Villages of Kapolei Association

www.VillagesofKapolei.com

Third Quarter 2025



A Wessage from your President, Vanessa Lum

First off, a warm Mahalo to all the owners who took the time to attend virtual town hall meetings held throughout the

end of 2024 and through the beginning months of 2025. Your interest and participation are crucial in helping us, the Board, address the concerns and interests of this community association, which has over 4,000 members. In less than six weeks, our Annual meeting will be held and will conclude twelve months of your nine Directors' efforts to fulfil their responsibility to every owner, to conduct business on behalf of its 4,027 members.

Throughout my years of service, I have truly appreciated working with this year's Board. The years of work experience, talents, skill sets, and background of each Director, combined with their personal dedication to the Association, have resulted in the completion and adoption of a Five-Year Strategic Plan (SP) starting January

Representing countless hours of discussions and meetings with all stakeholders, owners, management, and Board deliberations, the SP outlines the vision and mission of the Association with clear and understandable objectives and measurable goals. Like Google Maps or Waze, this plan guides the current and future Boards as the Association moves closer to 2030 when the Master Developer, the State, exits our Community.

There is a saying from Benjamin Franklin, if you fail to plan, plan to fail! However, plans need action, and sometimes hard choices and definitely determined energy and effort to reach goals. And let's not forget challenges, bumps,

and potholes along the way, causing us to lose focus and slow our progress towards getting there! For this Board, one of these challenges consisted of negative Audit reports of our Financial operations and financial conditions, for 2020 and 2021, received in November 2024. The Board took decisive actions to address this, which resulted in operational disruptions. Presently, the Board is seeking a professional Forensic CPA to aid in bringing the Association back to fiscal health.

On behalf of all of the Directors, despite personal and professional commitments, jobs, and family obligations, we are 100% committed to fulfilling the responsibilities as defined by the governing documents of the Villages of Kapolei Association (VOKA). As your President, I am totally focused in preserving and enhancing the value of our homes and property for ourselves and our heirs, maintaining the common areas and assets of the Association, and fostering and cultivating an environment where community, safety, and belonging thrive.

I am looking forward to the completion of the remaining parcels, especially the huge lot, referred to as the northwest corner, located between Walmart on one side and the Vet Center on the other. Additionally, the second development of the vacant lot, located next to Kaupea Village and Kapolei High School. As we approach 2030, I am confident that the transition from the State will be smooth and complete.

I'm counting on your continued support of the Board by returning your proxies, ballot, and approving the proposed by-law amendments, before the Annual Meeting on July 16.

Introducing our new **General Manager**

The Villages of Kapolei Board is pleased to announce that they have filled the General Manager position with one of our own VOKA residents, Eric J. Kuewa. We'll let him introduce himself to you below.



Aloha VOKA Homeowners. I am excited to begin this journey as your VOKA General Manager, serving all of you. I look forward to meeting all of you through board meetings and

other community events. As a resident myself, I take great pride in our community and will work toward making VOKA a premier community in our state.

A five-year strategic plan was adopted by the VOKA board due to the state, Hawaii Housing Finance and Development Corporation (HHFDC) turning control of all common areas in 2030 (currently a portion of the common areas are HHFDC's responsibility). I have the responsibility of executing the plan, and I will provide timely updates in future newsletters.

Another issue is the common area maintenance that has become overgrown. As stated above, some areas of the association are under the control of the state. Currently, HHFDC's landscaping frequency does not meet the Association's standards. Recently, common areas looked unkept, grass is overgrown and trees are untrimmed. I am working with HHFDC to come to a resolution in this matter.

Please feel free to stop by and say hello I can't wait to meet everyone and am looking forward to an exciting chapter with you at VOKA.

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Topic of discussion: MONDAY, JUNE 30, 2025 TOWN HALL A Virtual Zoom meeting for all owners of the Villages of Kapolei Association. Meet with President

Vanessa Lum regarding the two By-Law Amendments for consideration at the Annual meeting and have your frequently asked questions answered. The full text changes will be included in the Annual Meeting packets Please call 674-4444 or email vlum@villagesofkapolei.com for the meeting link

www.villagesofkapolei.com

Kapolei, Hawaii 96707 91-111 Kama'aha Loop



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Who's Who at VOKA

VILLAGES OF KAPOLEI ASSOCIATION

Address: 91-1111 Kama'aha Loop

Kapolei, Hawaii 96707

Phone: 674-4444

association@villagesofkapolei.com Email:

villagesofkapolei.com Website:

Facebook: **★**/VillagesOfKapoleiAssociation **Instagram:** @villagesofkapoleiassociation [6]

BOARD OF DIRECTORS

President

Vanessa Lum (Kumuiki) vlum@villagesofkapolei.com

Vice-President

Lori Goeas (Kapolei Kai) lgoeas@villagesofkapolei.com

Secretary

Nathan Napihaa (Kaupea) nnapihaa@villagesofkapolei.com

David Luengen (Iwalani) dluengen@villagesofkapolei.com

Directors

Mark Phillips (Iwalani) mphillips@villagesofkapolei.com

Daphne Westcot (Kumu Iki) dwestcot@villagesofkapolei.com.

Norman "Keola" Jimeno (HHFDC) njimeno@villagesofkapolei.com

Mike McCallus (Iwalani) mmccallus@villagesofkapolei.com

Moana Heu (Malanai) mheu@villagesofkapolei.com

ASSOCIATION ATTORNEY

Anne Anderson

ASSOCIATION ARCHITECT

Jon Pharis

ASSOCIATION STAFF

General Manager

Eric Kuewa ext. 116 ekuewa@villagesofkapolei.com

Office Manager

McKenzie Tynanes ext. 157 mtynanes@villagesofkapolei.com

A.R. Specialist/Collections

Annabelle Andres ext. 111 aandres@villagesofkapolei.com

Covenants Manager

Mary Tavares ext 151 mtavares@villagesofkapolei.com

Covenants Specialist

Amanda Brickley ext 152 abrickley@villagesofkapolei.com

Covenants Specialist

Melisa Park ext. 118 mpark@villagesofkapolei.com

Recreation Director

James Cabarubio ext. 113 jcabarubio@villagesofkapolei.com

Recreation Specialist

Princessa Sedeno ext. 117 ppereles@villagesofkapolei.com

Administrative Assistant

Suzy Cortez ext. 154 scortez@villagesofkapolei.com

ext. 155 Accountant

Lea-Jin Sipes

lsipes@villagesofkapolei.com

POLITICAL CONTACTS

Governor

Governor Josh Green **Executive Chambers**

State Capitol Honolulu, Hawaii 96813

Phone: 586-0034

Lt. Governor

Lt. Governor Sylvia Luke State Capitol Honolulu, Hawaii 96813 Phone: 586-0255

Mayor

Rick Blangiardi Honolulu Hale, Room 300 530 S. King St. Honolulu, Hawaii 96813 Phone: 768-4141

Email: mayor@honolulu.gov

State Senator

Mike Gabbard Hawaii State Capitol, Rm 201 Honolulu, Hawaii 96813 Phone: 586-6830

Email: sengabbard@capitol.hawaii.gov

State Representative

Diamond Garcia, District 42 Hawaii State Capitol, Rm 0 Honolulu, Hawaii 96813

Phone: 586-8500

Email: repgarcia@capitol.hawaii.gov

State Representative

Kanani Souza, District 43 Hawaii State Capitol, Rm 0 Honolulu, Hawaii 96813

Phone: 586-8465

Email: repsouza@capitol.hawaii.gov

Councilmember

Andria Tupola

530 S. King Street, Honolulu, HI 96813

Phone: 768-5001

Email: atupola@honolulu.gov

Hawaii Housing Finance & Development Corporation (HHFDC) Project Coordinator

Norman "Keola" Jimeno Phone: 587-0524

Email: norman.jimeno.jr@hawaii.gov



BUSINESS OFFICE HOURS

Monday - Friday: 9 a.m. - 5 p.m.

Offices closed on the following holidays:

July 4 – Independence Day August 21 - Statehood Day September 8 – Labor Day

UPCOMING BOARD MEETINGS

The next board meetings will be held on July 16 (Annual Meeting)

> August 20 September 17 October 22

Owners on Auto Pay

A letter was sent out on June 7, to all owners of record utilizing the Association Auto Pay. The Association is currently working to restore the billing system. If you haven't received a letter, please email ekuewa@villagesofkapolei.com and request another copy be sent to you. It is anticipated that this will be resolved by the time this newsletter is published.

Public Library Services



Sunday

Located at Manawai Street across from the Kapolei Regional Park, this gem of a library hosts many activities and services

including: Keiki Storytime, computer use, WiFi, and photocopies.

Kapolei Public Library Hours

Monday 9:00 a.m. - 4:00 p.m. 10:00 a.m. - 7:00 p.m.Tuesday Wednesday 10:00 a.m. - 7:00 p.m.9:00 a.m. – 4:00 p.m. Thursday 11:00 a.m. – 4:00 p.m. Friday 9:00 a.m. – 4:00 p.m. Saturday

Check out www.librarieshawaii.org for more information and services.

Closed



COVENANTS CORNER

by Mary Tavares, Covenants Manager



Avian influenza (bird flu) viruses occur naturally in wild birds. Avian influenza A viruses have been isolated from more than 100 different species of wild birds around the world, including ducks, geese, terns, plovers, and sandpipers. These viruses are very contagious among birds and have the potential to cause severe illness among poultry, other animal species, and even among humans exposed to the virus. H5N1 bird flu virus has been circulating worldwide and has been causing outbreaks in poultry and dairy cows in the U.S. A limited number of human cases have occurred in 2024 following exposure to infected animals.

The Hawaii Department of Agriculture received confirmation from the U.S. Department of Agriculture National Veterinary Services Laboratories on November 15, 2024, that highly pathogenic avian influenza was detected in a backyard flock of various birds in Central Oahu. Residents are encouraged to report sick or dead birds, especially when multiple birds are affected to Hawaii Department of Agriculture at (808) 483-7102 during Monday to Friday from 7:45 a.m. to 4:30 p.m., or (808) 837-8092 during non-business hours and holidays.

As a reminder the Villages of Kapolei doesn't allow roosters/chickens to be kept on property. According to the DCCC&Rs: Section 5.02 (h) No owner shall keep or maintain fowl or birds, other than canaries, parakeets, or other songbirds on any Lot. No owner shall keep or maintain animals or birds which are a nuisance to neighbors.

The covenants department is receiving numerous complaints about homeowners who have roosters/chickens on their property that they are raising and housing. The covenants department can only cite what we can see. If you have any concern please come into the office and fill out a homeowner report form, submit video or picture evidence so we can start citing those who are not following the DCC&Rs. The maintenance team has cages that can be rented out if you would like to help catch the feral roosters/chickens that are wildly running around the neighborhood causing a nuisance. If any roosters/chickens are caught the maintenance team can pick them up. If you have further questions about the cage rentals, please contact the maintenance department at 674-4444 x 156.

TREES, LANDSCAPING, AND YARDS

Evaluate your trees and landscaped areas. Prune/cut any trees or shrubs that are blocking public sidewalks or crossing over into your neighbor's yard creating a possible safety hazard or damage to the area. 5.02 (d) According to the DCC&R, all yards must be healthy, green and maintained in a neat and attractive condition at all times.

Homeowners are calling to voice their concerns about their neighbors due to the recent high winds and fires that have occurred

throughout the State. Trees become too heavy and can fall onto neighboring homes causing major damage. Unkept backyards with overgrown grass is a fire hazard and can lead to rodents and mice entering neighboring properties. Please be a good neighbor and maintain your trees and yard in a neat and attractive condition.

CARS PARKED ON LOT - (CPL)

The covenants department has seen an increase in homeowners who are parking illegally on the grass, planter strips, or walkways to their house. The DCC&R 5.02 (r) states: No Owner shall park a motor vehicle on any sidewalk area or on any portion of a Lot, except in a Garage or on a paved driveway area. No Owner shall keep any motor vehicle on a Lot unless such motor vehicle is in operating condition, is currently registered with the Department of Motor Vehicles of the City and County of Honolulu and bears a current safety inspection sticker. No Owner shall keep any boat, trailer, or truck camper on any Lot except in a Garage. Parking on the Common Area is prohibited where so provided by this Declaration and any applicable Recorded Supplemental Declaration of Covenants, Conditions, and Restrictions and/or Annexing Declaration.

As a reminder receiving a violation for parking on the Lot is an automatic fine of \$150. If you receive a second violation the fine doubles to \$300. Please inform all residents of the property and guests of the rule so you don't receive a violation for parking.

DESIGN COMMITTEE

Exterior modifications to your property require written approval by the Design Committee prior to beginning construction or installation. For applications to be reviewed at the Design Committee meetings, they must be received by the Friday before the scheduled meetings. Design Committee meetings are scheduled to be held on the 3rd Tuesday of each month except for December. Please visit the website at villagesofkapolei.org or call the covenants department for more information (808) 674-4444 x 3.

REFUSE BINS

Refuse container bins should not be left and stored on streets, planter strips, or sidewalks, which includes all automated collection carts provided by the City and County of Honolulu. All carts must be returned wholly within your property line after it has been emptied. DCC&R Section 5.02 (n)







Students First, Values Matter

At Island Pacific Academy, students are known, challenged, and supported — from the first day of kindergarten to the moment they graduate with confidence.

We cultivate confident, compassionate learners within a safe, inclusive community where students are encouraged to take risks, discover their strengths, and develop the character and skills to thrive.

IslandPacificAcademy.org

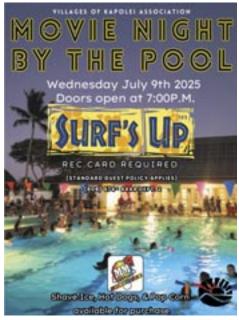
West O'ahu's choice for an exceptional K-12, independent, college prep education.

Upcoming VOKA



Movie-by-the-Pool

Come on over to movie-by-the-pool featuring **Surf's Up** on July 9th at 7 p.m.! Be sure to bring your membership card. Membership rules apply for this event. See you there!



PET EXPO

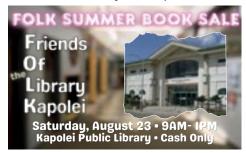
Saturday, August 23 11 a.m. - 3 p.m.

"Wags and Splash" End of Summer Event will be held August 23, 2025, Saturday 11 a.m. to 3p.m. Bring your fury friends down to enjoy a day filled with pet themed activities, vendors and more. VOKA has partnered with VCA to bring you this special event. Please reach out to Jean Del Rosario jean.rosario@vca.com for vendor application questions.

'IMI PONO

Saturday, September 20 9 a.m. - 1 p.m.

Get ready for the return of our 4th annual Cultural & Wellness Fair held in our association parking area. Featuring live entertainment on stage, cultural booths & activities, welness booths and food from various cultures! Hope to see you there!



FOLK Summer Book Sale

Saturday, August 23 9 a.m. - 1 p.m.

The Friends of the Library Kapolei will be hosting a Summer Book Sale from 9 a.m. - 1 p.m. at the Kapolei Public Library. All proceeds will benefit the Kapolei Library programs and events. Cash Sales Only. Bring Your Own Bag.

2025 Candidate Profiles

The opinions and statements expressesed by the candidates may not accurately reflect the facts and position of the Villages of Kapolei Association



Annabelle Andres Village 2: A'eola

Occupation: The Villages of Kapolei Collections/Account Receiving Specialist

Community Participation: Being a good neighbor, as well

as a crossing guard for Kapolei Elementary School before the traffic light was installed. Parttime Substitute Teacher, Education Assistant, and Administrative Assistant at Kapolei Elementary for several years. Participant of Moai Blue Zone walking group of Kapolei and a neighbor security watch member.

Serving on this board isn't just volunteering, it's a commitment to you, the homeowners. I will never say, "I'm just a volunteer," because I understand the responsibility that comes with this role. With eight years at the Villages of Kapolei Association, I've gained real, hands-on experience and built lasting relationships grounded in trust and service. I'm not defined by titles or degrees, but by my characterrooted in honesty, humility, and a deep commitment to doing what's right. Recently, the board proposed an amendment that would bar employees from serving. This is an unfair, biased, and targeted action—and I urge you to vote "NO" on this amendment. Every homeowner deserves a voice, and no one should be excluded from serving their community. I'm a homeowner just like you, and I believe it's time for a board that listens, acts ethically, and represents all of us. Let's demand better leadership.



Steven W. Loring *Village 6: Kealakai*

Occupation: Retired Supermarket Executive and honorably served in the U.S.A.F.

Community Participation:

Previous Director, Treasurer, and President of the Board of Directors for the Villages of Kapolei Association for eight years. Neighborhood Board member for two years. Former Boy Scout Leader.

I would like to serve on the board again, as I have the same concerns and issues that you have - Rising H.O.A. fees and the total disarray of the landscaping. Also, some of our roads are in desperate need of repair. I will work tirelessly on these issues to obtain results.

My greatest contribution to the community is my previous experience as a board member and my working career in the world of finance. I also have a strong leadership style that hinges on a commonsense apprreflect oach to solving the problems facing the villages today. I have Lived in Hawai'i for 34 years, of which 17 years have been within the V.O.K.A. I will be your

listening ear and your voice on the board, as well as be extremely transparent.



Vanessa Lum Village 1: Kumu Iki

Occupation: Handywork

Contractor

Community Participation: Board, Hawai'i Tropical Fruit Growers, Friends of the

Library Kapolei member, Urban Garden Center MG.

The Villages of Kapolei Association, comprised of 4,027 owners, and over 10,000 residents, is where we all call home! As the State finishes developing the lot facing Walmart, and the lot next to Kaupea and the high school, much work remains! The VOKA Strategic Plan, which took over a year to complete, guides the Association in maintaining the Villages, the common element (rec centers, pools, parks & landscaping), while preserving property values of every member. And doing it by carefully managing the maintenance fees the Association collects.

I humbly seek your vote to continue as a Director for another term. I deeply believe collaboration, cooperation, and consensus are key in addressing all the issues and challenges facing the Association as we look forward to 2030, when the State of Hawai'i exits, and we become fully responsible for our community.



Mark G. Phillips *Village 5: Nohona*

Occupation: Realtor
Community Participation:
The Villages of Kapolei Board
and Nohona at Kapolei Board.

As a previous board member, I deeply value the sense of family within the Village of Kapolei. Although family commitments limited my physical presence last term, I hope to be more physically involved this term. This time, I hope to be committed to being physically present and actively participating in our community's growth. My passion for fostering an 'ohana spirit drives me to enhance our social events and bring residents closer together. I believe my dedication to the 'ohana concept will contribute to making our community more united and supportive.



Rubin (John) Riggins Village 3: Malanai

Occupation: President & CEO John Riggins Real Estate -REALTOR Emeritus, Certified Residential Specialist Emeritus 48+ years

Community Participation: National Association of REALTORS, Hawai'i Association of

REALTORS, Honolulu Board of REALTORS, Member Saint Jude Catholic Church, Veterans of Foreign Wars (Vietnam) and American Legion, National Association of REALTORS, Hawai'i Association of REALTORS, Honolulu Board of REALTORS, Member Saint Jude Catholic Church, Veterans of Foreign Wars (Vietnam) and American Legion

In October 1993, we bought a new home in Malanai & have been a member of VOKA since. From 1996 to 2016 I was elected & reelected to the VOKA Board multiple times where I served as VOKA President, Vice President, Secretary, and Board member. With hard work, cooperation, creativity, respect, and input of other Board members, residents, and myself, we helped the VOKA grow into a prospering community where people were proud to live. Working with other board members, residents, HHFDC, and elected officials, I would like to help restore VOKA pride, confidence, leadership, communication, transparency, landscape maintenance, and fiscal responsibilities while VOKA transitions to the use of technology such as Artificial Intelligence (Al) & robots but most importantly work for all VOKA residents to negotiate terms & transition of HHFDC's responsibilities to the VOKA.



Harold Tavares

Village 4: Kekuilani Palms

Occupation: OTS Bus Operator

Aloha Kakou! My family has lived in Kekuilani Palms

for over 30 years. I served in the Navy, worked in loss prevention, as well as the airline industry. In my spare time I enjoy diving, riding my Harley Davidson, traveling, and relaxing while listening to Hawaiian music.

I am a believer; if you think there is a problem, don't stand on the side, but step up and be the voice that makes a difference. I would like to serve on the board and be the voice for all members. My strong organizational and management skills, along with my ability to collaborate effectively and listen thoughtfully, will allow me to be a positive and valuable contributor to the Board.

The Board of Directors represents all members. They should listen to their needs and act with integrity and transparency. I would like the opportunity to serve on the board and the community I live in. Mahalo!



Susan M. Trombley Village 6: Pae Ko Gardens

Occupation: Retired English Teacher and Librarian from Clark County School District, Las Vegas, NV.

Community **Participation:**

Current Pae Ko Gardens Board Member (Vice President), Kapolei HI. Attended Hawaiian Property training sessions. Attended Hawai'i Council of Community Association seminars and training sessions. Attended Community

Association Institute seminars and training sessions

Living in Kapolei since 2018, I have been grateful for the camaraderie extended to me and my 'ohana. I have had the opportunity to take advantage of many in-person and on-line seminars and training sessions to enhance my understanding of association responsibilities and duties.

As a retired English Teacher and High School librarian, I have experience working with balancing budgets, accountability, supervision, team building, technology, and communication

I believe Board members should strive to promote the collective good. I pledge to work honestly to move our community forward.

2025 ANNUAL MEETING 4 POSITIONS OPEN!



Notice of Annual Meeting of the Villages of Kapolei Association

NOTICE IS HEREBY GIVEN that the 2025 annual meeting of the Villages of Kapolei Association has been called pursuant to Article 1, Section 1.05 of the By Laws and will be held:

> DATE: Wednesday, July 16, 2025 TIME:

6:30 p.m. - Check In

7:00 p.m. - Meeting Starts

PLACE: Villages of Kapolei Recreation Center 2, Mauka

91 1050 Kama'aha Loop, Kapolei, HI 96707

AGENDA

Roll call (determination of a quorum) A.

В. Proof of notice of meeting

C. Meeting Rules

D. Approval of minutes of previous Annual Meeting

E. Reports

F. Results of Election of Directors

G. New Business, including, but not limited to, the adoption of a resolution on assessments and By-Law amendments (please refer to the annual meeting packet for the text and explanation

of the amendments)

Nominating Committee Certificates of Appreciation H.

I.

Adjournment

Only owners of record, as shown on the Association's books as of the record date June 16, 2025, shall be entitled to attend and vote at the meeting. This is an important meeting, and you are encouraged to attend.

The necessity of having a quorum prompts the Board of Directors to request that all OWNERS SEND IN A PROXY. IF YOU HAVE RECEIVED A PROXY, PLEASE SIGN AND RETURN IT TO THE SECRETARY, C/O THE ASSOCIATION OFFICE, WHETHER OR NOT YOU PLAN TO ATTEND. IN THE EVENT THAT YOU DO ATTEND THE MEETING, YOUR PROXY WILL BE RETURNED TO YOU UPON YOUR REQUEST.

The Board hopes that you will be able to attend the upcoming meeting.

Nathan Napihaa, Secretary Date of Notice: June 18, 2025

All ballots and proxies must be received in the Association office, at 91-1111 Kama'aha Loop, Kapolei, HI 96707, no later than 4:30 p.m., Monday, July 14, 2025.

Board of Directors Minutes



Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION REGULAR BOARD OF DIRECTORS' MEETING MINUTES TUESDAY, FEBRUARY 18, 2025 7:00 P.M. (ONLINE)

I. CALL TO ORDER: Vanessa Lum, President at 7:01 p.m.

PRESENT: President Vanessa Lum, V President Moana Heu, Secretary Nathan Napihaa, Lori Goeas (excused), Norman Jimeno, David Luengen, Daphne Westcot, Mark Philips

II. CONDUCT OF BUSINESS

- A. Appointment of Chair Pro Tern R Glanstein
- B. Adoption of Agenda as Amended
- III. PRESENTATION (approved by unanimous consent) Neighborhood Board No.34 Makakilo-Kapolei-Honokai Hale - Makana Paris

IV. APPROVAL OF MINUTES OF PREVIOUS MEETING

- **A.** Regular Board ofDirectors' Meeting January 15, 2025 Approved
- **B.** Special Meeting January 29, 2025 Approved

V. REPORTS

- A. Treasurer's Report/Financials
 - 1. Audit Report 2020, 2021: President Lum moved that the Budget Committee investigate and report back to the full Board corrective actions for 2025. Adopted by unanimous consent.
 - 2. January 2024 financials deferred.
- **B.** Interim General Manager's Report
- C. Other Reports 1.HHFDC
 - 2. Committee Reports:
 - Strategic Planning deferred discussion of 2025 Operational Plan by unanimous consent.
 - b. Perimeter Wall Committee:
 Move by President Lum that the
 following owners of good
 standing be appointed-Rey
 Polendey (Malanai Village), and
 Arthur/ Julie Ugaide (Aeloa
 Village) Adopted by unanimous
 consent
 - c. Personnel

VI. CARRYOVER ITEMS

A. none

VII. NEW BUSINESS

A. Reorganization of BOD Officers: President Lum moved that Lori Goeas

- fill the office of Vice President, and David Luengen fill the office of the Treasurer. Adopted by unanimous consent.
- **B.** Certificates of Recognition: Sandra Jamora and Rudy Amasol. Adopted by unanimous consent.
- C. Board / Committee Reassignments: President Lum moved the following committee reassignments: Moana Heu, Design Review Committee, Keola Jimeno Budget Committee. The motion was adopted by unanimous consent.
- D. Filling Board Vacancy: President Lum moved to fill the current Board vacancy with Mike McCallus (Iwalani) Adopted by unanimous consent.
- **E.** Organization Review referred to Personnel Committee.
- F. Annual Meeting
 - Election by Mail: President Lum moved that the Annual Election of the Board be conducted by mail ballot and notice given in the official newsletter of the Association. Adopted by unanimous consent.
 - b. By-Law Amendments: President moved that the following By-law amendments be placed on the ballot at the Annual Meeting. The Association Attorney shall be directed to provide appropriate language to the following By-law amendments: 1-allow for the use of electronic voting and 2 clarify language to disallow any owner employed by the Association from being a Board of Director member. Adopted by unanimous consent.
- VIII. EXECUTIVE SESSION Unanimous consent was used to adjourn the regular session at 7:55 pm to discuss personnel and legal matters.

IX. ADJOURNMENT by 8:28 P.M

NEXT MEETING

Regular Board of Directors meeting: 3nd Monday, March 17, 2025. 7 p.m. Location ONLINE Zoom Meeting

Nathan Napihaao VOKA Secretary

Original on File at VOKA VILLAGES OF KAPOLEI ASSOCIATION SPECIAL MEETING BOARD OF DIRECTORS' MINUTES THURSDAY, MARCH 6, 2025, VIA ZOOM

Present: President Vanessa Lum, Vice President Lori Goes, Treasurer David Luengen, Secretary Nathan Napihaa, Moana Heu, Norman Jimeno, Michael McCallus, Mark Philips, and Daphne Westcot I. CALL TO ORDER: By Vanessa Lum, President, 7:00 p.m.

II. CONDUCT OF BUSINESS

A. Roll Call & Adoption of Agenda - Adopted.

III. EXECUTIVE SESSION: Unanimous consent was used to adjourn the regular session at 7:03 p.m. to go into executive session to discuss personnel matters.

IV. ADJOURNMENT: 7:29 p.m.

NEXT MEETING: The next regular Board of Directors Meeting via zoom will be on March 17, 2025.

Nathan Napihaa VOKA Secretary

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION REGULAR BOARD OF DIRECTORS' MEETING MINUTES TUESDAY, MARCH 17, 2025 7:00 P.M. (ONLINE)

Present: President Vanessa Lum, Vice President Lori Goeas, Treasurer David Luengen, Moana Heu, Norman Jimeno, Michael McCallus, Mark Philips (arrived at 7:03 p.m.), and Daphne Westcot

Absent: Nathan Napihaa

I. CALL TO ORDER: By Vanessa Lum, President, 7:00 p.m.

II. CONDUCT OF BUSINESS

- A. Appointment of Chair Pro Tern, Rachel Glanstein, Professional Registered Parliamentarian, and Treasurer David Luengen as Secretary Pro Tern, as allowed by the meeting rules.
- **B.** Roll Call & Adoption of Agenda Agenda adopted as amended.

III. APPROVAL OF MINUTES OF PREVIOUS MEETING

- A. Minutes of the Regular Board of Directors' Meetings of January 15, 2025 and February 18, 2025, and the Special Board of Directors' Meeting of March 6, 2025
 - Postponed to the next meeting by unanimous consent.

IV. REPORTS

- A. Treasurer's Report/Financials
 - 1. January-February Deferred until Accountant is hired.
- **B.** Interim General Managers Report- In writing.
- C. Other Reports
 - HHFDC Norman Jimeno gave a report.

- Strategic Planning Committee -Vice President Lori Goeas gave a report.
- 3. Perimeter Wall & Personnel Committee Deferred.

V. CARRYOVER ITEMS

A. Annual Meeting - Notice to homeowners of the use of mail in ballots for the election of Board of Director candidates sent out by mail March 17, 2025.

VI. NEW BUSINESS

- A. General Manager update The committee is continuing to work at finding a replacement.
- VII. EXECUTIVE SESSION: Unanimous consent was used to adjourn the regular session at 7:14 p.m. to go into executive session to discuss legal and personnel matters.
- VIII. ADJOURNMENT: Regular session at 7:14 p.m. executive session at 8:31 p.m.

NEXT MEETING: The next regular Board of Directors Meeting will be on April 15, 2025 at 7:00 p.m. via zoom.

David Luengen Secretary Pro Tem

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION SPECIAL MEETING BOARD OF DIRECTORS' MINUTES THURSDAY, APRIL 3, 2025, VIA ZOOM

PRESENT: President Vanessa Lum, Vice President Lori Goeas, Secretary Nathan Napihaa, Treasurer David Luengen, Moana Heu, Keola Jimeno, Mark Phillips, Michael McCallus (excused), and Daphne Westcot (excused)

- **I. CALL TO ORDER** By President Lum, 7 p.m.
- II. ADJOURNMENT into Executive Session at 7:03 p.m. to discuss Personnel and Legal matters.
- III. ADJOURNMENT at 8:12 p.m.

NEXT MEETING

Regular Board of Directors meeting: 3rd TUESDAY, APR 15 2025, LOCATION: ONLINE ZOOM MTG.

Remember to RETURN YOUR PROXY BALLOT by the second week of July.

YOUR VOTE COUNTS!

It really helps to keep the Fees as low as possible.

2025 ANNUAL MEETING DATE!

The 2025 Annual Meeting of the Villages of Kapolei Association is scheduled to take place:

DATE: Wednesday, July 16, 2025 TIME: 7:00 p.m.

PLACE: Villages of Kapolei Recreation Center 2, Mauka 91-1050 Kama'aha Loop, Kapolei, HI 96707

The official meeting notice, including the agenda, will be mailed to all owners in June of 2025. In addition to the normal annual meeting business, this year there will be a vote to amend the By-Laws. An explanation of the amendments, along with the text of the amendments showing the exact wording of the amendments, will be included with the annual meeting packet.

Please mark the date on your calendars!

The Board hopes to see you at the upcoming annual meeting.



VILLAGES OF KAPOLEI ASSOCIATION RECREATION CENTER PROGRAMS

INPEACE-KEIKI STEPS

Monday – Thursday 8:30cm-12:00pm Rec 1
Early childhood education efforts utilize a
multigenerational approach that places parents at the
center of their child's education.
This program takes a break during summer.
Contact: deannes@inpeace.org

KÚPUNA HUI (SENIOR CLUB)

Thursdays 10:00am-12:00pm Rec 1
Fee: FREE (VOKA Membership required)
Meet and hang out with other Seniors doing fun activities
such as arts & crafts, karaoke, zumba, etc.

KARATE/KICK BOXING

Monday & Wednesday 4:00pm-6:30pm Rec 1
Fee: \$40 per month
Combines physical and mental benefits such as selfdiscipline, respect, concentration, and courtesy.
Contact: jayjaykang@icloud.com

ZUMBA

updated 12.6.34

Tuesday & Thursday 6:00pm-7:00pm Rec 1 Fee: \$5.00 per class Zumba combines Latin and international music with easy-to-follow moves. Instructor: Anela Jackson Contact: feel.good.llc@gmail.com

YOGA PLAIN & SIMPLE

Saturday 8:00am-9:00am Rec 1
Fee: \$5 per class or \$20 per month
Increase flexibility, balance, alignment, and strength.
Bring a yaga mat, large towel & battled water. Instructor:
Instructor: Herry Winfield
Contact: mich00109hawaii.rr.com

WALKING MOAI (GROUP)

Wednesdays 6:45am-7:15am Meet at VOKA fronting pool. Free Community Program

IA mooi is a small group of people who get together at least ance a week to walk and connect. It's an active timeout with friends, cowarkers, neighbors, or others. Mooi is a concept from Okinawa, Japan, that means coming together for a common purpose.

Contacts association@villagesofkapolei.com

KA PALAI I KA POLI 'OHU O NĂ PALI KA'ALA (KPOPK) CULTURAL HUI

Monday & Wednesday 4:30pm-7:00pm Rec 2 Fee: \$30 per month (workshops TBO) Learn about the Hawaiian culture through language, song, dance, & Polynesian cultural exchange experiences. Contact: Kealiig@yahoo.com

TROPIC LIGHTNING TAEKWONDO

Tuesday & Thursday 5:00pm-7:00pm Rec 2 Fee: \$100 per month. Martiel arts with an emphasis on confidence, respect, discipline, and character development. Contact: TLTKDHawaii@gmail.com

HOA RAHI - TAHITIAN DANCE CLASS

Thursdays 5:30-7:00pm Breezeway Area Fee: \$40 per month Explore the Tahitian traditions and culture through dance ("Ori Tahiti), cultural education, and fellowship. Contact: HoaRahiDanceGroup@gmail.com

FLAG FOOTBALL

Monday, Wednesday, & Fridays 4:30pm-6:30pm A'eloa Park - 91-1110 Namahoe Street Age Group: 10U (ages 8-10) Ultimate Sports Hawaii League Fees and team uniforms are separate. Contact: ewo49ers@gmail.com

AQUA ZUMBA OR AQUA FIT

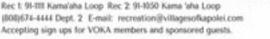
Saturdays 4:00pm (Aqua Zumba) or 5:00 pm (Aqua Fit/H20 Blast) Fee: \$40 per month for Aqua Zumba or Aqua Fit, or \$12 drop in Low-impact, high-energy aquatic exercise. Latin-inspired, easyto-follow, calorie-burning, dance fitness. Contact: cill777@yahoo.com or 808-763-1999

JIU JITSU

Monday & Wednesday 7:00pm-8:30pm Rec 1 Fee: 18 years and over \$80, 12-17 years \$40 Brazilion Jiu Jitsu led by Wyman Toki. Contact: 808-745-4151

SWIM LESSONS

Arrangements to be made with rec department based on instructor availability.





Political Views





Update from State Senator Mike Gabbard

Celebrating Kapolei High's Class of 2025 – 59 Shining Valedictorians

Aloha e Villagers of Kapolei,

As a proud member of our Kapolei community, I was thrilled to attend Kapolei High School's Class of 2025 graduation ceremony on May 23rd. It was an unforgettable evening filled with pride, joy, and 59 outstanding valedictorians – yes, 59! Each of these incredible students earned the Summa Cum Laude honor and the title of valedictorian, a testament to their hard work and dedication.

This year, I was astonished by the sheer number of top scholars, and I knew we had to celebrate each one in a special way. Since 2009, my office has made it a tradition to recognize every valedictorian with an honorary certificate, and this year was no different. I asked Representatives Diamond Garcia and David Alcos to join me in personally presenting all 59 valedictorians with Certificates of Appreciation for their achievement. There's nothing quite like walking up to each student to hand them their certificate and congratulate them face-to-face – seeing their proud smiles

and the joy on their families' faces is truly priceless. Go Hurricanes!

We all know that high school graduation is a huge milestone that sets the stage for lifelong success. It prepares our keiki for the next steps - whether heading off to college, joining the workforce, or serving our country. Having 59 valedictorians in one class says a lot about our community's commitment to education. Every year, it seems our students just keep getting smarter and reaching higher. This kind of academic excellence doesn't happen alone; it takes a village. Mahalo to the dedicated teachers and staff at Kapolei High for guiding these young men and women. And to the families thank you for supporting your graduates every step of the way. When our educators, parents, and community work together, amazing things happen for our youth.

For those interested in discussing topics like this and other district updates, please join me at my Listen Story meetings at VOKA Rec Room #2 (91-1050 Kamaaha Loop). We often feature guest speakers who share updates on community developments, road projects, and other issues. It's a great opportunity to stay informed and voice your concerns.

Let's keep working together to build a brighter future for our keiki. Best always to you and your 'ohana!



L-R includes my brother, Office of Hawaiian Affairs (OHA) Board of Trustees Vice-Chair Keoni Souza, myself, and OHA's Chief Executive Officer Stacy Ferreira at the Hawaii State Capitol.



Representative Kanani Souza

Aloha neighbors,

It is now summertime, and I wish you and your 'ohana a

season filled with rest, joy, and connection. I hope this summer has brought some relaxation and time outdoors enjoying our vibrant community. Whether you are shopping at a local farmers market, joining a beach cleanup, or spending time with neighbors at a community event, these everyday moments are what bring us together.

Congratulations to the Kapolei High School Class of 2025! On Friday, May 23, 2025, I attended the Kapolei High School graduation. I was honored to present certificates from the House of Representatives to the 59 valedictorians—the most in Kapolei High School's history. After the ceremony, I enjoyed conversing with many students and families and personally presented certificates to the valedictorians I found in the crowd.

Although the 2025 legislative session officially ended in May, the work of representing you continues in the interim. I remain focused on supporting families, strengthening our schools, and advancing long-term solutions for a more resilient and self-sustaining Hawai'i. I will also continue to advocate for our Hawaiian community and push for an increase in funding for the Department of Hawaiian Home Lands (I was a primary introducer on House Bill 606 that did not make it past conference committee), support efforts to



Political 4

provide the proper pro rata share of our ceded land revenues to the Office of Hawaiian Affairs (I was the main introducer on HB 1358—which made it through the House but did not move in the Senate), and elevate Hawaiian causes generally. Moving ahead, advocacy in this realm is critical, especially considering federal funding cuts. As a Native Hawaiian, I am a firm believer in the premise that when Hawaiians thrive, Hawai'i thrives.

One of my notable accomplishments from this session is my endeavor as the Co-Chair of the newly formed Good Government Caucus, where we are creating more transparency in government and formulating legislation pertaining to government reform. This caucus has been essential in working across the aisle and promoting positive changes in the Legislature.

I am grateful for the trust you place in me to continue to serve you. It is an honor to represent District 43—Makakilo and Kapolei in the Hawai'i State Legislature. I look forward to staying connected with you throughout the summer and beyond.

With aloha, State Representative Kanani Souza

Email: repsouza@capitol.hawaii.gov

Phone: 808-586-8465

Website: www.repsouza.com

Neighborhood Security Watch Monthly Schedule

Kumu Iki - Village 1

3rd Thursdays at 5:30 p.m., meet at the corner near the stop sign of Kumuiki and Kealanani.

A'eloa - Village 2

2nd Tuesdays at 6:00 p.m., meet at A'eloa Park on Namahoe Street.

Kekuilani

Village 4, 3rd Mondays at 6:00 p.m., meet at the entry path of Kekuilani Gazebo.

Iwalani – Village 5

2nd Thursdays at 7:00 p.m., meet at cul de sac at the end of Lanakoi Street that intersects with Wahipana Street.

Malu'ohai – Village 6

contact lead for more information.

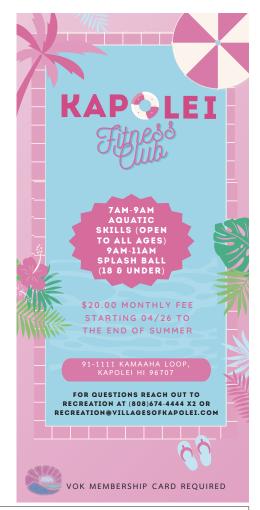
Kapolei Kai – Village 7

contact lead for more information.

Kaupe'a - Village 8

1st Thursdays at 6:30 p..m, meet on Kama'aha Ave. between Pe'ekaua Street and Kahanalei Street cluster mailbox.

*Please note that times and dates are subject to change. Contact the association office via email at association@villagesofkapolei.com or call 808-674-4444 for more information.





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Our Preplanning Guide allows families to answer over 100 questions they will face upon the passing of a loved one, making the guide a priceless roadmap to follow in the future.



Preplanning

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Losing someone you love is one of life's most difficult experiences. We understand how important it is to provide the comfort and care you need with more than 62 years of experience serving the families of Oahu.

Call, text or email today to schedule your free preplanning consultation and receive a copy of our Preplanning Guide.

Lisa Lee • Family Service Advisor • (808) 330-4150 • lisa.lee@vothi.com

Kapolei Rec Center Update by James Cabarubio, Recreation Director

SUMMER AQUATICS AND SWIM LESSONS

Aloha All!

With Summer fast approaching I wanted to take some time to share some details about our swim lessons and summer aquatic program.

Lessons will be hosted May-August. Sessions will be 4 weeks long, taking place twice a week on M/W and T/Th. We will have multiple instructors teaching levels 1-6 throughout the summer! Class minimums will apply and levels/lessons will be dependent upon enrollment numbers.

If your child has never taken lessons before or its been a while, we will conduct a pre-course evaluation to determine appropriate class placement. Age levels will be broken in specific age groups, but lessons are open to all ages 3 years and up!

Group lesson sign-ups will be made available mid-April for our summer sessions. If you're looking to get a head start, private lessons will also be offered throughout the year (subject to instructor availability). Adult lessons will be offered if enough participants are interested. Whether you're a seasoned swimmer or just starting your aquatics journey, I encourage you to check out what our Red Cross lessons can offer you and your Ohana. Make sure to stay tuned to our social media and bulletin boards for special community classes like Home Pool Safety, General Water Safety, Sun Safety and

Some other fun things we'll have at the pool this summer include our two Movies by the Pool (June and July), Splash Ball and a Masters Swim program!

Looking to shake it up a a bit? Aqua Zumba and H20 Blast will continue to run every Saturday from 4-5 p.m. and 5-6 p.m. Morning lap swim will continue Tuesday and Thursday from 6-9 a.m. every week.

Lastly, are you or anyone you know interested in teaching Swim lessons? We'll be looking for American Red Cross Certified WSI's! Inquiries about lessons, aquatic programs or employment can be directed to the Recreation department via



phone, email or in person. Our contact info is:

Email: Recreation@villagesofkapolei.com **Phone:** (808) 674-4444 DEPT. 2

Have a safe and fun summer! Mahalo from your friends at Recreation!

Bulletin Board

PAYING BY CHECK OR CREDIT/ **DEBIT CARD**

Check payments to the Association must be made payable to "Villages of Kapolei." Abbreviations such as "VOK," "VOKA," or "Kapolei Rec," etc., are common to other businesses and will not be accepted. The Association accepts most credit/debit cards for payment. You may also sign up to auto pay by sending an email and we will send you a link to register for our online owners portal. Send your requests to association@villagesofkapolei.com. Note there are service charges for payments by debit or credit cards.

HONOLULU 311 APP

Use the Honolulu 311 app to report all nonemergency incidents such as abandoned vehicles, parking issues, broken streetlights, etc. Your concern will then be routed to the appropriate government department for action. Photos and video clips can be included. You can track the status of your service request through the app.

PARK CLOSURES

Association owned parks and open green spaces are closed between the hours of 10 p.m. to 5 a.m. These areas are located in the Villages of Malanai, Aeloa, Kekuilani, and Iwalani as well as the areas surrounding the recreation center.\

LOW FLYING AIRCRAFT

Direct complaints about low flying aircraft to the Airport Suggestion Hotline at (888) 697-7813, to be forwarded to the FAA. Be prepared to provide details such as date, time, type of aircraft, direction, color and markings.

COPY SERVICES

The most convenient place for copy services is right next door at your Association office. Members in good standing can receive up to ten free copies. Additional copies are only ten cents each. (Please note copyrighted items such as sheet music or patterns may not be copied.) Just show us your VOK membership card.

LOST & FOUND

Are you missing keys, a wallet, ID cards, a bicycle or scooter? The Villages of Kapolei has a growing supply of lost & found items. Come by the Association office if you've lost anything in this vicinity. Lost ID cards, clothing and towels, may also be in the Lost and Found at the swimming pool.

NEIGHBORHOOD SECURITY WATCH

NSW groups are active in almost all of our villages. Join one now! Meet neighbors, discuss safety with HPD officers, learn how to keep your community safe. Being part of an NSW group gives you direct access to HPD counsel and often, a neighborhood notification system for areas of concern or suspicious activity. Contact VOKA offices for more information on the NSW groups in your area. Please call us at (808) 674-4444, or send us an email at:

I.D. CARDS

Owner's wishing to use the recreation center facilities, programs, and services are required to have a Villages of Kapolei Association I.D. card. The cost starts at \$5 per card, per person, and is good for one year. Owners should bring a photo I.D. card. If you are obtaining a card for any child between the ages of 7 to 17 for the first time, please also bring the child's birth certificate. Absentee owners who rent out their homes should complete a Transfer of Privilege form before their renters come in for an I.D. card. Other restrictions may apply. The cost for family members within your household that are over age 18 and other household members are \$25.00. For members in good standing.

EMAIL BLAST

Enjoy the convenience of getting updates on recreation programs and special events. Send your contact requests to us via email at association@villagesofkapolei.com, or stop by the rec office to sign up. Please follow us on social @villagesofkapoleiassociation.com.

DESIGN REVIEW COMMITTEE

The Design Review Committee meets on the third Tuesday of every month. Applications for the DRC are due the Friday before by 5:00 p.m. Please be sure to turn in your packet early to ensure timely review. Meeting subject to change at any time. This committee is currently seeking volunteers. Reach out to Board Member Daphne Westcot at dwestcot@villagesofkapolei.com.

FAX SERVICES

Residents of Villages of Kapolei are welcome to use the Association's fax machine for outgoing faxes only. All faxes to local numbers are free. Faxes to international numbers are not accepted. Available to members in good standing only. Email any questions to association@villagesofkapolei.com.

10 • EHa'ilono P. Ma Kulana Kapolei





E Ha'ilono O Na Kulana Kapolei is the official voice of the Villages of Kapolei Association. The Association recognizes that this communication vehicle is necessary in order to notify homeowners and Association members of community issues; announcements of Association policy changes; scheduled meetings; programs; classes; special events and activities. This publication also serves to recognize VOK owners and employees for their achievements, outstanding service, etc.

Submission of Articles

All editorial content is submitted directly by the Association. Articles submitted for publication must be current and directly related to the Villages of Kapolei Association and its membership. The deadline to submit articles and classifieds for the 4th Quarter 2025 issue is September 5th. Articles may be submitted via email to association@villagesofkapolei.com.

Guide for Letters to the Editor

The Villages of Kapolei Association welcomes all letters on subjects of interest to our homeowners. Letters must be signed, with printed name and dated with lot number. Anonymous letters will be returned to sender. Letters of more than 150 words are used only when they are deemed of special interest or of special merit. We reserve the right to edit any letter for length, clarity or malice, as well as the discretion not to publish any editorial submitted. A request for anonymity will be not be honored. Every letter must be signed, and a day-time telephone number provided. You may email letters to association@villagesofkapolei.com, fax to 674-44445, drop off or mail to the administration office. E Ha'ilono is a quarterly publication of the Villages of Kapolei Association, 91-1111 Kama'aha Loop, Kapolei, HI 96707. Phone: 808-674-4444.

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Design	

For information on advertising, please call 593-0228 or email: ads@redmediahawaii.com

Classifieds

SERVICES

Honolulu Rose Society 2025 10th Annual Rose School. Interested in learning how to grow roses? The HRS rose school starts in April. For more information and enrollment call 808-223-2068. www.honolulurosesociety.org.

Schedule your retirement review today. Our process? We listen. Really listen. Stop by or contact me, Paul Berardo 808-699-2100. Edward Jones. Member SPIC

VOKA MEMBERSHIP BENEFITS for members in good standing

Offering Member Discounts to Members

Merchants wanting to offer Villages of Kapolei residents discounts may submit their offer via email to association@villagesofkapolei.com. Submissions may be no longer than 35 words. Verbiage must consist of discount offer only, and may not contain advertorial content. Hawaii law, Chapter 444, HRS, prohibits any person, corporation or entity from offering or performing construction work without a contractor's license issued by the Contractor's License Board. Appearance in this classification does not mean the license issued to the listed contractor is still current and valid. If you have any questions concerning a contractor's license, please contact the Department of Commerce and Consumer Affairs Licensing Board at 586-3000. To file a complaint, call 587-3222. To check on a contractor's complaint history, call 586-2677.

Members can place a FREE Classified Ad

Classified ads of 35 words or less with proper punctuation and spacing are available at no charge to VOK homeowners in good standing. Ads must specify date(s) of issue, and one of the following headings: For Sale, Rental, Services, Help Wanted, or Jobs Wanted. All ads must be accompanied by member's name, lot number (or street address), and phone number. VOK reserves the right to edit, refuse, reject or cancel any ad at any time. Ad copy must comply with Hawaii state laws. All ads are subject to approval before publication. VOK is not liable for losses or expenses arising from publication errors or omission of an ad. All classifieds may be either mailed to: Classified Ads, VOK, 91-1111 Kama'aha Loop, Kapolei, Hawaii 96707, or send to association@villagesofkapolei.com.

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Aloha VOKA! We would like to highlight a new program available at our facilities. The Kapolei Lei Hui has partnered with VOKA to sell its handmade leis at Recreation Center 1. The Kapolei Community lei fridge, located next to the vending machine, is regularly stocked by lei makers from all around Kapolei. Feel free to drop in and grab a lei during operating hours (Mon.-Fri. 8 AM-7 PM, Sat. & Sun. noon- 6 PM). All sales are based on the honor system, and payments are processed through Venmo.

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Use Hawaii's happiese HELOC to unlock the possibilities.

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- OR -

5.75% APR

7.50% APR

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*Rates effective 5/1/25 and subject to change. Program may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. Subject to credit approval. APR = Annual Percentage Rate. HELOC offer is a promotional rate of 5.50% APR for 36 months OR 5.75% APR for 60 months. After your chosen initial period, your APR will be the Current Index Rate, which is variable based on the Prime Rate published in the Wall Street Journal with no added margin (3.75% minimum & 18.00% maximum) and subject to change quarterly. Program is a 10-year draw with interest-only payments and 20-year amortization period. Maximum line: \$399,000. Applies to owner-occupied properties with required homeowner's and hurricane insurance; flood insurance required if property is located in flood zone. Maximum loan-to-value of 80% in Hawaii; maximum loan-to-value of 70% in Nevada. Estimated 3rd party fees (ALTA policy, appraisal, trust review & attorney, etc.) for a \$399,000 HELOC are \$250 to \$3,800. APFCU offers up to \$500 closing credits against all 3rd party fees with an initial draw of \$10,000 or more at closing; all closing credits paid by APFCU must be reimbursed if the loan is closed before 36 months from the opening date. Some restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.