Real Estate Information Guide

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Consumer Guide to Home Loans

Determining How Much House You Can Afford

One of the first things you will want to do is determine which homes fall into your price range. A lending specialist can assist by "pre-qualifying" you and/or arranging a "pre-approval" certificate that you can present to home sellers. During the pre-approval, they will take your credit and employment information and, for a small fee, obtain a detailed credit report. Pre-qualifying and pre-approval can speed your entire home buying process and give you an edge in negotiations.

How Much Down Payment Is Required?

There is no single answer to this question. Obviously, the more you put down on your new home, the smaller the loan amount and the smaller the payments will be. Most home buyers will put down between five and twenty percent of the purchase price of their new home, but financing can also be arranged with down payments of as little as zero percent in some cases. Selecting a home loan used to be fairly easy; but there used to be really only one kind of mortgage loan. Today, there are many types of loans to choose from. Before deciding upon a loan, you'll want to examine different types of loans offered and study how each applies to your particular needs.

Fixed Rate Mortgages

These traditional favorites offer a predictable monthly payment which will not change. In short, you're protected against the possibility of rising interest rates. Fixed rate mortgage loans are available in terms of 15, 20, 30, and in some cases 40 years. You may want to consider a fixed rate loan if you:

- Want the certainty of a fixed payment.
- Believe interest rates are likely to go up while you own the home.
- Are on a tight or fixed budget.
- Have no plans to sell your home within the next 5-7 years.

Adjustable Rate Mortgages (ARMs)

More and more homeowners are selecting adjustable rate mortgages. These flexible loans usually begin with an interest rate lower than those found on conventional mortgages, allowing you to qualify for a larger loan. The interest rate is adjusted periodically and is tied to an "index" which follows interest rate movements in the market. Your payment may go up or down, depending on the interest rate movement. You may want to consider an "ARM" loan if you:

- Have confidence that your income will increase to handle possible increases in your monthly payments.
- Believe interest rates will stay the same or decrease while you own your home.
- Believe you will be selling your home in the next 5-7 years.

ARMs With "Conversion" Options

Adjustable rate loans which allow you the option of converting to a fixed rate at some future point. Normally, the rate you'll receive at the time of conversion is slightly higher than the current fixed rate and a small fee is charged to convert to a fixed rate.

Special Loan Package

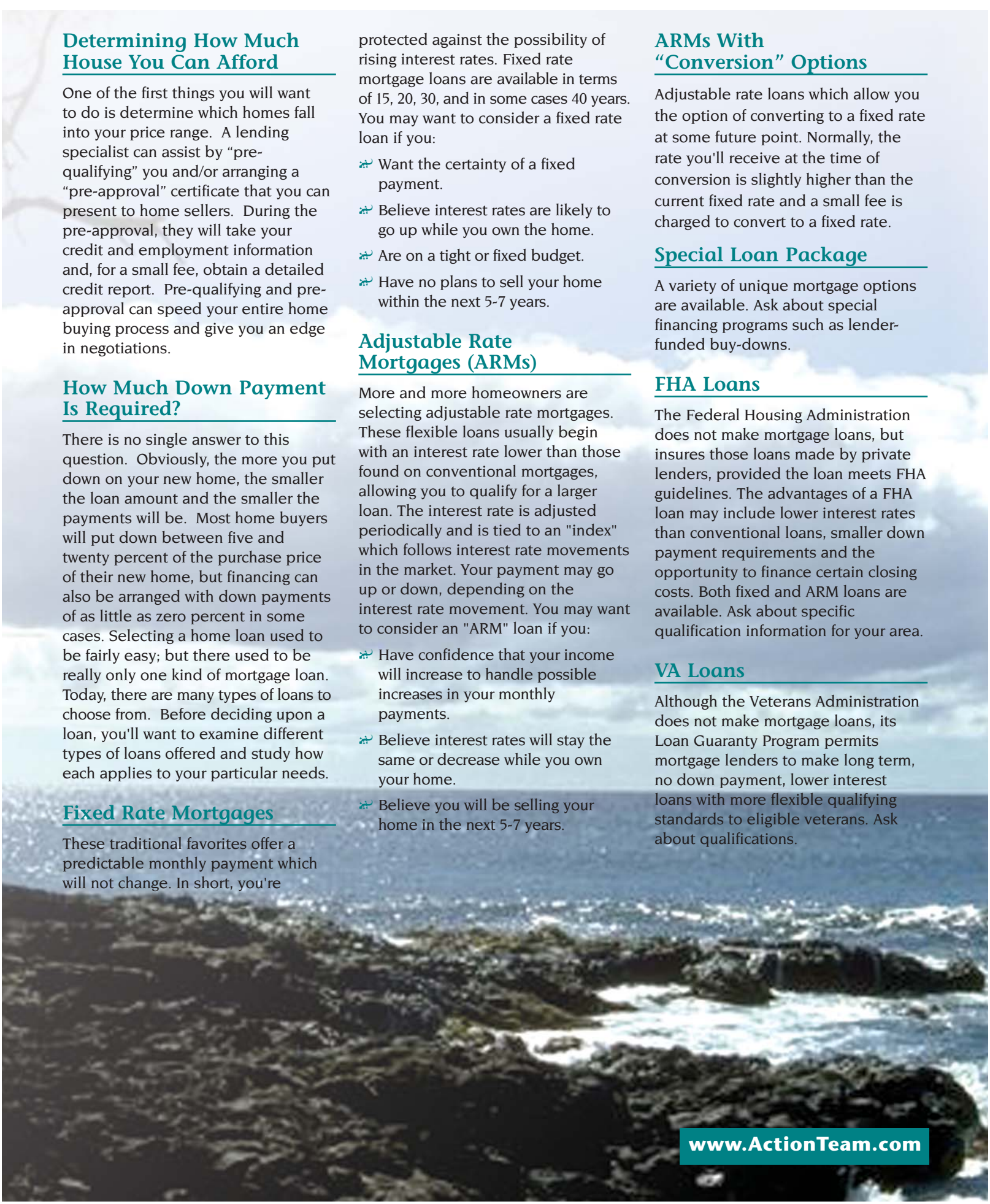
A variety of unique mortgage options are available. Ask about special financing programs such as lender-funded buy-downs.

FHA Loans

The Federal Housing Administration does not make mortgage loans, but insures those loans made by private lenders, provided the loan meets FHA guidelines. The advantages of a FHA loan may include lower interest rates than conventional loans, smaller down payment requirements and the opportunity to finance certain closing costs. Both fixed and ARM loans are available. Ask about specific qualification information for your area.

VA Loans

Although the Veterans Administration does not make mortgage loans, its Loan Guaranty Program permits mortgage lenders to make long term, no down payment, lower interest loans with more flexible qualifying standards to eligible veterans. Ask about qualifications.



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Understanding Mortgage Insurance

There are several types of insurance you will want to consider:

- **Private Mortgage Insurance (PMI):** Conventional loans with less than 20% down payment require this insurance. The policy minimizes the lender's risk should foreclosure proceedings be necessary.
- **FHA Mortgage Insurance Premium (MIP):** FHA loans require mortgage insurance on all loans. This insurance minimizes risk to the lender and may be included in the amount you finance.
- **Homeowner's Insurance:** Protects your home and possessions from theft and damage. If you purchase a condominium, check with the condo association to see what coverage they provide and what you will need.
- **Flood Insurance:** If your property is within a flood hazard area identified by FEMA, you may be required to carry flood insurance.
- **Mortgage Life Insurance:** This is an optional policy which pays off your loan in the event of your death.

Prepayment Penalties

Prepaying a loan can save you a significant amount of interest over the life of the loan. Prepaying means sending additional funds to be applied to your principal amount when you make monthly payments. Some loan programs may impose penalties for prepayment. Ask your representative to clarify this for your loan program.

How to Speed the Loan Approval Process

You can speed the application and approval process by having the following documents available at the time you make your loan application:

- Name(s) in which title is to be held and Social Security Numbers

- Names and addresses of landlord or lender for the past two years
- Names and addresses of employers for the past two years
- If you are self-employed or commissioned, furnish at least two years of complete tax returns
- Names and addresses of financial institutions with your account numbers and balances
- Lease agreements, to verify rental property income
- If you are using income from child support or alimony to qualify for a loan, bring copies of all pertinent court decrees
- List of all assets (stocks, bonds, autos, etc.)
- List of all creditors with names, addresses, account numbers and balances
- Sales contract with legal description and address of property you wish to buy
- VA loan only: Certificate of Eligibility or DD 214 (Certificate of Separation)
- Previous address history for seven years.

Know What Fees to Expect

Depending on the loan, there are various loan fees and charges you can expect. These can include loan application fees, underwriting and processing fees, appraisal fees, credit report fees, recording and notary fees. Lenders are required by law to give borrowers a “good faith” estimate of loan charges within three days of loan application. The estimate will include origination fees or “points.” One point equals one percent of the loan amount. Paying more points can reduce your interest rate, but will increase your closing costs. Discuss points and other charges with your lender and ask for explanations on any charges you do not understand.

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Mortgage Payment Calculator

To calculate your monthly mortgage payment from this chart:

1. Find the number of years for the term of your loan across the top.
2. Find the percentage rate of your loan along the left side.
3. Find the place on the chart where the year column meets the percentage row. This produces a "factor."
4. To calculate your estimated monthly payment, multiply your factor by the amount of your loan in thousands. (*For a* $40,000 *loan, use* 40)

Example: If you are financing $100,000 for 30 years at 7.5 percent, multiply the loan amount in thousands ("100") times 6.99 (the factor). Your total monthly payment is $699.00 for principle and interest. (Taxes and insurance are additional.)

Rate	10 Years	15 Years	20 Years	25 Years	30 Years
4.00	10.13	7.39	5.06	5.37	4.77
4.25	10.24	7.52	6.19	5.42	4.92
4.50	10.36	7.64	6.33	5.56	5.07
4.75	10.48	7.78	6.46	5.70	5.21
5.00	10.61	7.91	6.60	5.84	5.37
5.25	10.73	8.04	6.74	5.99	5.52
5.50	10.85	8.17	6.88	6.14	5.68
5.75	10.98	8.30	7.02	6.29	5.84
6.00	11.11	8.44	7.17	6.45	6.00
6.25	11.23	8.58	7.31	6.60	6.16
6.50	11.36	8.72	7.46	6.76	6.33
6.75	11.49	8.85	7.61	6.91	6.49
7.00	11.61	8.99	7.75	7.07	6.65
7.25	11.74	9.13	7.90	7.23	6.82
7.50	11.87	9.27	8.06	7.39	6.99
7.75	12.00	9.41	8.21	7.55	7.16
8.00	12.14	9.56	8.37	7.72	7.34
8.25	12.27	9.71	8.53	7.89	7.52
8.50	12.40	9.85	8.68	8.06	7.69
8.75	12.54	10.00	8.84	8.23	7.87

Visit our website for the most current daily interest rates available: www.ActionTeam.com

Fee Simple vs. Leasehold

Fee Simple Ownership

Fee simple ownership is the type of ownership most people are familiar with. Under fee simple, ownership of the entire property is acquired; both land and improvements. The fee simple owner has full rights of ownership, including selling to others, leasing, giving it away, and passing it on to others after death.

Leasehold Ownership

Leasehold ownership does not include ownership of the land, only the right to use it for the amount of time remaining in the lease. When the lease is up, the land reverts back to the owner in fee simple (the lessor). Under leasehold ownership ground rent is paid. Your rights of ownership do not extend beyond the term of the lease. In some cases, the fee simple interest may be made available to leasehold owners at an additional cost. A sale of leasehold property is always subject to approval of the lease documents. Full disclosure must be made. Ask us for more information on buying leasehold property.

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Tenancy Information

The following tenancies are used in the State of Hawaii. Consult with your attorney or accountant to determine which would best suit your needs.

Tenants by the Entirety

A form of ownership by husband and wife whereby each owns the entire property. In the event of the death of one, the survivor owns the property without probate. Tenancy can be terminated only by a joint action of husband and wife. Only creditors of both spouses can lien the property. Both spouses must consent to transfer.

Joint Tenants

An undivided interest in property taken by two or more joint tenants. The interests must be equal, accruing under the conveyance and beginning at the same time. Upon the death of a joint tenant, the interest passes to the surviving joint tenants rather than to the heirs of the deceased. Any one tenant may convey his or her interest or partition the property.

Tenants in Common

An undivided ownership in real estate by two or more persons. The interests need not be equal and in the event of the death of one owner, no right of survivorship in the other owners exists. Please state the percent interest of each tenant.

Tenant in Severalty

Sole ownership. (Ownership is "severed" from all others.)

You need to supply the full legal name, the marital status, and street address of the persons who the property will be vested in. If you are married, the full name of both partners is required. If you choose "Tenants in Common", you will have to supply the percent of each person's interest in the property.

Our Purchase Contract at a Glance

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There is more to writing your contract than just deciding what price to offer. Your real estate agent must protect your interests by considering a number of other issues. A few of the more important topics are discussed below.

Real Property Disclosure Statement (RPDS)

Under Hawaii law, a seller is obligated to fully and accurately disclose in writing to a buyer any fact, defect or condition, past or present, which materially affects the value of the property, to provide buyers with notice concerning the condition of the property and to assist buyers in evaluating the property. The Seller's Real Property Disclosure Statement is not a warranty of any kind by the seller or by any agent representing the seller of the property. It is not a substitute for any expert inspection, professional advice or warranty that the buyer may wish to obtain. Buyers are advised to obtain their own public records, professional advice and/or have an expert inspect the property.

The Real Property Disclosure Statement is a statement concerning information relating to the condition of the property that (i) is within the knowledge or control of the seller; (ii) is disclosed by documents recorded in the Bureau of Conveyance; or (iii) can be observed from visible, accessible areas. The seller may be ignorant of problems affecting the property and the buyer should take care to protect his own interests by conducting thorough inspections and obtaining expert help in evaluating the property. Unless the buyer has been otherwise advised, the seller has not conducted any inspection of generally inaccessible areas of the property. There may be material facts of which the seller is not aware which qualified experts may be able to discover or time may reveal.

A buyer is to have an agreed upon time period to examine the Real Property Disclosure Statement and to rescind the offer to purchase if the buyer disapproves of the seller's disclosures.

Survey & Staking

It used to be when you bought property in Kona, all that was required was a stake showing where property boundaries were located. Real estate has changed in Kona, and so have our recommendations to our clients. Our Hawaii contract allows the buyer to request either a staking or a survey. Action Team Realty recommends that the buyer request a full survey that shows a drawing of the property boundaries along with any improvements. The survey should provide a written narrative, addressing whether improvements on the property are in compliance with County setback requirements. In addition, any boundary encroachments should be noted. A survey is the only method available to determine whether you have received a property free and clear of encroachments or setback violations. The cost of a survey is generally paid by the seller.

Termite Inspection and Treatment

We live in the tropics, and termites are a fact of life. A termite inspection is required by your lender just prior to the close of escrow, to determine if the property has evidence of live termite infestation. If termites are found, the property will be treated. Usually, the seller pays for both the inspection and treatment prior to close of escrow.

Home Inspection

The buyer of property is entitled to have a licensed, professional inspector look at the property and issue his inspection report. This inspection is paid for by the buyer. We cannot stress enough the importance of having the property inspected by a licensed home inspector. Your Realtor is not a roofer, electrician, plumber or contractor. Only a licensed professional can give you an informed report detailing the exact condition of the property.

The obligation to purchase the property is contingent upon the buyer's approval of the results of such inspection within a specified number of days after the contract acceptance date. Your home inspection report is finished… now what? Your home inspection report was prepared to give you an excellent opinion of just what condition the property is in. It is likely that the home inspector noted some items which may need repair. You must now determine whether the property is in the condition you require in order to finalize the purchase. You have several options:

1. You may accept the home inspection report.
2. You may request the seller to make certain repairs to the property prior to the close of escrow. Please understand that yours is a request only and the seller is under no legal

obligation to make any repairs. Most often, however, sellers are willing to make small, minor repairs to make the home safer or more attractive to the buyer. Should you wish to request repairs, please consider carefully which repairs are of utmost importance to you and which repairs are not. The seller may refuse to make any repairs. Are you willing to lose the property if the repairs are not made?

3. You may reject the home inspection report. This option is seldom used. When it is used, it is most often when there are numerous, major problems encountered in the home inspection which cannot be remedied. If a property is in that amount of disrepair, your offer price has probably already reflected the costs of fixing the problems.

Contingencies

The buyer's obligation to buy the property is subject to the satisfaction of a number of contingencies in the contract. These contingencies are terms in the contract which must be satisfied in writing within the time frame set forth in the contract. Technically, if a contingency is not satisfied within the specified time period, that contingency is deemed to have been waived. Each party to the contract should understand the importance to act upon each contingency according to the strict deadlines described in the contact. Failure to do so could result in an unwanted result.

Your real estate agent is there to handle these contingencies on your behalf and keep you informed of the escrow's progress. If you have any questions regarding your contract contingencies, be sure to ask us!

Hawaiian Language Primer

The Hawaiian alphabet has only 12 letters:
5 standard vowels — A, E, I, O, U, and 7 consonants — H, K, L, M, N, P, W.

Consonants have the same sound as in English with one exception — W is pronounced as V when it is next to the final letter a word.

Pronunciation of vowels gives the language its flavor as follows:

A	is	"AH" as in "Ah ha!"
E	is	"AY" as in "Hay"
I	is	"EE" as in "He"
O	is	"OH" as in "Oh no!"
U	is	"OO" as in "Loop, Glue or Lou".

Some tricks: A "U" after an "A" is a bit unique as it results in an "Ow" sound as in "Mau-Mau" or "luau" and "I" is generally pronounced as a "hard I" when it follows an "A" (this is why Hawaii has the first "I" pronounced "I" and the second as "E").

Lastly, a letter used twice in succession often indicates a brief pause similar to pronouncing the word as if it were two separate words.

Pidgin-English: Best described as English blending slang with terminology of the many ethnic groups present in the islands; natives notoriously use it. Often heard in the TV series Hawaii Five-O, "brud-dah" (for "brother"), is typical and it's often delivered in long streams (at high speed) followed by "Yah?" or an inquiring look. If you encounter this, your on-your-own with the rest of us who weren't born here.

Some Common Hawaiian Words (fo practiss Bruddah):

aloha = ah-low-ha (greeting (hello & good-bye), with love)

hale = ha-lay (house)

kamaaina = ka-ma / i-na (long time resident)

kane = ka-nay (man)

wahine = wa-he-nay is woman

kapu = ka-poo (forbidden, taboo)

luau = lou-ow (feast, celebration)

mahalo = ma-ha-low (thank you)

makai = ma-kie (toward the ocean)

malahini = ma-la-he-ne (newcomer, visitor)

mauka = mau-ka (toward the mountain)

ono = oh-no (delicious)

pau = pow (finished, over)

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About the Big Island

The Big Island encompasses 4,028 Square Miles or 2,578,073 Acres

West Hawaii Statistics:

West Hawaii Approximate Population: 62,128*

Kona Area Average Annual Precipitation: 25 Inches

Kona Area Average Temperature Coolest Month: 72.1 Degrees Fahrenheit

Kona Area Average Temperature Warmest Month: 77.3 Degrees Fahrenheit

**(from 2000 census for (Zones 5 through 9)*

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Kona Coast Weather Report:

Dazzling bright and sunny, with temperatures in the '80's.

Pastel blue skies dotted with marshmallow clouds.

Gentle 10 to 15 MPH tradewinds, palm trees swaying, clear blue-green water, birds singing three-part harmony, Bougainvillaea and Plumeria in bloom.

Sand warm, ocean tranquil, fish biting.

Sunsets bedazzle.

Bathing suits and bare feet required.

Just another Aloha day in Paradise!

Frequently Asked Questions

What's the difference between "Fee Simple" and "Leasehold"?

Fee simple ownership is the type of ownership most people are familiar with. With fee simple title, the entire property is acquired — both the land and the improvements. A fee simple owner has full rights of ownership: the right to sell, lease, give it away, and pass it on to others after death.

Leasehold title conveys the right to use the land for the amount of time remaining in the lease. In most cases, the improvements on the property are purchased by the lessee, but not the land. The lessee pays "ground rent" to the lessor. A sale of leasehold property is always subject to the Buyer's approval of the lease documents. No one can predict what the lessor will do at the end of the lease. Possibilities include negotiating a new lease, a surrender clause, or in some cases, the purchase of the fee simple interest may become available.

Helpful Hint:

Plan Ahead and Please Be On Time

It is often necessary to schedule showings one or more days in advance. Another agent may need to meet us, or we may need to set appointments according to an occupant's schedule or a vacation rental departure.

Will I save money by buying directly from listing company?

Sometimes it may seem like calling on each and every sign you see may save you some money. This is a common misconception and one that can be easily explained!

Sellers have already contractually agreed with a real estate Broker to list and sell their property and to pay them a commission for these services. That Broker is responsible for marketing the property and representing the Seller in the sales transaction. Calling the Seller's agent directly will not normally save you any money at all, and it may cost you the level of representation that you think you'll receive.

The best way a buyer can save money on a purchase is to have top quality, professional representation. And, knowing that this service is available at no additional cost to the Buyer, makes hiring a Buyer Rep your first and most intelligent decision in your real estate experience.

Can we see everything available?

You probably don't want to see "everything available," but rather find the best prospects from which to choose! Action Team agents will listen to your needs and search through properties that are available from both their own listings and those of the Multiple Listing Service and will weed out the properties that don't match your needs. Our agents will keep you informed of any new properties as they come on the market. What could end up taking you months on your own can be accomplished in a more timely, cost effective manner with the help of a good REALTOR®.

You can help! Be candid with your agent. When you see something you like or don't like, say so, and explain why. The more information you provide, the faster your agent can assist you in finding the right property for you!

Can an agent give the buyer comps?

When you finally find the right property for you, it's understandable that you would want to know whether it's worth the asking price. Your Action Team Buyer Representative can offer you assistance in determining the relative value of a property by preparing a comparative market analysis (CMA). The CMA is a statistical report that compares the property you are interested in to similar properties that have sold recently (usually within the last six to twelve months). The CMA is a useful tool in helping you decide a fair offering price for the property.

Keep in mind you will likely not unknowingly "overpay" for a property if you are financing your purchase. Your loan company will have the property appraised to insure their investment in your mortgage.

Why should I call Action Team Realty?

Because you want the very BEST! Action Team Realty was formed because we believe that the Buyer deserves SERVICE and COMMITMENT from a real estate agent. If you are a serious Buyer, Action Team Realty offers you trained, committed FULL TIME real estate agents who will help you to find your Kona property.

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The Escrow Process

What is Escrow, Anyway?

The complexity of real estate transactions today necessitates that numerous contingencies are incorporated into the contract, with deadlines for performance by either the buyer or seller. Failure to adhere to the contract terms could render the contract null and void. The period of time set aside to satisfy these contingencies is commonly referred to as "Escrow." During the escrow period, your agent will handle many of the contingencies for you.

In Hawaii, the escrow company is responsible for collecting the necessary paperwork that satisfies the contract terms from the buyer's and seller's agents. It is escrow's responsibility to act as a neutral third party to assure that all contract terms are complied with by both sides before the sale is final and to ensure that the buyer receives good title to the property being purchased.

During the escrow process many people are working behind the scenes to ensure that the transaction is handled with professional care and courtesy. Your agent will often coordinate home inspections, termite inspections, surveyors, appraisers and repairmen on your behalf. In addition, rental companies, tenants and attorneys often require your agent's special attention.

The escrow period is a busy time for your agent. A good agent communicates with you often during this period to ensure you are kept informed of the progress of escrow. With proper care and attention, the escrow period is productive, resulting in the successful "close of escrow."

Action Team Realty's commitment is to ensure that your escrow is as smooth as possible.

Our goal is not just to close the sale. It is equally important to us that the client understands each phase of the escrow process!

We will need your cooperation in order to do our job properly. We understand that you may be busy, but your transaction is important. We appreciate your commitment to respect the dates in your contract. Please help us help you in achieving your goal to purchase your new Kona property.

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Tax Issues

Defer Capital Gains Tax on Investment Property

(IRS Section 1031)
The Internal Revenue Code Section 1031 tax-deferred exchange is Congressional permission to sell investment real estate and buy "like kind" investment real estate in order to defer state and federal taxes on your capital gain.

The advantage of this tax deferral is an investor can acquire replacement property without reducing working capital. The government, in effect, is extending an interest-free loan to the investor.

The ground rules are simple, but it is extremely important to decide to participate in a 1031 (or "Starker") Exchange BEFORE the close of the sale of the property that you intend to "exchange." A third party intermediary (also called a facilitator or accommodator) and your qualified REALTOR® will guide you through the entire process.

Any real property held for productive use in a trade, business, or investment can be exchanged for "like-kind" real property.

For example: a single family rental can be ex-changed for a triplex. Raw land can be exchanged for an office building. Most any combination of real estate investments will work.

Your intermediary will ensure that you follow the few strict rules of the Internal Revenue Code:

1. The cooperating party must sign a novation that indicates the intention to participate in the other party's exchange at no expense or liability to the cooperating party.
2. You must identify to your intermediary, in writing, a list of replacement property on or before 45 days after close of escrow of the relinquished property. You can identify up to three replacement properties, or, if you wish to identify more than three then their total values may not exceed 200% of the total value of the relinquished property.

3. You must take title to your replacement property within 180 days of the close of escrow on the sale/exchange.

When transferring your investment or income property, the rule of thumb is simple: ***never sell, always exchange*!**

As always, you should consult your attorney or professional tax preparer for additional information regarding your particular transaction.

The Sale of Your Home Can Be Tax Free!

(IRS Section 1034)
Homeowners may exclude up to $500,000 in gain from the sale of their principal residence ($250,000 for single taxpayers). This tax break is retroactive to May 7, 1997 and is reusable every two years, although complicated rules on five-year ownership, "unforeseen events" and marital status also apply.

Most homeowners enjoy this tax break because they can buy a less expensive home, or sell and rent a new place to live, without paying tax on the appreciation of the home they sold.

As always, you should consult your attorney or professional tax preparer for additional information regarding your particular transaction.

Home Tax Exemption

Hawaii county law provides home exemptions that serve to reduce the taxable assessed value of your primary residence, thus reducing your property tax liability each year. The exemption is available for property that is owner occupied as of January 1 of each year.

There are varying home exemptions depending on the age of the homeowner:

Basic Exemption = $40,000
Age 60 - 69 Exemption = $80,000
Age 70+ Exemption = $100,000

In 2005, an additional exemption of 20% of the assessed value of property not to exceed $80,000 was enacted. Claims for exemptions may also be filed by totally disabled veterans, Hansen's Disease victims, the blind, deaf and totally disabled, and
charitable organizations using their property for non-profit purposes.

***For more information on home exemptions, call* (808) 327-3540.**

Island of Hawaii Real Estate Tax Rates

Since July 1, 2011

Owner Occupied:
$5.55 per $1,000 of assessed value
Residential Building:
$9.10 per $1,000 of assessed value
Residential Land:
$9.10 per $1,000 of assessed value

Example:	**OWNER OCCUPANT**
Assessed Value	$500,000
Home Exemption	- $40,000
Additional Exemption	- $80,000
	$380,000
Tax Rate	x 5.55
	2,109,000
divided by	1,000
Annual Assessment =	**$2,109**

Subdivision Map

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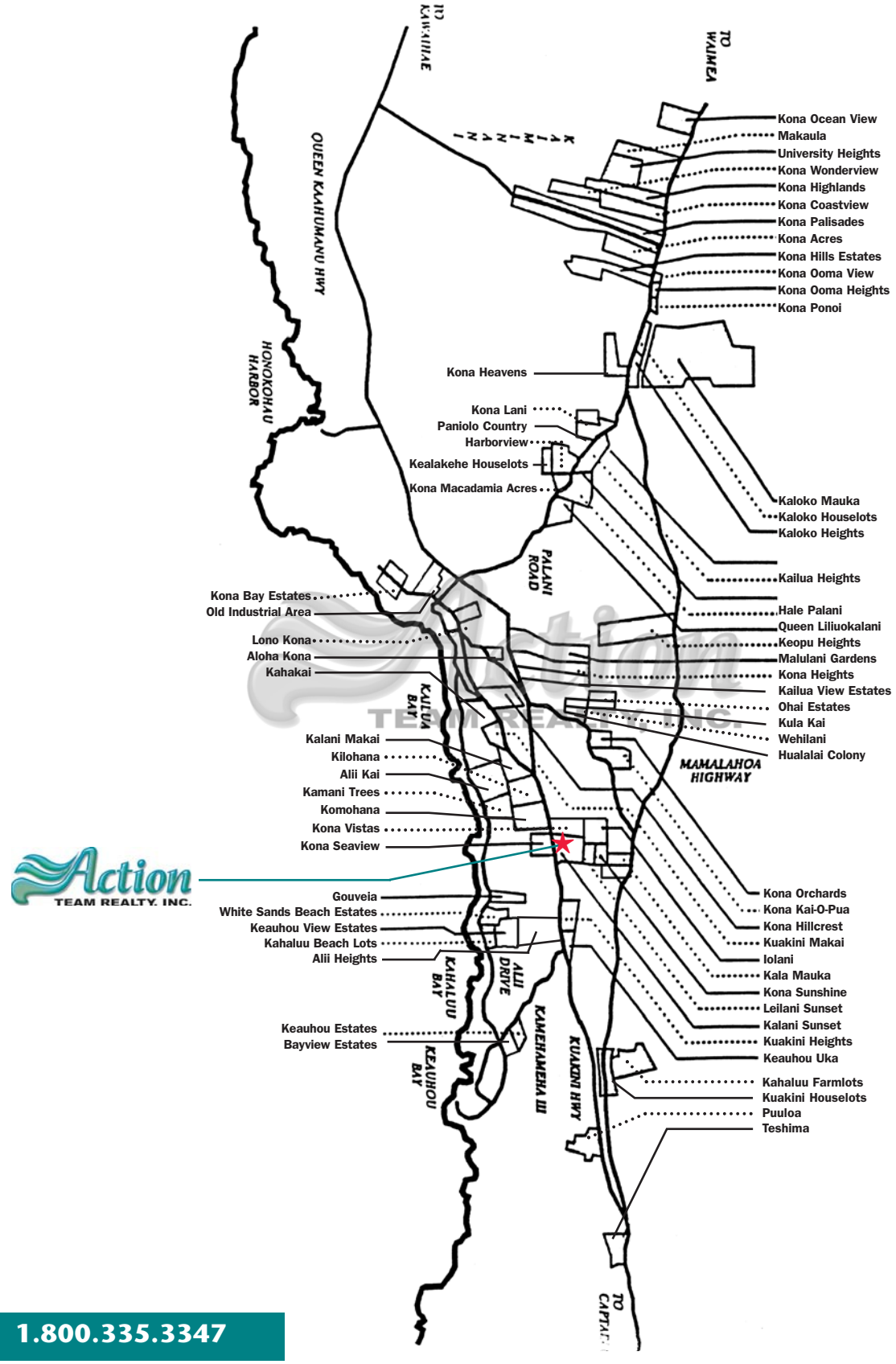

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Condo Map

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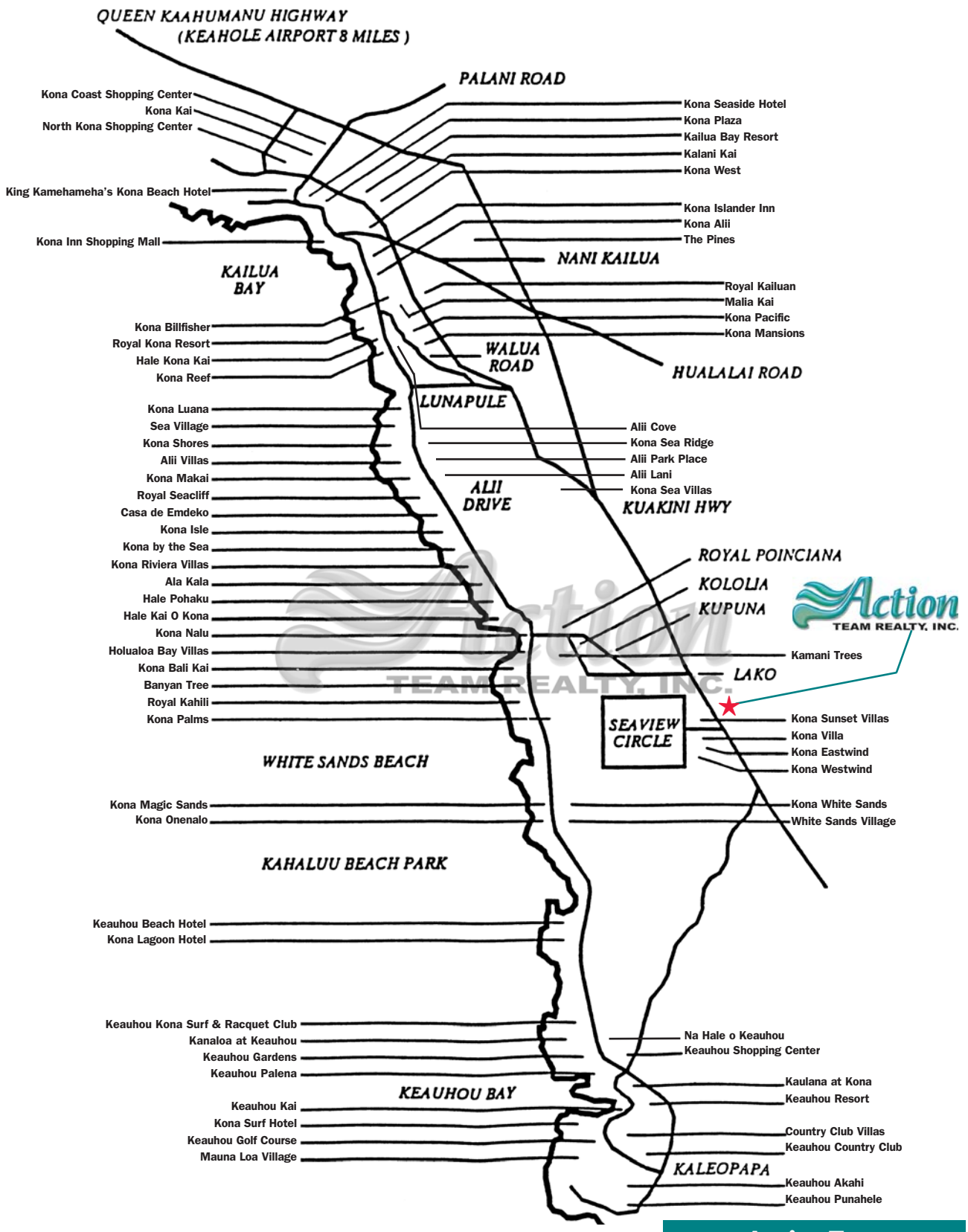

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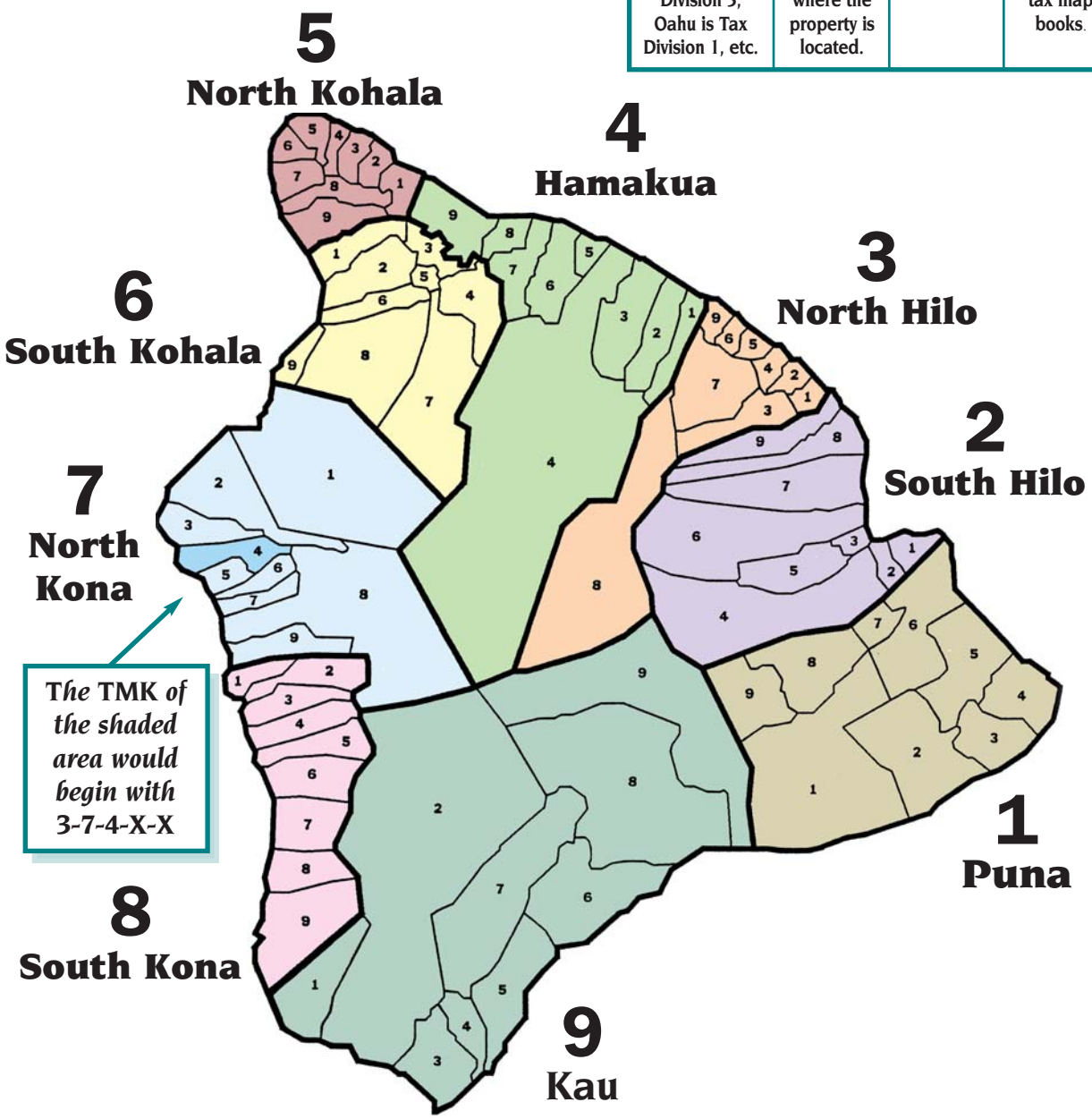
Big Island Tax Map Key

Physical Location of Hawaii Property

Hawaii uses a system referred to as Tax Map Key (TMK) in which a unique identification number is assigned to each property in the state. The number is used to index tax assessors maps with the final map, identified by the last two digits, providing special details for the property.

Breakdown of a Tax Map Key

3	7	4	10	33
Tax Division	**Zone**	**Section**	**Plat**	**Parcel**
Identifies the County. The Big Island is Tax Division 3, Oahu is Tax Division 1, etc.	Identifies the tax district (of 9) where the property is located.	There are 9 sections per zone.	Identifies the final plat page in the tax map books.	Identifies the individual parcel and is shown on the plat page.



Division: 3 (*All of The Big Island*)
Zone: *Shown in 9 different colors*
Section: *Each zone is divided into 9 sections*

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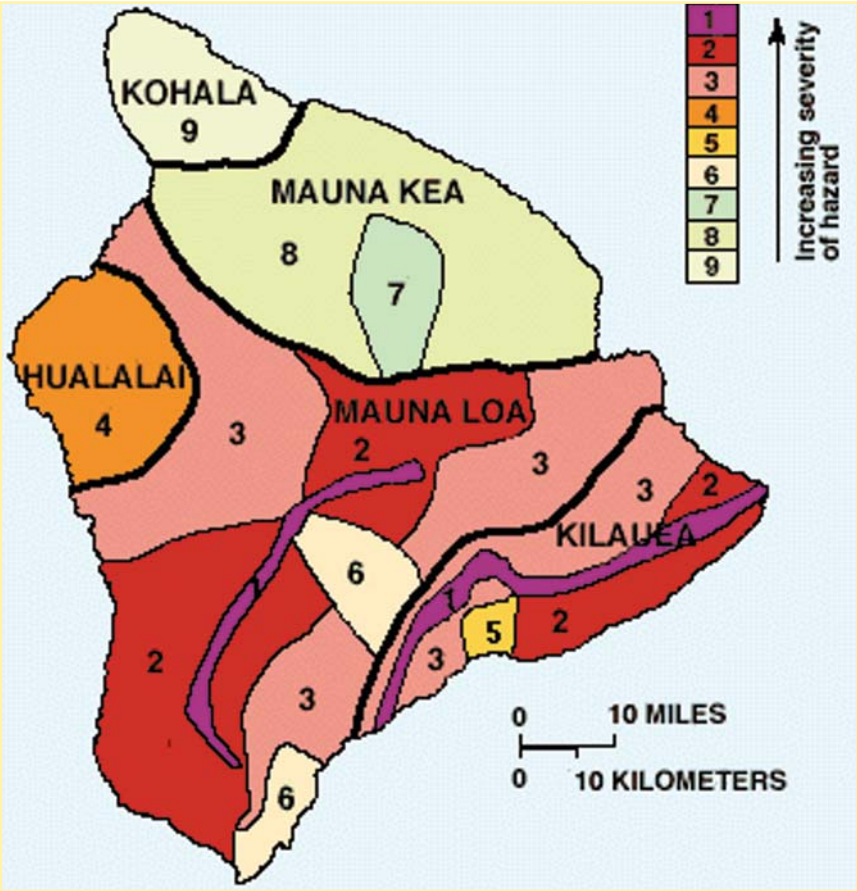
1.800.335.3347

Volcanic & Elevation Maps

Volcanic Risk Assessment



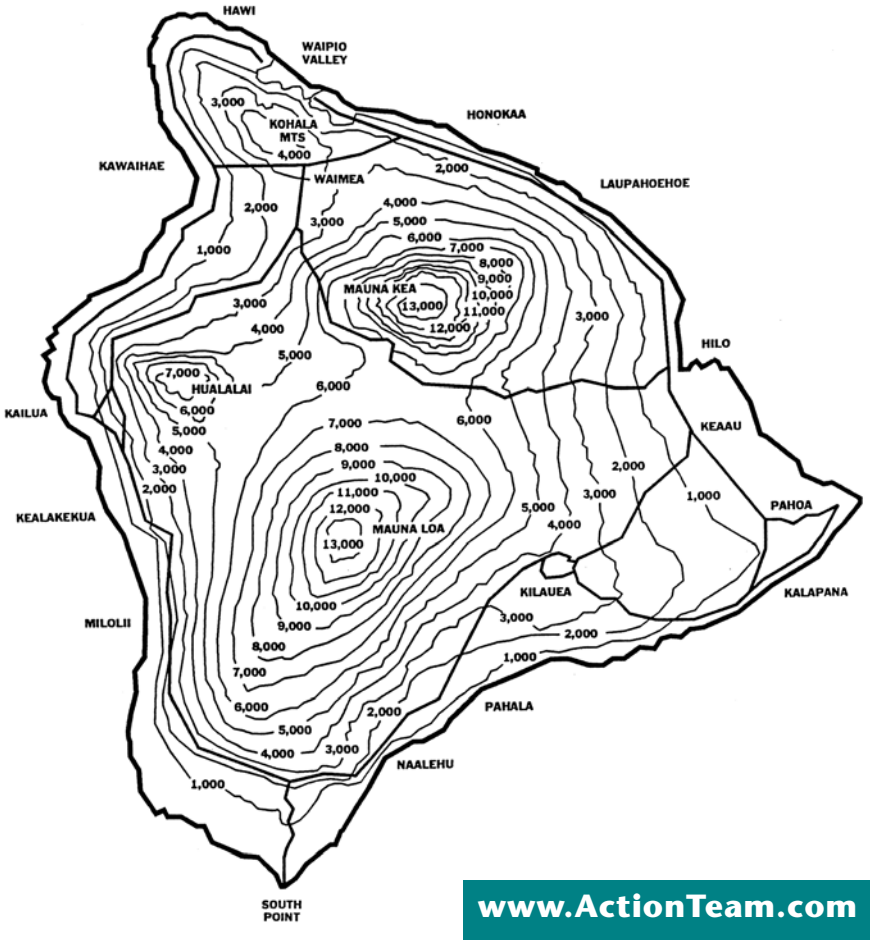
Data Source:
Volcanic and Seismic Hazards on the Island of Hawaii
by U.S. Geological Survey (USGS)

Big Island Elevation

Mountain Peaks

Mauna Kea	13,796 ft.
Mauna Loa	13,677 ft.
Hualalai	8,271 ft.
Kohala	5,480 ft.
Kilauea	4,093 ft.

Data Source: County of Hawaii Data Book



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Handy Phone Numbers

Government Agencies

Building Division (Building Permits)	327-3520
Civil Defense Agency (Natural Disasters)	935-0031
Fire Department	961-8336
Fire Inspector	327-3546
Land and Natural Resources	327-6225
Library	327-4327
Mayor's Office	329-5226
Parks and Recreation	961-8311
Planning Department (Zoning)	327-3510
Police Department	326-4222
Public Works (Engineer Dept.)	327-3530
Dept. of Health (Wastewater)	322-1507

Utilities

Hawaiian Electric Light Company (HELCO)	329-3584
Hawaiian Telcom (Telephone Company)	643-3456
Oceanic Time Warner Cablevision	329-2418
Water Department	322-0600

Hospitals

Kona Community Hospital	322-9311
North Hawaii Community Hospital	885-4444

Schools

Holualoa School District	322-4800
Kahakai Elementary	327-4313
Kealakehe Elementary	327-4308
Kealakehe Intermediate	327-4314
Kealakehe High School	327-4300
Konawaena Elementary	323-4555
Konawaena Middle School	323-4566
Konawaena High School	323-4500

Community Resources

Post Office	800 275-8777
Motor Vehicle Registration	327-3543
West Hawaii Today Newspaper	329-9311
Pet Quarantine (Agricultural Dept.)	808 837-8092
Bar King Dog Kennel	966-8733
Vog Hotline	885-7143
Vog Questions	322-1507
Office of Aging	327-3597
Civil Service	961-8361
Kona Coordinated Services for Elderly	322-1812
Crime Stoppers	329-8181
Veterans Affairs	800 827-1000

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