



ALOHA GROUP MAUI

## Kaanapali Shores — Buyer's Due-Diligence Checklist

What to request and review before you make an offer. \*Some items may be available only after offer made and accepted.

### Start here

Kaanapali Shores is a good decision for a lot of people — but a smart buyer still looks past the view, the asking price, and a projected rental number. This is the checklist we work through with our buyers: exactly what to request and confirm before you commit.

Some of it you'll gather yourself; some of it we handle for you. In particular, the rental numbers live with the listing side — **we request the actual rental statements from the listing agent** so you're evaluating real figures, not a resort-wide average. Print this, work through it, and bring us the questions. That's what we're here for.

### 1. The unit itself

| ✓                        | Item to request or confirm                                                                                                                                                                                                       | Notes |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Ownership tenure: fee simple or leasehold?<br><i>Most units are fee simple, but some are leasehold — national portals often don't flag it. If leasehold: lease term, annual lease rent, reversion date, renegotiation terms.</i> |       |
| <input type="checkbox"/> | TMK / tax map key confirmed for the exact unit                                                                                                                                                                                   |       |
| <input type="checkbox"/> | Unit type, interior square footage, and floor plan                                                                                                                                                                               |       |
| <input type="checkbox"/> | Building, stack, floor level, and view<br><i>Oceanfront, ocean-view, or garden — view drives both rental appeal and resale.</i>                                                                                                  |       |
| <input type="checkbox"/> | Interior condition; date and scope of any renovations                                                                                                                                                                            |       |
| <input type="checkbox"/> | What conveys at closing (furniture, appliances, housewares) — get it in writing                                                                                                                                                  |       |
| <input type="checkbox"/> | Lanai exposure, size, and condition                                                                                                                                                                                              |       |
| <input type="checkbox"/> | Any known defects, prior damage, or unpermitted work                                                                                                                                                                             |       |

### 2. Rental operation & income

| ✓                        | Item to request or confirm                                                                                                                       | Notes |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Actual rental statements (2–3 years if available)<br><i>We request these from the listing agent on your behalf.</i>                              |       |
| <input type="checkbox"/> | Current management agreement — terms, fees, and whether it transfers<br><i>On-site (Aston) and off-site options exist; owners have a choice.</i> |       |

|                          |                                                                                        |  |
|--------------------------|----------------------------------------------------------------------------------------|--|
| <input type="checkbox"/> | Gross vs. net: management commission, cleaning, booking/channel fees, GET/TAT handling |  |
| <input type="checkbox"/> | Owner-use history and its effect on reported income                                    |  |
| <input type="checkbox"/> | Forward reservations that transfer at closing                                          |  |
| <input type="checkbox"/> | Occupancy and average daily rate trends for this unit type/view                        |  |

### 3. Association (AOAO) health

| ✓                        | Item to request or confirm                                                                                                                                                                                  | Notes |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Current maintenance fee and exactly what it includes<br><i>At Kaanapali Shores this covers central A/C (association-owned), electricity, cable, Wi-Fi, water and trash — confirm for the specific unit.</i> |       |
| <input type="checkbox"/> | AOAO budget and reserve study; reserve funding level*                                                                                                                                                       |       |
| <input type="checkbox"/> | Special assessments — current, pending, or recently completed                                                                                                                                               |       |
| <input type="checkbox"/> | Master insurance policy — coverage, deductibles, hurricane/flood<br><i>Confirm what you must carry yourself (HO-6 contents + loss assessment).*</i>                                                         |       |
| <input type="checkbox"/> | House rules — occupancy, rental rules, pets<br><i>No pets (service animals excepted).*</i>                                                                                                                  |       |
| <input type="checkbox"/> | Board meeting minutes (last 3 approved minutes) for planned projects or disputes*                                                                                                                           |       |
| <input type="checkbox"/> | Any litigation involving the association                                                                                                                                                                    |       |

### 4. Zoning, legal use & regulation

| ✓                        | Item to request or confirm                                                                                                                                                   | Notes |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Confirm the property's hotel zoning<br><i>Kaanapali Shores is hotel-zoned for the whole complex — not part of the Bill 9 apartment-district short-term-rental phase-out.</i> |       |
| <input type="checkbox"/> | Verify current county short-term-rental requirements<br><i>The law is evolving (Bill 9 litigation; Bill 88 rezonings) — confirm current rules for any purchase.</i>          |       |
| <input type="checkbox"/> | Any transient-vacation-rental registration or permit requirements                                                                                                            |       |

### 5. Costs & taxes

| ✓                        | Item to request or confirm                                                                                                                                                   | Notes |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Maui County real property tax classification and current rate<br><i>Classification (e.g., short-term rental vs. non-owner-occupied) is a big cost variable — confirm it.</i> |       |
| <input type="checkbox"/> | Estimated annual property tax at your intended use                                                                                                                           |       |
| <input type="checkbox"/> | Maintenance fees (annualized)                                                                                                                                                |       |

|                          |                                                                                |  |
|--------------------------|--------------------------------------------------------------------------------|--|
| <input type="checkbox"/> | Owner insurance (HO-6 contents + loss assessment)                              |  |
| <input type="checkbox"/> | Rental management fees                                                         |  |
| <input type="checkbox"/> | A reserve for interior upgrades and eventual renovation (your own budget line) |  |
| <input type="checkbox"/> | If leasehold: annual lease rent<br><i>Fee-simple units: not applicable.</i>    |  |

## 6. Financing, title & closing

| ✓                        | Item to request or confirm                                                                                                                                    | Notes |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | If financing: a lender experienced with Maui resort/condo-tel properties<br><i>Confirm the property is approved/warrantable before you're deep in escrow.</i> |       |
| <input type="checkbox"/> | Title report reviewed — tenure, liens, easements, encumbrances*                                                                                               |       |
| <input type="checkbox"/> | Escrow and closing costs, proration of fees and transferring reservations                                                                                     |       |
| <input type="checkbox"/> | Bill of sale for furnishings / personal property                                                                                                              |       |

## 7. Resale outlook\*\*

| ✓                        | Item to request or confirm                                                              | Notes |
|--------------------------|-----------------------------------------------------------------------------------------|-------|
| <input type="checkbox"/> | Rental demand and comparable sales for this stack, view, and type                       |       |
| <input type="checkbox"/> | Future financing and insurance environment                                              |       |
| <input type="checkbox"/> | Carrying costs measured against realistic rental offset                                 |       |
| <input type="checkbox"/> | The unit's location within the resort (view, floor, proximity to beach, pools, parking) |       |

## Working through a specific unit? Let's do it together.

We'll request the rental statements from the listing agent, help you read the association documents, and work through this checklist with you — so you're deciding on facts, not guesses.

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## Important\*\*

This checklist is a general educational guide, not legal, tax, accounting, engineering, insurance, or investment advice, and not a representation about any specific unit. Items and requirements vary by unit and change over time. Verify everything independently during due diligence and consult the appropriate qualified professionals before purchasing. No rental income, occupancy, return, or property value is promised or guaranteed. And we don't have a crystal ball.

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