

#### October - December 2022 Newsletter

## **Board Meeting and Annual Meeting**

Our next Monthly Board meeting for the Association of Apartment Owners (AOAO) of Hu'elani is scheduled for Wednesday October 19th 7PM at the Club House. Resident participation is strongly encouraged.

Information regarding the 2022 Annual Meeting of the Association of Apartment Owners of Hu'elani will be posted at the Clubhouse. It is currently scheduled to be at the Clubhouse upper lanai on November 2, 2022. Registration starts at 6:30 pm; the meeting starts at 7 PM.

All homeowners will receive a packet that contains the official Notice of the Agenda for the Meeting and a Proxy. The information in the packet explains how to use your Proxy. It is very important to fill out and return your proxy to Hawaiiana immediately after you receive it, regardless if you plan to attend the meeting or not. Quorum must be made to move forward with the meeting.

During the Annual Meeting the Board of Directors for 2023 are elected. The Board Directors who are up for reelection, homeowners who have filled out a request to be on the ballot, plus nominations from the floor are presented as candidates. If you have any questions contact Kellie in the office.

### Hu'elani Social Committee Potluck with Live Music

Mark Megna, Social Committee Chair

We've scheduled a Hu'elani Community Potluck on Saturday, October 15th at

the pool from 4-7PM. Feel free to bring a dish of your choice to share. Our community will be providing soft drinks, water, and some pupu's.

The live music was a hit at our Chili Cookoff. Jona Mossman and his band JOBY! has volunteered to come back and entertain us again with music for all ages. We will have a tip jar for the band in case you would like to donate. The live music will be playing from 5-6:30 PM, so come down and enjoy some great music with our Hu'elani Ohana.

A Christmas party is being planned and more details will be coming. Ideas and suggestions are welcome.

## Halloween and Christmas Decoration Contest

Join the Halloween and Christmas House & Lawn Decoration Contest. With the holidays right around the corner, we know many of our residents get in the festive season by decorating



their homes. The Board of Directors will be conducting a walkthrough of the neighborhood to judge homes for Halloween on the evening of October 30th. Christmas judging will be December 22-23.

The criteria we use for judging

- Use of lights
- Most original
- Overall Theme
- Spookiest Halloween only

We look forward to seeing everyone's creative ideas. Prizes will be awarded for 1st and 2nd place for Halloween and Christmas. The first place prize is a \$50 gift card. Second place is \$25. Good luck!

## **Holiday decoration Guidelines**

According to our Design Guidelines document page 2:

Item 7-HOLIDAY DECORATIONS: Temporary house decorations for special occasions such as holidays need not he submitted for approval provided that they are not installed sooner than 21 days prior to the event and are removed within 15 days after the event.

## **Important Insurance Notice**

by Sue Savio

As you may be aware, the Huelani Association's deductible has increased to \$25,000.

Please call your insurance agent today and have your policy endorsed correctly. Condo Statute 514B.143 states in part states,

- (d) The board, in the case of a claim for damage to a unit or the common elements, may:
- (1) Pay the deductible amount as a common expense;
- (2) After notice and an opportunity for a hearing, assess the deductible amount against the owners who caused the damage or from whose units the damage or cause of loss originated; or
- (3) Require the unit owners of the units affected to pay the deductible amount.

So, each time there is a claim, the circumstance of the claim determines who pays the deductible. 99/9% of the time it will be the causative owner.

For example, if your toilet, ice maker, washing machine, sink, etc. leaks and causes damage to your, or anyone else's unit, you will pay up to \$25,000 to repair that damage since it was your appliance that leaked. The master policy will pay any balance for as built damage above the first \$25,000.

Owners need to increase their coverage on their ho6 by \$20k, the difference between the old \$5K deductible and the new \$25K deductible. Thus, if you have a claim your ho6 will cover the deductible of the master policy. All owners need to call their agents and explain about the increase in the deductible of the master policy. Their agents will then increase the necessary coverage on their ho6 policy.

Also, this is a good time for owners to discuss the limits that they really need since they first bought their ho6. Many just renew year after year and do not realize all the improvements they have made and the need to increase their limits. Remember, the master policy only insures as originally built subject to a \$25K deductible.

For questions, please contact our agent Sue Savio by phone 808-526-9271 or by email at sue@insuringhawaii.com

Sue Savio President

Insurance Associates Inc



# The many factors driving home insurance rates

Not only are claims more prevalent, repairs and replacements are more costly.

Here are some of the factors that may affect premiums moving forward.



1U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Lumber and Wood Products, October 2021; \*U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Asphalt Felts and Coatings, October 2021; \*U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Inputs to Industries Net Inputs to Residential Construction, Goods, October 2021; \*U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Inputs of Bureau Cardio Statistics, Abor Openings: Construction, September 2021.

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## Can I just add on if my design has been approved?

If you have an approved designed request it must be built as you stated in your original design. If you add on to the original request you must submit a new request to for the addition.

For example, if you have a PV system and you want to add more panels you must submit a design request for the additional panels. If you are replacing an existing panel you do not need a design request.

If you are not sure please contact our Site Manager Kellie.



## Be a good neighbor. Pick up after your pets

All dogs must be registered with the Site Manager and enrolled in the Poo Prints program. Huelani House Rules

#### V. Registration

e. Pet information to include breed, type, name, color, and description and number of pets residing in the unit. The pet registration shall also include a DNA registration with PooPrints for dogs residing in the unit.

Editors note: PooPrints is used to identify pet waste left in the common area. Fines plus the cost of the PooPrints analysis are charged to the homeowner at the first offense.



#### Insider Information

#### **Projects in Huelani**

The Board of Directors continues to prioritized budgeted items and develop plans to upgrade common areas as needed.

#### **Completed Projects in 2022:**

- 1. We repaired 4 underground water leaks on Launahele.
- 2. Spa was repaired
- 3. Trees trimmed
- 4. Phase 1 pressure washing of 20 homes

#### Projects or pending 2022- 2023

- 1. Kiosk replacement
- 2. 2 Coconut Trees to be removed
- 3. Phase 2 spray wash (20 Homes]
- 4. A/C In Fitness Center to be replaced.
- 5. Rental Unit needs a ceiling repair
- 6. Front gate replacement, covered by insurance

## Help, I can't get my guest through the gate.

There are many reasons this has been a problem. The phone line from the kiosk to the gate controls has been replaced. It could also be your phone or spotty cell phone reception in Ewa Beach. Check with Kellie about a possible solution.

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