



E HA'ILONO

o nā kūlana kapolei

Tell The News of The Villages of Kapolei

Villages of Kapolei Association

www.VillagesofKapolei.com

Fourth Quarter 2025

From the desk of Eric J. Kuewa, General Manager



Aloha Homeowners, As I continue to settle into my role, I'd like to share some updates on the work our team has been focusing on these past few months. We are also pleased to welcome a new Assistant General Manager, Richard Stauber, who joined the team in July. Mr. Stauber has over twenty years of property, facilities and operations management experience and has already made an impact on the association.

Strategic Planning

The Association's Five-Year Strategic Plan, approved by the Board in 2024, serves as a roadmap to strengthen operations, enhance community services, and prepare for the eventual transition of state-owned common areas in 2030. Although the plan had been approved, implementation had not yet begun. To move the process forward, the Strategic Planning Committee reconvened this summer to review objectives and renew momentum.

Our team has made specific commitments to complete key projects by the end of 2025 in the areas of Governance and Administration, Accounting and Finance, Member Programs and Services, and Property Partnerships. To support this work, we are also developing a written management system, including the creation and implementation of Standard Operating Procedures, to ensure consistency, accountability, and long-term success.

Financial Stewardship

Ensuring strong financial practices has been a top priority for our team. The Association's last financial audit was conducted in 2021, and the Board has now committed to a 2025 audit to strengthen accountability and provide a clear picture of our finances.

Our team has been enhancing the Association's financial systems to improve

accuracy, efficiency, and transparency. Since June, we have focused on reconciling accounts, verifying payments, and updating records to ensure reporting remains clear and current. This process is nearly complete, and updated financial reports will soon be available to homeowners.

Technology & Operations

A transition to a new homeowner software system is underway, with an upgraded platform scheduled for implementation in 2026. The new system will provide greater reliability, expanded features, and a more user-friendly experience for both staff and homeowners. In the meantime, we continue to use our current system, Enumerate, to manage accounts and process dues. We also encourage homeowners to take advantage of autopay enrollment, which offers added convenience and ensures timely posting of payments.

Capital Projects

The cluster driveway resurfacing project is now moving forward as part of our renewed focus on capital improvements. Assessment charges have been paused while our team re-quotes the work, confirms budgets, and prepares updated homeowner notifications. Once these steps are complete, resurfacing will begin. This project remains a top priority due to the importance of maintaining safe and well-kept roadways.

Looking Ahead

We are committed to moving the Association forward with professionalism, transparency, and steady progress. By strengthening our systems, implementing clear commitments, and focusing on long-term improvements, we are building a solid foundation for the future of the Villages of Kapolei. Your continued support is an important part of this effort, and together we can make our community stronger and more vibrant.

A Message

from your President, Vanessa Lum

Many mahalos to everyone who took the time to vote and return your proxies. Over 550 of you participated out of 3600 single lot owners, which is about 15 percent of the total ownership. If you are among the 3050 who didn't vote, I encourage you to step up and be counted! It truly takes all of us to contribute to this vibrant community we call home – a place of refuge after a day of work and a home base for everything important in our lives.

Looking ahead to 2026, there will be building activity in the northwest corner – the former "fairground" land between Farrington Highway/Walmart, the Vet Center, and Kumu Iki Village 1. Currently, there is nothing to report about the other remaining parcel in the Villages, located between Kapolei High School and Kaupēa Village. The 2026 Legislature will have another opportunity to approve the transfer of the Village roads, sidewalks, curbing, and light poles from HHFDC to the City and County of Honolulu.

Finally, with the passage of the two bylaw amendments, your Association is better equipped to meet the challenges of preserving and enhancing our collective property investments. The Board can now fully utilize technology in performing its duties through electronic meetings and enabling greater owner participation via electronic voting. Much mahalo again for this vote of confidence in the Board – I look forward to the future of the Villages as we transition to full turnover by 2030.

Table of Contents

Meetings & Notices	2
Covenants	3
Recreation	5
Political Views	8
Classifieds	10

TRADE MEDIA HUI
US Postage Paid
PRSR STD

www.villagesofkapolei.com
Kapolei, Hawaii 96707
91-1111 Kama'aha Loop
Villages of Kapolei Association



Who's Who at VOKA

VILLAGES OF KAPOLEI ASSOCIATION

Address: 91-1111 Kama'aha Loop
Kapolei, Hawaii 96707
Phone: 674-4444
Email: association@villagesofkapolei.com
Website: villagesofkapolei.com
Facebook: [f/VillagesOfKapoleiAssociation](https://www.facebook.com/VillagesOfKapoleiAssociation)
Instagram: [@villagesofkapoleiassociation](https://www.instagram.com/villagesofkapoleiassociation)

BOARD OF DIRECTORS

President

Vanessa Lum (Kumuiki)
vlum@villagesofkapolei.com

Vice-President

Daphne 'Delta' Westcot (Kumuiki)
dwestcot@villagesofkapolei.com

Secretary

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

Treasurer

David Luengen (Iwalani)
dluengen@villagesofkapolei.com

Directors

Dr. Lori Goeas (Kapolei Kai)
lgoeas@villagesofkapolei.com

Steve Loring (Malu'ohai)
sloring@villagesofkapolei.com

Nathan Napihaa (Kaupea)
nnapihaa@villagesofkapolei.com

Ruben 'John' Riggins (Malanai)
jriggins@villagesofkapolei.com

Harold Tavares (Kekuilani)
htavares@villagesofkapolei.com

ASSOCIATION ATTORNEY

Anne Anderson

ASSOCIATION ARCHITECT

Jon Pharis

ASSOCIATION STAFF

General Manager

Eric Kuewa ext. 116
ekuewa@villagesofkapolei.com

Assistant General Manager

Richard Stauber ext. 157
rstauber@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
ppeeles@villagesofkapolei.com

Accountant

Lea-Jin Sipes ext. 155
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: repgarciac@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

Meetings Notices

BUSINESS OFFICE HOURS

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

Offices closed on the following holidays:

October 13: Indigenous Peoples' Day
November 27-28: Thanksgiving
December 24: half day - Xmas Eve
December 25: Christmas Day
December 31: half day, New Year's Eve
January 1: New Year's Day

UPCOMING BOARD MEETINGS

The next board meetings will be held on:

October 22
November 14
December 17

Public Library Services



Located at 1020 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.
Tuesday 10:00 a.m. - 7:00 p.m.
Wednesday 10:00 a.m. - 7:00 p.m.
Thursday 9:00 a.m. - 4:00 p.m.
Friday 11:00 a.m. - 4:00 p.m.
Saturday 9:00 a.m. - 4:00 p.m.
Sunday Closed

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



COVENANTS CORNER

by Mary Tavares, Covenants Manager



Aloha Homeowners,

The Covenants Department would like to ask homeowners to please review Section 5.02 of the DCC&Rs and the Design and Landscaping Guidelines, which outline important rules and restrictions regarding property improvements and landscaping in the Villages of Kapolei. This information can be found on our website at www.villagesofkapolei.org. We encourage all homeowners to familiarize themselves with these guidelines before starting any exterior work to be in compliance with community standards.

If you have any questions or need clarification, please contact our office via email at covenants@villagesofkapolei.com. Mahalo for helping us maintain the beauty and integrity of our community.

UPCOMING DESIGN COMMITTEE

MEETINGS: The next Design Review Committee meetings are scheduled for Tuesday, October 21, and Tuesday, November 18. Completed applications must be submitted by the Friday prior to each meeting date. Please note: There will be no Design Review Committee meeting in December.

Holiday Decorating

The 2025 calendar year is moving faster than we imagined! As the holiday season approaches, we'd like to remind all residents of the decorating guidelines in place for all communities within the Villages of Kapolei. We love seeing the enthusiasm from homeowners, but please remember that for all holidays, decorations may be put up no earlier than 7 days before the holiday and must be taken down no later than 7 days after. The one exception is Christmas—decorations may go up after Thanksgiving and must be removed by January 15 of the following year. If you have further questions, please contact us at (808) 674-4444 x3.

The following are a few concerns that have been raised by homeowners within our community

BULKY TRASH: PLEASE DO NOT ILLEGALLY DUMP ITEMS:

As a resident of the Villages of Kapolei, please do not dump unwanted items on sidewalks, streets, or property that doesn't belong to you. Illegal dumping negatively impacts the appearance and health of our community. To properly dispose of bulky items, please visit www.honolulu.gov/opala or call (808) 768-3200 to schedule a pickup or find your nearest Refuse Convenience Center. If you have a scheduled appointment, place your items outside after 6:00 p.m. the evening before pickup and clearly label them. Let's work together to keep our community clean and beautiful. Mahalo for your cooperation!

PARKING REMINDER: DO NOT USE CONES OR REFUSE CONTAINERS TO RESERVE

STREET PARKING: We've received numerous calls regarding the use of cones and refuse containers to reserve street parking within the Villages of Kapolei. Reserving or blocking off street parking is prohibited unless you have a permit issued by the State. Any cones or barricades placed on public streets or sidewalks may be removed or confiscated. To report such infractions, please call 911 (non-emergency line). Street parking is limited island-wide, and we ask all residents to be considerate and responsible when managing their vehicles. Please consider making space in your garage for its intended use: parking and storing your vehicles.

ATTENTION PET OWNERS: PLEASE BE RESPONSIBLE:

As a pet owner, it is your responsibility to clean up after your dog and follow all applicable laws, including the leash law. Always carry a plastic bag when walking your dog and properly dispose of waste. This is not just about being courteous—it's the law. According to the Revised Ordinances of Honolulu (ROH) 13-4.4, it is illegal for any animal in your care to defecate on public or private property that you do not own, unless you immediately and properly clean it up. Let's all do our part to keep the Villages of Kapolei clean, safe, and enjoyable for everyone. Pick up

after your pets! Mahalo for being a responsible neighbor!

FERAL ROOSTERS & CHICKENS: We have received numerous calls regarding feral roosters and chickens roaming throughout the Villages of Kapolei, as well as concerns about homeowners keeping these animals on their property. Please be aware that under the DCC&Rs Section 5.02(h) it states: 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. If you have a concern about roosters and chickens being raised on private property, please visit the office and fill out a Homeowner Report Form. We also ask that you submit photos or video evidence so we can take appropriate action against those violating the DCC&Rs. Our maintenance team works diligently to control the feral rooster and chicken population, but you can help by not feeding them in the community. Another way to help is to rent a cage from the maintenance team to catch some of the feral roosters and chickens roaming around and causing a nuisance. If any roosters or chickens are caught, the maintenance team will pick them up. There is a rental fee deposit of \$50 that is refundable when the cages are returned.

STUDENTS First, VALUES Matter

APPLY NOW FOR KINDERGARTEN

The first steps in their education are the most important. At Island Pacific Academy, the journey begins in Kindergarten, where we know and support every child all the way to graduation. We nurture curiosity, kindness, and confidence, building a strong foundation for a lifetime of learning. Here, your child will discover a place to belong—a community that feels like family, no matter where their journey takes them.

APPLY

islandpacificacademy.org | Grades K-12 | 909 Haumea Street • Kapolei | FINANCIAL AID



Wai Kai
BIGGEST WATERPARK
on the Water
EWA BEACH, HAWAII

Adventure STARTS HERE

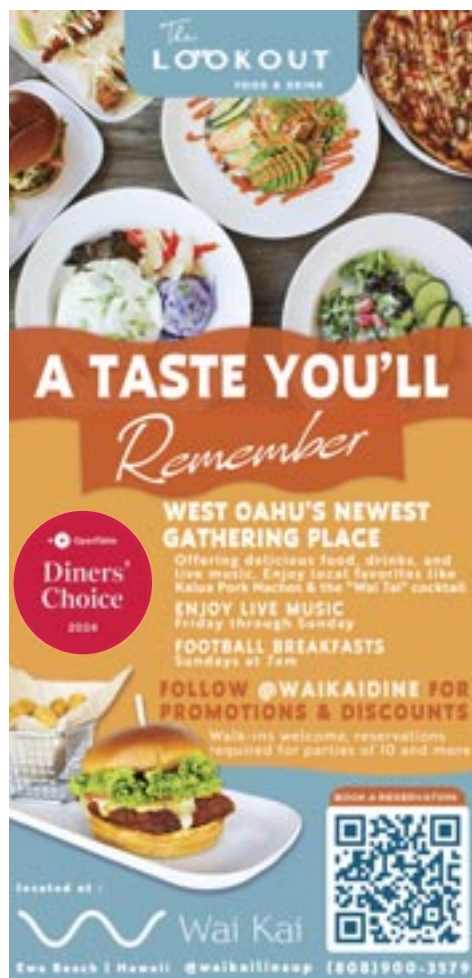
Enjoy the Best birthday party venue ON THE ISLAND

Give the experience of **WAI KAI**

tickets as low as **\$20**
\$10 (ages 4-6)
FREE (ages 0-3)

SCAN TO LEARN MORE

walkai.com
808.515.SURF(7873) | @waikailineup



The LOOKOUT
FOOD & DRINK

A TASTE YOU'LL Remember

WEST OAHU'S NEWEST GATHERING PLACE

Offering delicious food, drinks, and live music. Enjoy local favorites like Kalua Pork Maches & the "Wai Kai" cocktail.

ENJOY LIVE MUSIC
Friday through Sunday

FOOTBALL BREAKFASTS
Sundays at 11am

FOLLOW @WAIKAIIDINE FOR PROMOTIONS & DISCOUNTS

Walk-ins welcome, reservations required for parties of 10 and more

Diners' Choice
2024

located at: Wai Kai
Ewa Beach | Hawaii | @waikailineup | 808.900.3979

Kapolei Rec Center Update

by James Cabarubio, Recreation Director

Mahalo for Keeping Us Busy!

We want to take a moment to thank you, our wonderful community, for keeping us so active and engaged. From recreation programs to seasonal events, it's your enthusiasm and participation that brings our spaces to life. Every time you show up, whether it's to join in an activity, volunteer, or simply spend time with neighbors and family, you help strengthen the fabric of our community.

Recreation is more than just fun and games, it's also a powerful way to support our health and wellness. Physical activity, even in simple forms like walking, swimming, or playing outside with family, can reduce stress, strengthen the heart, and improve energy levels. Just as important, staying socially connected has been shown to boost your mood, sharpen the mind, and even contribute to longer, healthier lives.

When we come together for events, we're not only sharing experiences, we're building bonds of friendship and belonging that benefit us all. In a world that can often feel fast-paced and disconnected, these moments of togetherness are a reminder of how valuable community truly is. Here are some upcoming events:

CERTIFIED POOL OPERATOR (CPO) COURSE - OCTOBER 9 & 10

The Villages of Kapolei Association will be hosting a Certified Pool Operator (CPO) Course in partnership with the Pool & Hot Tub Alliance. This in-person training is designed to provide pool operators with the knowledge and skills needed to safely and effectively manage pool facilities. The course runs October 9th & 10th from 8:00 AM – 5:00 PM at the Villages of Kapolei Rec Center. Materials are provided, and certification is valid for five years. Fee: \$350 Location: 91-1111 Kama'aha Loop, Kapolei, HI 96707. CPO certification gives participants a competitive edge, pool expertise, and a safety advantage in the field. For more information, please call 808-674-4444, Dept. 2.

SPOOKTACULAR SAVE THE DATE! OCTOBER 24

Get ready for a Spooktacular Trunk or Treat with your Villages of Kapolei 'Ohana on Thursday, October 24 from 6–9 p.m. at 91-1050 Kama'aha Loop. Bring the keiki in their best costumes for a night of candy, games, prizes, and a costume contest. It's sure to be a fun and festive evening for the whole family! We are currently accepting registrations for trunks and booths. If you'd like to join the fun and decorate a trunk, please contact the Recreation Department at 808-674-4444 (dept. 2) or email recreation@villagesofkapolei.com to sign up. Don't miss out on this spooky good time!

BRAZILIAN JIU JITSU

Looking for a fun and challenging way to stay active while learning valuable self-defense skills? Join Toki Kazoku Brazilian Jiu Jitsu, now offered at the Villages of Kapolei Rec Center! Classes are held Mondays and Wednesdays from 7:00 p.m. to 8:30 p.m., with affordable tuition for both adults and teens. Under the instruction of Wyman Toki, participants will learn techniques that build strength, discipline, and confidence in a friendly team environment.

Tuition:

- Adults (18+): \$80/month
- Students (14–17): \$40/month

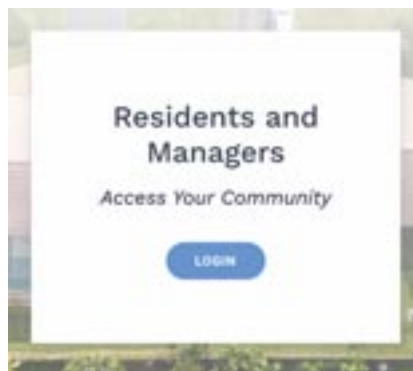
Whether you're a beginner or have experience, this program is a great opportunity to train in one of the world's most respected martial arts, right here in Kapolei. For more information, contact Wyman Toki at (808) 745-4151.

As we look ahead to more activities and events, we invite you to continue making recreation and connection a part of your routine. Every time you take part, you're not only enriching your own life, you're helping to create a happier, healthier, and stronger community for everyone.

From all of us at Recreation, mahalo for keeping us busy, and for making our community such a vibrant place to be!

Save Time, Strengthen Our Community with AutoPay

Skip the hassle of writing checks and help the whole community at the same time! With AutoPay, your dues are handled automatically — no stamps, no drop-offs, no worries! Plus, every AutoPay signup means less time on manual processing and more time making our community even better. Over a third of



your neighbors already enjoy the convenience — why not make it your turn?

Log into their website engage.goenumerate.com and set up an AutoPay in minutes.



Unlock Your Home's Value

- To Consolidate Debt
- Buy a Car
- Remodel Your Home
- Pay Tuition
- Take a Trip



Check Out Our Home Equity Line of Credit

5.25%

APR*

3-Year Fixed Intro Rate

CURRENT VARIABLE ANNUAL RATE

80% LTV | 7.25% APR



Scan for current rate
and more information



pearlhawaii.com | 808.73.PHFCU (808.737.4328) | WAIPIO | EWA | AIRPORT | PEARL HARBOR | HONOLULU | WAIANAE

*LTV - Loan to Value. The Introductory Annual Percentage Rate (APR) of 5.25% for the first 36 months of the Introductory Period. After the Introductory Period, the rate will adjust to the standard annual-adjustable interest rate in accordance with your Home Equity Credit Agreement. The current non-introductory fully indexed variable APR is 7.25% for 80% LTV; rate applicable 4/1/2025 through 3/31/2026. The Current Variable Index Rate shown is current as of 4/1/2025 and will not exceed 18% APR. Total HELOC loan amount received, rate, and terms are subject to credit approval. Offer is valid for qualifying applications to new Home Equity Lines of Credit. Only improved owner-occupant properties on Oahu accepted as collateral. Minimum credit line is \$5,000 and the maximum credit lines for an 80% LTV Fee-Simple Owner-Occupied Property, the lesser of \$400,000 or 80% LTV minus the balance of your existing mortgage. Refinancing of existing Pearl Hawaii Federal Credit Union Home Equity Lines of Credit is not allowed. Membership required. Borrower must maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property and Pearl Hawaii Federal Credit Union must be a loss payee on your Home Insurance policy. There are no points, pre-payment penalties, or annual fees. Closing Cost Fees that may be included: title insurance fee, document preparation fee, SRA/appraisal fee, appraisal review fee, trust review fee, recording fees, application fee, or flood verification fee. Closing cost fees incurred will be dependent on the amount borrowed and will vary based on the member's situation and are estimated between \$200 to \$5,000. For the introductory rate, the initial advance must be \$10,000 or more. For the Current Variable Annual Rate, the initial advance must be \$1,000 or more. Other conditions and restrictions may apply. Any existing junior liens from financial institutions other than PHFCU must be paid off and may be paid by an initial draw from the new Home Equity Line of Credit account. Visit any of our branches for more information. May not be used for a business loan. The borrower must be 18 years of age or older. Promotion is subject to change or cancellation without prior notice. Minimum payment for 36 month term fixed intro rates and for current variable annual rate is \$100.00. NMLS #472169. Federally insured by NCUA. Equal Housing Lender.

Board of Directors Minutes



Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Special Board of Director's Meeting Minutes Thursday, April 10, 2025 (via Zoom)

I. CALL TO ORDER:

by President Lum, 7 p.m.

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

II. EXECUTIVE SESSION: Unanimous consent was used to adjourn the regular session at 7:03 to go into executive session to discuss Personnel and Legal matters.

III. ADJOURNMENT at 8:00 p.m.

NEXT MEETING

Regular Board of Directors meeting: 3rd Tuesday, April 15 2025. Location: Online Zoom

Approved 21 May 2025

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Regular Board of Director's Meeting Minutes Thursday, April 10, 2025, 7 p.m.

(Physical/Zoom Hybrid) at Torkildson and Katz, a Law Corporation, 700 Bishop St. 15th Floor.

I. CALL TO ORDER:

Vanessa Lum, President 7:05 p.m.

PRESENT: President Vanessa Lum, Treasurer Dave Luengen, Secretary Nathan Napihaa, Moana Heu, Norman Jimeno, Mark Phillips, Lori Goeas (*excused*), Mike McCallus (*excused*)

II. CONDUCT OF BUSINESS

- Appointment of Chair Pro Tem - Steve Glandstein. Professional Registered Parliamentarian as allowed by the meeting rules.
- Roll Call & Adoption of Agenda - Adopted.

III. APPROVAL OF MINUTES OF PREVIOUS MEETING

- March 6, 17, Apr. 3 Approved as written

IV. COMMITTEE

- Perimeter Wall - David Weisberg as a member and Chair of the committee. Approved without objection.
- Personnel - David Luengen stepped down as Chair and member of the committee. Accepted.

V. Immediate adjournment into Executive Session at 7:17 p.m.

IV. EXECUTIVE SESSION

- Business relating to Personnel and Attorney Client Privilege.

XI. ADJOURNMENT at 8:11 p.m.

NEXT MEETING

Regular Board of Directors meeting: 3rd Wednesday, May 21, 2025. 7 p.m.

Minutes approved as amended May 21, 2025

6 • E.Ha'iloni O'Na Kūlana Kapolei

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Special Board of Director's Meeting Minutes Thursday, May 1, 2025 Hybrid (Physical/Zoom)

I. CALL TO ORDER:

by President Lum, 7 p.m.

A. Appointment of Steve Glandstein, Chair Pro Tem.

Roll Call and adoption of the Agenda

PRESENT: Vanessa Lum, Lori Goeas, David Luengen, Nathan Napihaa, Delta Westcot, Mark Phillips, Mike McCallus (*excused*), Moana Heu, Keola Jimeno

II. With no objections, the meeting immediately adjourned at 7:01 p.m. into ADJOURNMENT into Executive Session to discuss Personnel and Legal matters.

III. ADJOURNMENT at 8:16 p.m.

NEXT MEETING

Regular Board of Directors meeting: 3rd Wednesday, May 21, 2025, Rec Center 2.

Minutes approved May 21, 2025

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Regular Board of Director's Meeting Minutes Wednesday, May 21, 2025

Rec Center 2 (Via Physical/Hybrid Zoom)

PRESENT: Vanessa Lum, Lori Goeas (*excused*) David Luengen, Nathan Napihaa, Delta Westcot, Moana Heu, Mark Phillips, Mike McCallus, Norman Jimeno,

I. CALL TO ORDER

by President Lum, 7:05 p.m.

II. CONDUCT OF BUSINESS

- Appointment of Chair Pro Tem Rachel Glandstein
- Roll Call & Adoption of Agenda as amended with no objections.

III. APPROVAL OF MINUTES OF PREVIOUS MEETING

- Feb. 18, April 10, May 1 - Approved.
April 15 - approved as amended.

IV. REPORTS

- Treasurer's Report/Financials:
1. January - April 2025 deferred.
- General Manager's Report: Eric Kuewa - Welcome & Introduction to members
- Other Reports
2. Committee Reports:
a. Perimeter Wall - Introduction - David Weisberg, Chair

V. CARRYOVER ITEMS

- Annual Meeting
1. By-Law Amendments - Special Meeting May 29 to approve legal language.
2. Advanced Planning Update on Annual Meeting preparations.

VI. NEW BUSINESS

A. None.

VII. With no objections, meeting was adjourned into EXECUTIVE SESSION to discuss Personnel and Legal matters at 7:10 p.m. Meeting reconvened at 7:22 p.m.

VIII. ADJOURNMENT by 8:30 p.m.

NEXT MEETING

Regular Board of Directors meeting: June 18, 2025. 7 p.m.

Approved June 13, 2025

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Special Board of Director's Meeting Minutes Friday, June 13, 2025 (via Hybrid Zoom)

PRESENT: President Vanessa Lum, Lori Lee Goeas (*excused*), David Luengen, Nathan Napihaa, Delta Westcot, Moana Heu, Mike McCallus, Mark Phillips (at 4:17)

I. CALL TO ORDER

by President Lum, 4:00 p.m.

II. ROLL CALL AND ADOPTION OF AGENDA

- Appointment of Chair Pro Tem - Parliamentarian Rachel Glandstein
- Appointment of Secretary Pro Tem - Director Moana Heu
- Adoption of the Agenda
The agenda was adopted as presented by unanimous consent.

III. MINUTES

- May 29 minutes approved with typographical changes made.

Immediately adjourned at 4:07 to the Executive Session to discuss Personnel and Legal matters.

IV. ADJOURNMENT at 4:51 p.m.

NEXT MEETING

Regular Board of Directors meeting: 3rd Wednesday, June 18, 2025, Location: Rec Center 1. Conference Room, 7 p.m.

Townhall Meeting - By-law Amendments, June 30, 2025 - 7 p.m., (Zoom)

Minutes approved June 18, 2025

Original on File at VOKA

VILLAGES OF KAPOLEI ASSOCIATION Regular Board of Director's Meeting Minutes Wednesday, June 18, 2025 - Rec Center 1, Conference Rm (via Physical/Hybrid Zoom)

PRESENT: Vanessa Lum, Lori Lee Goeas, David Luengen, Nathan Napihaa, Delta Westcot, Mike McCallus, Mark Phillips (*absent*), Keola Jimeno, Moana Heu

I. CALL TO ORDER

by President Lum, 7:03 p.m.

II. CONDUCT OF BUSINESS

- Appointment of Chair Pro Tem Rachel Glandstein
- Roll Call & Adoption of Agenda- as amended.

III. APPROVAL OF MINUTES: June 13, 2025 Special Meeting approved without objection.

III. REPORTS

A. Treasurer's Report/Financials:

1. January to May Financials – deferred. Short Treasurer's Report

B. General Manager's Report:

C. Other Reports

1. HHFDC – no report
2. Committee Reports:
 - a. Perimeter Wall - deferred to August regular meeting.

IV. CARRYOVER ITEMS

A. Annual Meeting

1. Notice – Proxy/Ballot update

V. NEW BUSINESS

- A. Directors Code of Ethics Review - deferred
- B. Employee Code of Ethics Review - deferred

VII. ADJOURNMENT INTO EXECUTIVE SESSION to discuss Personnel and Legal matters at 7:21 p.m.

VIII. ADJOURNMENT by 8:53 p.m.

NEXT MEETING

Organizational BOD meeting: July 16, 2025

Minutes approved July 11, 2025

Original on File at VOKA

**VILLAGES OF KAPOLEI ASSOCIATION
Special Board of Director's Meeting Minutes
Friday, June 27, 2025 (Physical & Hybrid
Zoom for Quorum). Location: BP Residence**

I. CALL TO ORDER:

5:30 p.m., Pres. Lum

PRESENT: President Vanessa Lum, Vice President Lori Goeas, Treasurer David Luengen, Delta Westcot, Moana Heu, Mark Phillips, Mike McCallus, Keola Jimeno, Secretary Nathan Napiha'a

II. WAIVER OF NOTICE: At the start of the executive session, the directors unanimously agreed without objection to waiving notice of this meeting.

III. The meeting was immediately adjourned into Executive session at 5:31 p.m.

Minutes approved July 11, 2025

Original on File at VOKA

**VILLAGES OF KAPOLEI ASSOCIATION
Special Board of Director's Meeting Minutes
Friday, July 11, 2025 (Physical & Hybrid
Zoom for Quorum). Rec Center 1, Conf. Rm.**

PRESENT: President Vanessa Lum, Treasurer David Luengen, Mike McCallus, Keola Jimeno, Delta Westcot, Moana Heu

ABSENT: Vice-President Lori Goeas, Secretary Nathan Napiha'a, Mark Phillips

I. CALL TO ORDER: 2:37 p.m., Pres. Lum

II. APPOINTMENT OF: Steve Glanstein, Chair Pro Tem, and Moana Heu, Secretary Pro Tem.

III. APPROVAL OF MINUTES: June 18 Regular, June 27 Special, July 2, 2025 Special board meeting minutes approved as distributed

IV. FIDELITY BOND INSURANCE

MOTION: Pres. Lum moved that the Fidelity Insurance Bond coverage be increased from 500,000 to 2 million. Unanimously ADOPTED without objection.

V. REGULAR BOARD MEETING

SCHEDULE MOTION: Pres. Lum moved that the Regular Board meetings be the following dates for 2025 through the Annual meeting in 2026 with Parliamentarian support: 8/20/2025, 9/17/2025, 10/22/2025, 11/14/2025, 12/17/2025, 1/21/2026, 2/25/2026, 3/25/2026, 4/15/2026, 5/20/2026, 6/17/2026, 7/15/2026 (annual mtg) with all meetings scheduled at 7 p.m. Unanimously ADOPTED without objection.

VII. CODE OF ETHICS & CODE OF CONDUCT MOTION: Pres. Lum moved that the updated Code of Ethics and Code of Conduct be approved, and that directors acknowledge receipt of same at the Organizational Directors meeting on July 16, 2025. The last paragraph of the Code of Ethics shall be deleted and replaced with the following wording: "By endorsing this below, I acknowledge receipt of this Code of Ethics. If there is any conflict between this and the Association governing documents, the governing documents shall apply." Unanimously ADOPTED without objection.

VIII. The board adjourned into Executive session by unanimous consent to discuss legal and personnel matters at 2:44 p.m.

ADJOURNMENT at 2:54 p.m.

Minutes approved July 11, 2025



VILLAGES OF KAPOLEI ASSOCIATION RECREATION CENTER PROGRAMS

INPEACE-KEIKI STEPS

Monday & Tuesday 8:30am-12:00pm Rec 1
Fee: FREE
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: shylao@inpeace.org

KA PALAI I KA POLI 'OHU O NA PALI KA'ALA (KPOP) CULTURAL HUI

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

JIU JITSU

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

KARATE/KICK BOXING

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

ZUMBA

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

FLAG FOOTBALL

Monday, Wednesday, & Fridays 4:30pm-6:30pm
A'aloa Park - 91-1110 Namahoe Street
Age Group: 10U (ages 8-10)
Ultimate Sports Hawaii League
Fees and team uniforms are separate.
Contact: ewa49ers@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 yoga mat, large towel & bottled water. Instructors:
Instructor: Harry Winfield
Contact: mich009@hawaii.rr.com

AQUA ZUMBA OR AQUA FIT

Saturdays 4:00pm (Aqua Zumba) or 5:00 pm (Aqua Fit/H2O Blast)
Fee: \$40 per month for Aqua Zumba or Aqua Fit, or \$12 drop in Low-impact, high-energy aquatic exercise. Latin-inspired, easy-to-follow, calorie-burning, dance fitness.
Contact: cili777@yahoo.com or 808-763-1999

WALKING MOAI (GROUP)

Wednesdays 6:45am-7:15am Meet at VOKA fronting pool.
Free Community Program
A moai is a small group of people who get together at least once a week to walk and connect. It's an active timeout with friends, coworkers, neighbors, or others. Moai is a concept from Okinawa, Japan, that means coming together for a common purpose.
Contact: association@villagesofkapolei.com

KUPUNA 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.

SWIM LESSONS

Arrangements to be made with rec department based on instructor availability.
Contact: Recreation@villagesofkapolei.com

Rec 1: 91-1111 Kama'aha Loop Rec 2: 91-1050 Kama'aha Loop
(808)674-4444 Dept. 2 E-mail: recreation@villagesofkapolei.com
Accepting sign ups for VOKA members and sponsored guests.
updated 9.1.25

 
@villagesofkapoleiassociation

ANNUAL MEMBER Survey

Aloha VOKA 'Ohana! We want to hear from you — the heart of our community.

The QR code below will take you to our Annual Member Survey, where you can share your ideas and feedback. Your input will help shape our long-term Recreational Facility Plan (RFP) so it truly reflects our community's shared vision. The survey is short, and your voice can make a big difference. Mahalo nui!



Political Views



Update from State Senator Mike Gabbard

Battling the Coconut Rhinoceros Beetle on the West Side

Aloha ē Villages of Kapolei,

At my Listen Story meeting in August, we had Dr. Keith Weiser from the Coconut Rhinoceros Beetle (CRB) Response Team share the latest on this invasive pest. I wanted to bring some of that information straight to you, because the CRB is a growing concern here in West O'ahu.

CRB IN OUR BACKYARD

The beetle is now well-established across O'ahu, and recent maps show hotspots right here in Kapolei, Makakilo, and 'Ewa. If you've noticed palms with fronds that look like they've been chewed into a "V" shape, chances are that's the work of CRB. Over time, the damage can weaken or even kill the tree.

The beetle's life cycle makes the problem worse. While adults feed on palms, the larvae grow in piles of mulch, compost, and dead palm stumps. That means unattended green waste can become a breeding ground for hundreds of beetles.

BEYOND O'AHU

CRB is not just our problem anymore. They've now been found on Kaua'i, Maui, and Hawai'i Island. On Maui, a breeding site was discovered in 2023. On Hawai'i Island, beetles have turned up in Waikōloa and near Kona Airport. This pest is on the move, and everyone statewide is watching closely.

WHAT WE CAN DO

Here's the good news: there are practical steps we can take as a community.

- Netting palms – Covering the crowns of coconut trees with mesh netting can trap beetles before they do damage. It's safe for the tree and inexpensive.
- Managing green waste – Dispose of fronds, stumps, and mulch properly. Don't leave piles sitting around where beetles can breed. Use your green waste bins or proper disposal sites.
- Stay vigilant and report – If you see beetles or fresh damage, report it to the CRB Response Team. Quick action is key, especially on Neighbor Islands where the pest is just getting started.



"Trap detections from January–June 2025. Red areas indicate higher CRB finds." Source: CRB Response Team.

STAY CONNECTED

If you'd like more info, check out www.crbhawaii.org or follow @crbhawaii on Instagram and Facebook. They've got maps, photos, and step-by-step guides.

Mahalo to everyone who came to the Listen Story in August and asked thoughtful questions. With community awareness, we can slow down the spread of CRB and protect the palms that are such an important part of our island home.

Let's stay vigilant, take care of our 'āina, and keep our West Side strong.

Representative Kanani Souza



Aloha Villages of Kapolei 'Ohana,

One of the joys of living in the Villages of Kapolei is the strong sense of community we share. Whether it is neighbors gathering for a weekend



"Quality work for reasonable prices"

Services

- Exterior & interior painting
- Drywall
- Epoxy
- Elastomeric
- Minor carpentry repair
- Deck & roof coating
- Popcorn ceiling removal
- Staining

& much much more!!!



808-953-7405



AF@BAKERSPAINTING808.COM



follow us on IG @ bakerspainting808

Angi Leads

Political Views



garage sale, families enjoying the parks, or keiki riding bikes along our streets, there is always something that reminds me of the unique spirit of our neighborhood. This past summer has been filled with opportunities for our community to connect, and I am so grateful for our continued sense of camaraderie.

Recently, I was honored to be one of only ten women legislators nationwide selected to join the Future Caucus' 19th Collective — a bipartisan initiative dedicated to cultivating the next generation of leaders. In late July, I traveled to Tucson, Arizona for the 19th Collective Retreat, where we engaged in discussions on leadership, innovation, and collaboration. It was inspiring to connect with women from across the country, each bringing perspectives shaped by their communities. Despite the distances between us, we share similar experiences as lawmakers and seek to continue to be trailblazers and problem-solvers.

This past session, I introduced House Resolution 8 to call attention to the Missing and Murdered Indigenous Persons (MMIP) crisis and to request greater federal support for Hawai'i. The resolution passed the House and was transmitted to the U.S. Department of Justice. I am pleased to share that I recently received a letter from the U.S. Department of Justice confirming they will provide resources to assist our state in strengthening the MMIP



Future Caucus' 19th Collective in Tucson, Arizona program. This is exciting news and a meaningful step forward for our communities.

As we approach the last remaining months of the year, many of us look forward to holiday gatherings and traditions that bring neighbors together. Whether it's local celebrations, community events, or neighborhood projects, these moments remind us of the strength and spirit that define Kapolei. These gatherings show us that what makes our community special is not just the place, but the people who call it home. The Villages of Kapolei are truly special because of the care and aloha shared among residents. I am grateful to be on this journey with all of you. Here's to many more gatherings, celebrations, and shared moments of aloha in the months ahead.

Please remember to drive safely and drive with aloha this holiday season.

ALOHA FARMS 23RD ANNUAL PUMPKIN Fall Festival

SATURDAY & SUNDAY
8:30AM - 5:00PM
OCT. 18, 19 | 25, 26 NOV. 1, 2

\$5 PER PERSON TO ENTER

HARVEST CORN, STRING BEANS, & PUMPKINS!
 AND FOOD VENDORS • KIDDI ACTIVITIES • CHARITABLE BIDS
 FREE BATHING • ENTERTAINMENT • FLOWERS MARKET • SUNFLOWERS

SCHOOL & GROUP TOURS AVAILABLE!

FOR MORE INFO • (808) 668-0800 • WWW.ALOHAFARMS.COM • INFO@ALOHAFARMS.COM

Hanalani Schools Open House

SATURDAY, OCTOBER 25
9 AM - 1 PM

**DISCOVER HOW YOUR CHILD CAN
 DREAM, LEARN, AND DO - THE HANALANI WAY!**

Explore our 6-acre campus and see how we prepare children in **PRESCHOOL** through **HIGH SCHOOL** for college and beyond. Meet our administrators, faculty, staff, and students, and learn about our:

Academics Plus Program | Co-Curricular Opportunities | Innovative Learning Areas

Core Values: Love God. Love Others. Challenge Yourself. | Financial Aid & Scholarship Opportunities | and Much More!

RSVP AT HANALANI.ORG/OPENHOUSE



Hanalani Schools
 94-294 Anania Drive Mililani, HI 96789

Unable to attend our Open House? Schedule a tour with us!
 Call 808.625.0737 x456 or email admissions@hanalani.org.

Holiday
BOOK SALE

SATURDAY
★ **DECEMBER 6, 2025**

Friends of the Library Kapolei
9AM - 1PM

Kapolei Public Library
★ **1st Floor**

Come early for best selection
Lots of Books, DVDs, CDs
Door prize drawings
every half hour

All proceeds will benefit the Kapolei Public Library programs and events.

Cash Sales Only
Bring Your Own Bag

Kapolei Public Library (FOLK)
1020 Manawai Street
Phone: (808) 693-7050

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 non-emergency 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.

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.

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

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 Daphne Westcot at dwestcot@villagesofkapolei.com.

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.



FREE Preplanning Guide

Preplanning is a gift of love that provides clear direction for your family and prevents them from having to make unfamiliar decisions at a difficult time.

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.



Valley of the Temples Memorial Park is a full service location with a mortuary, cemetery, crematory and care-center all on site. Families enjoy the peace of mind and convenience of knowing everything can be completed by our caring staff.

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

Meet Your 2025-2026 Board of Directors

The votes are in! Below please find the names and emails of your 2025-2026 Board of Directors.

President

Vanessa Lum (Kumuiki)
vlum@villagesofkapolei.com

Vice-President

Daphne "Delta" Westcot (Kumuiki)
dwestcot@villagesofkapolei.com

Secretary

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

Treasurer

David Luengen (Iwalani)
dluengen@villagesofkapolei.com

Directors

Dr. Lori Goear (Kapolei Kai)
lgoear@villagesofkapolei.com

Steve Loring (Malu'ohai)
sloring@villagesofkapolei.com

Nathan Napiha'a (Kaupea)
nnapihaa@villagesofkapolei.com

Ruben "John" Riggins (Malanai)
jriggins@villagesofkapolei.com

Harold Tavares (Kekuiani)
htavares@villagesofkapolei.com



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 1st Quarter 2026 issue is December 1st. 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 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 674-4445, 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.

PUBLISHED BY R.E.D. Media, Inc.

Publisher Pam Davis
Director of Sales Jeff Davis
Edited by VOKA Staff
Design Coreiya Design

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

Classifieds

SERVICES

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.

VOK and R.E.D. Media, Inc. do not guarantee, endorse or recommend any commercial products, processes, or services.

We Love our Furry Friends!

Just a friendly reminder! Please make sure they are always on a suitable leash when walking within the Villages of Kapolei. Also, make sure your dog is not entering the premises of another person's property without the consent of the occupant. For more information on animal regulations refer to the Revised Ordinances of Honolulu (ROH), Chapter 12.



VISION CARE CENTER OF Hawaii

Time to book your annual eye exam?

Accepting new patients!

Proudly serving the Waipahu Community since 1970. Come meet our new doctors and check out our expansion!

Insurances We Accept:

- VSP vision care
- Aloha Care
- Tricare/TruWest
- Pacific Administrators
- HMA Multiplan
- HMAA / HMMG
- HMSA / Eye Med
- Humana
- Medicaid / Quest / Medicare
- Premier Eye Care
- United Healthcare / UHA
- Hawaii Community Health Alliance

Waipahu Town Center
94-050 Farrington Hwy, B1-1
Waipahu, Hawaii 96797
(808) 677-1544 Call / Text
www.visioncarecenterhawaii.com

MO'S PAINTING, LLC

Ph: (808) 330-8285 or (808) 368-6268
Email: mospainting2020@gmail.com

Free Estimates

VILLAGES OF KAPOLEI ASSOCIATION

BE READY FOR A SPOOKTACULAR TRUNK OR TREAT!

OCTOBER 24TH
6PM-9PM
91-1050 KAMA'AHA LOOP

COSTUME CONTEST - GAMES - PRIZES - AND MORE!

Use Hawaii's *happiest* HELOC to unlock the possibilities.

Remodel, pay bills, or take a dream vacation!



Home Equity Line of Credit Introductory Rates

5.50% APR*

Fixed for 3 Years

— OR —

5.75% APR*

Fixed for 5 Years

7.50% APR*

Current Index Rate
on 5/1/25

Use your HELOC to pay for anything you need, want or do.

- 🏠 \$399,000 lines now available
- 🏠 No annual fee
- 🏠 Receive up to \$500 in closing credits
- 🏠 Limited time offer



Aloha Pacific®
FEDERAL CREDIT UNION

Visit alohapacific.com or our Kapolei branch today

1001 Kamokila Boulevard, Suite 104

Monday-Friday: 9am - 5pm | Saturday: 9am - 2pm



Federally Insured by NCUA

*Rates effective 8/1/25 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.