

Testimony in Strong Support of SB 803

Aloha Committee Members,

My name is Miri Yi, and I am submitting testimony **in strong support of SB 803**.

For years, my Honolulu condominium has experienced deferred maintenance, poor reserve management, blatant abuse of authority, selective enforcement and a complete lack of transparency in operations and administration. This includes issues with financial data, meeting minutes, contractor vetting, bids, scope of work, invoices, reserve fund management, and much more.

In 2024, our condominium's liability insurance premium skyrocketed by an alarming **829%**, rising to **over \$1,037,000 annually**. This sharp increase came without sufficient explanation or any fair warning. As a result, all owners were unilaterally assessed fees exceeding \$5,200 in some cases, to cover the depleted reserve funds that were used to pay for this insurance increase.

There is a complete lack of accountability from the Board of Directors (BOD), property management agencies, and on-site management and unskilled maintenance workers/vendors. The BOD clearly demonstrates a troubling lack of knowledge of and adherence to, Hawaii Revised Statutes (HRS), CC&Rs, Bylaws, House Rules and other regulations. Furthermore, they sorely lack basic communication skills, common decency/etiquette and routinely utilize the extremely adversarial and malverse parliamentarians to censor homeowners' speech and even deny access to Zoom meetings. Emails and phone calls are unresponded to.

The insurance broker/agent for our condominium refuses to respond to questions that the BOD or property managers are unwilling to answer. Additionally, they refuse to provide policy details upon request, adding to the confusion and frustration.

The lack of transparency regarding policy coverage and the overall mismanagement of the insurance process is of great concern. It is particularly troubling that the BODs routinely use attorneys to send letters to owners and field questions at special meetings, rather than providing clear answers directly.

I urge you to pass this bill and provide greater support for homeowners, who are highly vulnerable to terrible abuse and mismanagement in the "self-governed" AOA/HOA environment.

Thank you for the opportunity to submit testimony in support of this bill.

Very Respectfully,

Miri Yi