

realistic life of 30 years. Using vinyl will reduce the cost of replacing and maintaining wooden fences and will enhance the appearance of Koko Isle. In addition, we have put out an RFP (Request For Proposals) to replace the surfacing in the parking areas. If you want a better understanding of why, walk the property once and take a good look at the surfaces. If you want to understand the urgency, then walk the 100, 300, 400 and 500 blocks during a rainstorm. We usually have major flooding in the 400 and 500 blocks. Pooling and potholes in the 100 and 300. BUT every parking area is patched, repatched and repatched. Like the fencing, it's a major eyesore as well as a hazard and liability.

## **Rumors**

We hear all kinds of rumors about landscaping and paving. There are actually reports from our civil engineers, "The Higa Report" and our agronomists, "The Deputy Report." These tell you in great detail where the problems exist and what the maintenance and grounds crew plans to do about them. You can continue to listen to the rumors from your neighbors, or you can be the first on your block to actually read the reports. These reports have been available since the fall and despite the fact that we keep publishing their availability, not one owner, other than the Board, has availed themselves of a copy. They're in the Resident Manager's office and they're free to owners.

## **Skateboards**

We've had this conversation before, but kids on skateboards and scooters can be very dangerous, especially at night. Skateboards are banned in the House Rules and by signs posted all over the island. We've left enforcement up to parents, but frankly, we're not doing a very good job. If we don't see cooperative enforcement from the parents, then we'd suppose that there's a good chance that citations and fines are soon to follow.

We've had two very close calls between kids on bikes in the wrong lane at high speed and cars being driven by owners who were alert enough to hit the brakes. Please kokua for the safety of your children.

## **Save-the-Date List**

### **Next Board Meeting:**

Monday, June 20, 6:00 pm

### **Garage Sale**

Saturday, June 25, 8 am to 12 pm

*Security will be provided at the bridge.*

### **Annual 4th of July Fireworks**

#### **Gathering**

Monday, July 4th, 6 – 9:00 pm at the Clubhouse.

Potluck and BYOB.

## **Flood Insurance**

Because we finally got the bill (and word from the surveyor) long after the budget had been developed and the process was in place for automatic deduction, we decided to take the cost out of our general operating reserves.

We received the elevation certificates

from the surveyor. Of the 23 residential buildings in the project, 13 were located in Special Flood Hazard Areas. As flood insurance is mandatory in for these buildings, we ordered flood insurance policies on these buildings. The cost of flood insurance for these 13 buildings worked out to \$54,367. This is significantly less than what we had anticipated prior to the receipt of the elevation certificates.

The remaining 10 buildings are located in Flood Zone X. Flood insurance is optional in Zone X. BUT if you look at the relative elevations of buildings in the 100, 200, 600, 700, 800 and 900 blocks, they are all at the same elevation whether they are on the waterside, or park-side of the street. We thought it would be irresponsible not to insure all of the units on Koko Isle.

The cost of flood insurance for the park-side buildings works out to \$37,412 per year. This brought the total to \$91,779 or @\$774/unit/year and \$61.67/unit/month. This will start appearing in next year's budget.

Keep in mind that the National Flood Insurance Program is Federal law, and the insurance is only provided by the Federal Government.

The NEW flood maps can be found at [www.hawaiiinfip.org](http://www.hawaiiinfip.org). Unfortunately, it then gets complicated. You have to click on "Flood Hazard Assessment Tool," then you have to figure out how to use a map designed by aliens... or you can look at the map overleaf: