with good health, prosperity and multiplied personal time for yourself. You truly deserve it.

Aloha,  
Roy Dela Cruz, CMCA

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From: Terry Schulze  
CAI Hawaii Board of Director and CAI Hawaii Newsletter Editor

Lindsay,

You have been an inspiration and mentor to me since the day I met you at a CAI event about 20 years ago. As a condo board member, I always had plenty of questions—about CAI, director responsibilities, programs, etc. You were always patient, giving me good information and suggesting additional resources, and other valuable guidance.

When I was elected to the CAI Hawaii Chapter Board of Directors, you were instrumental in helping me "fit in," assisting me in adjusting to BOD procedures, CAI national requirements, and the overall mission of CAI.

When I became President of the Chapter, once again you gave me guidance and valuable information to help me in this leadership role.

I have witnessed so many valuable contributions you have made over the years and feel honored to have had the opportunity to work closely with you.

# Farewell Messages

*continued from page 17*

Thank you for your friendship, guidance, and dedication to CAI. You will be missed.

Enjoy your retirement and best wishes in this new chapter in your life.

With warm aloha,  
Terry Schulze

FROM: Steve Glanstein  
Professional Registered Parliamentarian and Former  
CAI Hawaii Board Member

Aloha,

Lindsay Green has been an invaluable Executive Director for Hawaii-CAI. I was the president of CAI in 2003. We had just recovered from a serious financial loss due to embezzlement and needed to hire an Executive Director who could quickly learn our systems, manage our seminars, assist with the newsletter, coordinate volunteers, collaborate on the website, manage our funds responsibility, work with CAI national, and a large number of other activities. Lindsay's ability to work with numerous different personalities, including government employees, homeowners, insurance agents, lawyers, parliamentarians, property managers, and even vendors from other professions was legendary. It's quite a list of personalities and Lindsay worked with them with character and class. She helped CAI grow while working with a generation of board members.

Her presence at CAI will be sorely missed. Thanks, Lindsay, for all you have done for CAI. I wish you the best.

Steve Glanstein





Milton M. Motooka



Carol A.L. Rosenberg



Janelle M.F. Lau



Melanie K. Oyama

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## 2024 Calendar of Events

**January 24\***

**Get your Act Together—Tips for  
a successful Annual and Board  
Meeting Season**

**Kanani Kaopua, Rachel Glanstein,  
Co-Chairs**

**March 7\***

**Ask the Consultants and  
Contractors**

**Milton Motooka, Bernie Briones,  
Co-Chairs**

**May 16\***

**Association and Homeowner  
Insurance Policies Explained**

**Josh German, Mike Ayson,  
Co-Chairs**

**June 29, July 13\***

**Board Leadership  
Development Workshop**

*(two half day webinars covering the  
basics of board leadership responsibilities)*

**Melanie Oyama, Keven Whalen,  
Co-Chairs**

**July 18**

**Legislative Update**

**presented by the Legislative Action  
Committee**

**August 22**

**Reserves and Budgets**

**Jonathan Billings, Carol Rosenberg,  
Co-Chairs**

**September 26**

**Employment/Labor Law—Hiring,  
Firing, and Supervising**

**Paul Ireland Koftinow, Melanie  
Oyama, Co-Chairs**

**October 24**

**Covenant Enforcement:  
Case Law Update**

**Anne Anderson, Chair**

**November 1**

**Annual CAI Membership Meeting**

\*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.