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Correspondence

Send business card, ad copy or articles for reprinting to CAI of Nevada, 9171 W. Flamingo Road, Suite 100, Las Vegas, NV 89147, along with payment. The publisher retains the right to edit articles to conform to content and space requirements. Authors are to be clearly identified in each article and the author is responsible for developing the logic of their expressed opinions and for the authenticity of all presented facts in articles. Opinions expressed in *Community Interests* are not necessarily the opinions of CAI, CAI of Nevada, its board members or its staff. Authors are solely responsible for the authenticity, truth and veracity of all presented facts, conclusions and/or opinions expressed in articles. Article submissions should be in Word format or plain text.

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Community Interests

THE MAGAZINE FOR COMMON INTEREST COMMUNITIES

FEBRUARY 2015

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JAMES GIBSON
2015 CAI PRESIDENT

President's Message

The 78th Session of the Nevada Legislature will be in full swing starting February 2, 2015. We have been diligently working well before the start date, actively coordinating events with our Grassroots team, LAC (both locally and nationally) and many other CAI Nevada members. During 2014, our monthly southern Nevada luncheons and quarterly northern Nevada breakfasts served as opportunities to bring in local legislatures, legal professionals and experienced business partners to gain a better understanding of what to expect for 2015. The information we gathered from those events has prepared us for what is to come and positioned us well for the always dynamic legislative session. Below are some of the BDRs (Bill Draft Requests) that we are currently watching and can be found at <https://www.leg.state.nev.us/Session/78th2015/BDRlist/>:

- #2 – Assemblyman Carrillo: revises provisions concerning the identification of seasonal residents and establishes provisions for the permitting of motor vehicles of seasonal residents.
- #55 – Senator Ford: revises provisions governing super priority liens on property located in common-interest communities.
- #79 – Senator Jones: revises provisions relating to appointment and removal of members of boards, commissions and similar bodies by the Governor and the Legislature.
- #109 – Senator Jones: revises provisions relating to squatters.

- #181 – Assemblyman Elliot Anderson: revises provisions governing the Foreclosure Mediation Program.
- #373 – Real Estate Division/Business & Industry: revises provisions governing the priority liens against units for assessments in common-interest communities.
- #513 – Assemblyman Ellison: revises provisions governing contractors.
- #617 – Senator Hammond: revises provisions governing the composition of executive boards of unit-owners associations in common-interest communities.

Along with the aforementioned BDRs, we are also keeping an eye on #1, #76, #131, #136, #149, #250, #374 and #605. All of these items could have a potential impact on our industry and the people we serve and interact with every day. I strongly suggest that you take some time and review these BDRs and set up the Personalized Legislative Tracking tool to keep up to speed on the items about which you feel most passionate. The tool is at <https://www.leg.state.nv.us/App/NELIS/REL/78th2015/Plt>.

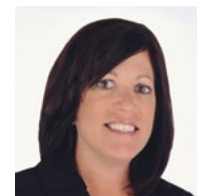
This year we have the right folks in the right places at the right time, and I am confident we will succeed as long as we stay focused, pool our resources and work together.

James Gibson

SnowBall

2014 CAI Nevada Awards Gala

Saturday, February 21, 2015 at the Treasure Island • 5:30PM



MARY RENDINA
CHAPTER EXECUTIVE
DIRECTOR

Chapter Commentary

Each time I am tasked to write a commentary for the chapter, I struggle on what to speak about. As I sat down to write this, I thought about how 2015 is the 25th anniversary of the CAI Nevada chapter. I began looking through archived copies of our chapter magazine and all I can say is, "We have come a long way baby!"

Here are some fun facts I discovered...

The chapter was founded in 1990 and the first slate of board members listed on the Articles of Incorporation are: Gary Lein, CPA, John Leach, Esq., Dennis McGarvey, Frank Nason and Richard Serfas.

We don't have archived magazine issues from every year so fast forward to:

1997- Dave Johnson was President and Gail Gouker, AMS was the CED. The chapter held its first golf tournament in Las Vegas. CA Day had 38 exhibitors. The first Northern Nevada luncheon was held with 40 attendees. A Legislative Update class was taught by Gayle Kern, Esq. and Randy Drake, Esq.

1998- John Terranova was President and Jennifer Mink was the CED. The magazine had only nine marketplace advertisements compared to the 71 we have today.

1999- Jean Georges was President and Patty Randell was the CED.

2001- Kathryn Tavenner was President and Joyce Cosentino was the CED. The chapter held its first bowling tournament, there were nine members recognized for their outstanding achievements at the Awards Gala.

2004- Jonathan Lattie was President and Jolene Macrae was the CED. There were 16 chapter sponsors.

The magazine was in black and white and was a twenty-six-page spread.

2006- Mark Coolman, CIRMS was President and a young man named Steve Vitali, PCAM was CED. Northern Nevada held its first bowling tournament to benefit the Veteran's Guest House.

2008- Jeanne French-Newman was President and I was hired as the CED along with Chris

Snow who then was our part time admin. We had 37 sponsors and 604 members. Our sponsorship dollars were approximately \$135,000.

2010- Natalie Ross was President. This was the year we moved from a 600 sq. ft. office space to our 2600 sq. ft. Training Center. The Outreach Committee was chartered. The CAI National Conference was held in Las Vegas.

2012- Paul Terry, Esq. was President. The Grassroots committee was chartered to assist the LAC. The Ordinary People Extraordinary Measures Luncheon replaced the Heroes Luncheon. Christina Snow was promoted to Communications Manager and Katie Rendina was hired as the new Administrative Assistant. Once again the CAI National Conference was held in Las Vegas.

2014- Norman Rosensteel, PCAM second time as President. The Education Committee continues to build and grow our programs and developed a board member to board member training program. Our CAI chapter currently has two-three hour continuing education classes approved by the Real Estate Division. A media committee was formed, and in the spring of 2015 we will start offering online education to homeowners. The Nevada Educated Business Partner program was launched in Reno and Las Vegas.

The Northern Nevada Committee is more vibrant than ever, and because of their efforts had a record financial gain to the chapter in 2014 from the North. The Board supported the need for growth in the area of online technology and approved the purchase of an online system to streamline event registrations.

Twenty-five years is a long time for any milestone. As I combed through past issues of the magazine from the early years there were continually mentions or photos of some of our active members today.

To the past and present members of the CAI Nevada chapter who have contributed to our great success, I would like to extend a heartfelt thank you!

Warm Regards,

Mary Rendina



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TERRY LLP

And You Thought the NRS was the Only Legislation to Worry About?

Nope! Federal Legislation that Affects HOAs

by John Stander, Esq.

While our friends in Carson City gear up to further ease (complicate?) our lives with new and different revisions to the NRS, we also need to keep in mind what our other friends in Washington D.C. have done that affects our HOAs. While we live and breathe NRS Chapter 116 every day, we may forget the federal laws which are also critical to HOA management. Here are a few important ones.

FAIR HOUSING ACT ("FHA")

The FHA prohibits discrimination in housing on the basis of: race or color; national origin; religion; sex; familial status (families with children); or disability. While this most obviously applies to sellers of the homes, the FHA also does apply to HOAs, and HOAs can and do

get sued for FHA violations. The hot issues for HOAs are usually families with children and persons with disabilities.

The FHA prohibits direct discrimination based upon the categories listed above. However, it also prohibits any policy that disparately affects the protected groups. For example, while families with children or handicapped people might not be excluded outright from an HOA facility, there may be HOA policies that in practice negatively affect those people to a disparate degree.

With regard to handicapped individuals, there are a couple of other FHA wrinkles to keep in mind. Under the FHA, an HOA may not refuse to permit a handicapped person to

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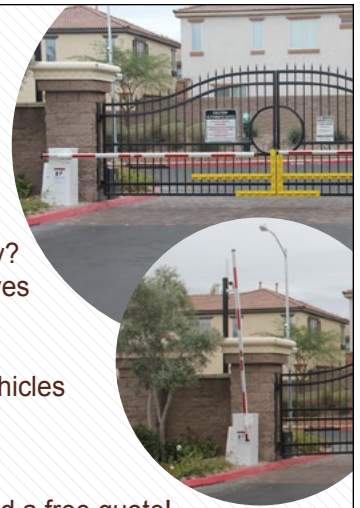
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make reasonable modifications to the premises if those modifications are necessary to afford that person full enjoyment. Similarly, an HOA may be required to make reasonable accommodations in rules, policies, or services when such accommodations may be necessary to afford a handicapped person equal opportunity to use and enjoy the facilities.

AMERICANS WITH DISABILITIES ACT (“ADA”)

The ADA sets forth requirements to ensure that public accommodations are accessible to disabled individuals. HOAs typically do not need to worry about the ADA, because HOAs are typically not “public accommodations” as that term has been interpreted by the courts. However, as noted above, the same sort of access may nevertheless need to be provided as part of a “reasonable accommodation” under the FHA.

Also, HOAs need to be careful. An HOA may be required to comply with ADA requirements if the HOA offers its facilities for use by the general public. Examples of actions that may make an HOA subject to the ADA: an HOA allows members of the public to buy memberships or passes to the HOA pool or clubhouse, an HOA allows schools, church groups or clubs to use HOA facilities on a regular basis, or an HOA maintains a rental office on the property that receives regular visits from the general public. If your HOAs are considering or currently allowing

such activity, you should consider either discontinuing the activity, or ensuring compliance with the many requirements of the ADA.

FCC SATELLITE REQUIREMENTS

HOAs in Nevada and nationwide need to comply with the satellite regulations propagated by the FCC. Under the FCC regulations, the HOA can regulate where and how satellite antennae can be installed. However, the HOA cannot enforce regulations regarding installation or maintenance of a satellite antenna less than one meter (39.37 inches) in diameter, if the regulation would: (1) unreasonably delay or prevent use of the satellite; (2) unreasonably increase the cost of installation or maintenance; or (3) preclude receiving or transmitting an acceptable quality signal from the dish.

Keep in mind that the FCC regulations do not prohibit legitimate safety restrictions, provided the restriction is no more burdensome than necessary to accomplish the safety purpose. Examples of valid safety restrictions may include fire codes preventing people from installing dishes on fire escapes, restrictions requiring placement a certain distance from a power line, and electrical code compliance requirements. If such a safety concern exists, it may justify a delay, increase in cost, or lessening of transmission quality that may not have been acceptable otherwise. ●



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MARILYN BRAINARD, DCAL IS A MEMBER OF THE NEVADA LEGISLATIVE ACTION COMMITTEE AS WELL AS A MEMBER OF CAI NATIONAL GOVERNMENT AND PUBLIC AFFAIRS COMMITTEE AND CAI NATIONAL FEDERAL LEGISLATIVE ACTION COMMITTEE. SHE IS ALSO SECRETARY OF THE WINGFIELD SPRINGS COMMUNITY ASSOCIATION IN SPARKS, NEVADA

How Recent Elections will Influence HOA Legislation

by Marilyn Brainard, DCAL

Let's first celebrate that Nevada's legislative sessions occur only every other year. While not everyone agrees with that statement, it does reduce the opportunity to tinker with NRS/NAC 116. For that, many of us rejoice!

This 78th regular session that was launched on February 2 may prove to be one "for the books."

Oh, how I wish I was a fortune teller with a reliable crystal ball, because I'd surely call it into service right now. This session marks the first time in 30 years that the Republicans have the majority in both Nevada legislative houses, plus all executive level positions. How it will play out depends on many factors, including YOU, the reader.

Those of us who live in, provide services to or help manage a common interest community share a desire to see "no harm done" by ill

.....
Lucky for you that CAI provides some terrific resources to help educate/ explain our choice of what kind of neighborhood to call home. You have only to go online to: caionline.org and see or search for Key Issues- State Advocacy Guide.

conceived or inappropriate legislative actions based on an often well intentioned, but uneducated decision that burdens the close to one million citizens who chose to live in such a housing model in our state.

What is the solution? If you are an owner in a community association, your role is to take a look around and see if you like the lifestyle afforded by your association. If you do, then it's your obligation to take small, baby steps to let your elected Assemblyperson or Senator know that you like where you live and please don't encumber me with more regulations.

You even stand a good chance of being represented by a freshman/woman legislator! What does this mean? It means that "newbie" may be totally unfamiliar with our structure, which provides both benefits and responsibilities for those who voluntarily purchase a home in a community association. Often that legislator may only have a 'fuzzy' idea of "what is a community association," or, worse, have only negative opinions.

Lucky for you that CAI provides some terrific resources to help educate/explain our choice of what kind of neighborhood to call home. You have only to go online to: caionline.org and see or search for Key Issues- State Advocacy Guide. It is a remarkable, downloadable resource guide that will educate YOU to help educate YOUR elected representatives as to why preserving our neighborhoods has great value.

An added benefit is that YOU will appreciate all the elements that contribute to a place you chose to call HOME. ●

Have a **Great Idea** for an Article?



Contact Chris Snow at marketing@cai-nevada.org and your article could be printed in *Community Interests!*

A higher level of engagement.



FACE } TO { FACE

CAI Annual Conference & Exposition
April 29–May 2, 2015
Caesars Palace Las Vegas

Texting, talking and tweeting are all great ways to stay in touch, but nothing compares to face-to-face interaction. The best way to meet people, build deeper connections with colleagues and strengthen peer networks is through real interaction. And the best place to interact with your community association peers is at the CAI Annual Conference and Exposition.

Bring a higher level of engagement to your personal and professional network and meet face to face at the Annual Conference.



NORM ROSENSTEEL, PCAM, NVEBP IS CO-CHAIR OF THE NEVADA LEGISLATIVE ACTION COMMITTEE AND IS WITH ATC ASSESSMENT COLLECTION GROUP

How Does Our Legislative Action Committee Work?

by Norm Rosensteel, PCAM, NVEBP

Many of you probably wonder just how our Legislative Action Committee (LAC) operates, and you're in luck. Here's the short version!

First of all, the Nevada Legislative Action Committee is a committee of CAI National, under the supervision of the Department of Government and Public Affairs. All members are approved by the national organization.

The local Board of Directors appoints six members to the Committee and the Committee itself may appoint up to 14 more members. We currently have 15 committee members. Conducting telephonic conference meetings with a larger group can be very difficult, so the Committee decided it would be better to limit the group to a smaller number of focused members working together.

The membership of the Legislative Action Committee must also be a balance of the

Membership Representation Groups of CAI members. We try to have a somewhat even distribution of volunteer leaders, managers, business partners and attorneys in order that views of all our membership categories are represented.

Appointments are made every other year, with the next appointments occurring in August of 2016. Members may serve up to six consecutive terms, and we have a set of committee guidelines from CAI National that we follow.

Now we get down to the operations of the committee. The committee currently meets the Monday before the monthly luncheons in Las Vegas, which are held on the second Tuesday of each month. Meetings generally last between one to two hours.

During the upcoming Legislative Session beginning on February 2, 2015, we will also have

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a weekly telephone conference with our lobbyist, Garrett Gordon, to keep us apprised of what occurred in the Legislature that week and what's upcoming for the next week. We will review bill drafts and decide our position on each as they are submitted. After LAC has taken a position on a bill, that position will be communicated to the Chair of our Grassroots Committee, who will then distribute our position to all of the Grassroots membership so each of them can contact their legislators regarding proposed legislation.

During this past 'off session' year, the committee has worked on drafting language for our top nine fixes to NRS 116, and are working with legislators to get this language into an HOA bill. We have also split the committee into four teams to review bills that are presented by legislators and, when necessary, to recommend possible amendments, as well as to judge the impact on associations from each membership category perspective.

We are working very hard this year to put forward positive change within the association industry and to try to correct some of the poorly drafted language that was passed into law in prior sessions. We also work on fundraising, which will be discussed in another article.

If you need to contact LAC or have a question, go to the Nevada chapter website www.cai-nevada.org and click on the 'Ask the LAC' tab.

The Nevada Legislative Action Committee is composed of the following members:

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Donna Zanetti, Esq., PCAM (Attorney)

Vice Chair

Chuck Niggemeyer, DCAL (Volunteer Leader)

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DONNA A. ZANETTI,
ESQ., PCAM IS CO-
CHAIR OF THE NEVADA
LEGISLATIVE ACTION
COMMITTEE

Description of the Legislative Process

by Donna A. Zanetti, Esq., PCAM

We always hear about the rights of democracy, but the major responsibility of it is participation.

— Wynton Marsalis

Participating in anything takes time, which is something most of us find to be in short supply. Yet, participation is critical when year after year the Legislature enacts laws that impact common-interest communities, often with mixed results. Effective participation requires understanding how legislation is made and where you can have the most impact in the process.

EXECUTIVE SUMMARY:

How a Bill Becomes A Law (Dates are Tentative)

Pre-filed Bills (December)

The text of certain early-filed bills is usually released pre-session so the opening days of the session are productive.

Bill Draft Request ("BDR") (February)

A BDR is a placeholder for legislation. By the time you read this article, the window for legislators and committees to submit BDRs and provide details will have closed.

Bill Introduction (March 23)

The newly drafted Bill is introduced and read in the First House ("First Reader") and then assigned to a committee. HOA bills are assigned to the Judiciary Committee.

Committee Hearings and Vote (April 10)

Committee holds hearings and votes on whether or not to pass the Bill out of Committee as drafted or as amended.

Vote in First House (April 21)

House in which the Bill was introduced must vote on whether or not to pass the Bill. If the Bill passed out of Committee with amendments, the House will vote to accept or reject the amendments first following a "Second Reader" and then to pass or not pass the Bill as a whole following a "Third Reader." If passed, Bill proceeds to Second House.

Committee Hearings and Vote (May 15)

Committee holds hearings and votes on whether or not to pass the Bill out of Committee. HOA bills are heard in the Judiciary Committee.

Vote in Second House (May 22)

See Vote in First House. If passed without amendment, Bill is Enrolled and delivered to Governor. If passed with amendments, see below.

Concurrence, Conference, Enrollment

If Second House passes with amendments, the Bill returns to First House for a decision on whether to accept/reject Second House's amendments. If accepted, Bill is Enrolled. If rejected, Bill returns to Second House for decision on whether or not to withdraw its amendment. If no, then Bill goes to a Conference Committee. If Conference Committee can resolve the differences, it issues a Report of the proposed resolution, which must be adopted by the First House and then by the Second House. If not adopted by both,

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Bill dies. If adopted, the Bill is Enrolled and delivered to Governor.

Sine Die (June 1)

Legislature adjourns. Sine die is Latin for adjourning without setting a day to resume business

Governor's Office

Governor has five days to act on a Bill if received when Legislature is still in session (Sundays excepted). If delivered with less than five days remaining in the session or after adjournment sine die, the Governor has 10 days. Governor may sign, veto or allow a Bill to become law without a signature. New laws become effective October 1 unless the Bill specifies otherwise.

IMPORTANT WEB LINKS:

<http://www.leg.state.nv.us/>

The legislature's website provides fast, easy access to important information before, during and after the session

<http://mapserve1.leg.state.nv.us/whoru/>

Use this map to find out who represents you in the Nevada legislature. Enter your address in the upper right of the screen.

<https://www.leg.state.nv.us/App/NELIS/REL/78th2015>

Track legislation via Nevada Electronic Legislative Information System or "NELIS" and register for Personalized Legislative Tracking,

http://www.cai-nevada.org/outside_home.asp

Click on "Ask the LAC" for information on what the Nevada Legislative Action Committee is doing.

A DEEPER LOOK

Where to Find Information Quickly

Effective participation means knowing where to look for information on proposed legislation. From the Legislature's website, you can register for Personalized Legislative Tracking (PLT) which updates you on the status of selected Bill Draft Requests and Bills. Basic tracking is free. You may also look up information on the Nevada Electronic Legislative Information System or "NELIS" which offers information on bills and committee meetings, among other things. Visit <https://www.leg.state.nv.us/App/NELIS/REL/78th2015> to explore and view your options. In previous years, the Legislature has offered residents the opportunity to cast a vote for or against bills in an electronic "straw poll." Look for this feature on the Legislature's website once the 2015 session opens.

Target Your Communications to the Right Legislators

In no particular order, legislators are interested in three groups of people: their constituents, their donors, and individuals who have information or interest in an issue that has importance to them. The 63-member

Nevada Legislature is composed of 21 Senators and 42 Assemblypersons representing geographic districts. Each Legislator serves on a committee. Focus your efforts on your elected representatives and those serving on the committee that will hear the Bills of interest to you. To find out who the legislators for your district are, go to the Nevada Legislature's website and click on the link, "Who's My Legislator?" located midway down the right side of the screen. Type in your address and be rewarded with your district number, legislator's name, party affiliation and term. Click on the legislator's name for a brief biography and contact information.

HOA bills are heard in the Judiciary Committee of each House. Check the Legislature's website for committee assignments, which were not finalized at the time this article was due in December 2014.

Communicate at the Right Time

The period of time when a Bill is in Committee is the most effective time for communication. If a Bill fails to pass out of Committee, it dies. Amendments are crafted in Committee. While the actual "horse trading" and drafting generally occurs out of public view in work sessions to which a limited number of fellow legislators, lobbyists, and issue activists are invited, there will be a public hearing on each Bill. If you can attend the public hearing to show support or opposition to a Bill, it can be an effective statement. If you cannot attend in person, then write, E-mail or call Committee members to express your opinion. See Assemblywoman Ellen Spiegel's article on effective communication techniques in the January 2015 issue.

If the Bill passes out of Committee, [contact your representative](#) before the vote or use the electronic straw poll to express your opinion in a way all Legislators' will see. Wait until you see a Bill is 'Enrolled' and therefore on its way to the Governor before contacting him.

Make Participation in the Democratic Process an Annual Activity

Being a Nevada Legislator is a part time job, and chances are your Legislator is not an HOA expert. The Legislature meets every other year for four months, which is not a great deal of time to pass a budget and address the hundreds of bills proposed each session. In 2015, the 78th legislative session starts on Monday, February 2 and goes for 120 days until June 1. This means that the legislative session itself is not the best time to try and educate your representative about the benefits of community association living. He or she is going to be very busy drinking from the biennial "fire hose" that is the legislative session. The best time to communicate about something complicated like a common-interest community is outside the legislative session. Ask your Association to make a commitment to invite elected representatives to the community in the 'off years' so that you can build relationships when each side has the time to invest. ●



VICKI NIGGEMEYER IS A MEMBER OF THE SAGE HILLS COMMUNITY ASSOCIATION AND A MEMBER OF "COMMUNITY INTERESTS" MAGAZINE COMMITTEE.

Ombudsman's Office Emphasizes Accessibility and Resolution

by Vicki Niggemeyer

Ombudsman: difficult to pronounce, but easy to access ... especially with Sharon Jackson at the helm of a 19-person staff at the Nevada State Ombudsman's office in Las Vegas.

Jackson is the Ombudsman for Common Interest Communities and Condominium Hotels, which falls under the domain of the Nevada Department of Business and Industry's Real Estate Division.

By definition, an ombudsman is a public official who is appointed to investigate citizens' complaints against local or national government agencies that may be infringing on the rights of individuals. Jackson has been the Nevada Ombudsman for one year, and her extensive career experiences in the Department of Business and Industry have equipped her well for this vital position. In addition to obtaining a Business Degree, she has worked in Human Resources, mediation and resolution, and served as Deputy Chief of Investigation for nearly 11 years. She holds a number of certifications: both basic and advanced certificates in investigation, mediation, and has also served on the board of the Neighborhood Justice Center.

"Most of my positions have been to serve the public," Jackson states. "I enjoy helping people." She defines her role as "being accessible and available to homeowners, managers, any stakeholders that are within the industry to try to assist them in achieving the goals of having a harmonious living environment."

Achieving a harmonious living environment is a tall order, but a challenge Jackson is undertaking with gusto. The word "resolution" resounds in nearly every sentence. It clearly is a major focus for her.

"A number of complaints that come into the Ombudsman's office are about people who have a lack of education regarding the statutes governing our CIC's, and/or their governing documents. They are not getting along. It's not so much that the law is being broken; it's

.....
By definition, an ombudsman is a public official who is appointed to investigate citizens' complaints against local or national government agencies that may be infringing on the rights of individuals.
.....

more about just having the parties sit down at a table and talk. I think, to date, we have offered about 350 mediations [informal conferences]. Of those we have gotten about 85 to 90 that have actually participated with about an 80 percent resolution rate."

The purpose for the informal conference/mediation process is to bring together the primary parties involved in the dispute and achieve resolution to the problem. However, upon request, Jackson has begun allowing attorneys to be present. "I have allowed them to take part in the process, as long as their participation is geared toward resolution, not litigation. I have found that the attorneys have been very helpful; in some instances they have provided valuable input to help reach a resolution."

Unfortunately not all cases can be resolved easily. When a complaint is received it is date stamped and signed in. Calls are made to the individuals within three days. Scheduling the informal conference can be difficult to coordinate, especially if there are a number of parties who need to attend. Some cases can be resolved at the informal conference level, others are elevated to the Investigative Office, to the Referee program, to ADR [Alternative Dispute Resolution] or if necessary, to the Commission [CCICCH: Commission for Common-Interest Communities and Condominium Hotels].

"We are trying to make this a better process," says Jackson. By ramping up the initial informal conference/mediation process, the hope is that fewer cases will elevate to the investigative level, which is already inundated with about 400 cases

for a staff of six investigators. Resolving issues early in the process, when possible, is one of Jackson's goals.

Jackson believes that education is a large part of reaching that goal. "We have a new education officer and a new training officer. We revamped the website where people can readily find the answers they need. We provide training in a variety of ways: going to association properties when requested, going to public libraries, through online videos, plus classes at the Ombudsman's Office. You can get information on the phone, in a class, on our website, through our newsletter. Our goal is to be accessible!"

Educating both homeowners and board members is important to Jackson. "I try to reinforce to board members that they are in a professional position, and sometimes handling hundreds of thousands of dollars. While it's voluntary, it is a huge responsibility." She adds that for the homeowners, they need to be cautious about who they are electing to their board.

Jackson has heard the complaints about partiality, but she insists that she is neutral. "I have a fiduciary duty to be neutral. It doesn't matter if you are a homeowner, a board member, an attorney, whoever ... we're going to sit down and work at a resolution."

In the past month, the question about forcing people to mediate has become an issue of its own. "I don't know that you can force anyone to mediate. It's not about trying to create discipline, or being forceful. It's about trying to reach a resolution." Citing NRS 116.765, section 2, Jackson believes she is on firm ground to require a resolution process. "It's a tool that is in the law that we feel gives us the authority" to require participation in the process.

There is never a perfect program or process. But Nevada has a terrific reputation throughout the United States for our CIC/HOA industry. Recently, Jackson received a phone call from an individual in Washington, D.C., wanting information about Nevada's HOA legislation. Jackson proudly admits: "we are the leaders as it pertains to HOAs in the nation. There's no other state that has the amount of regulation or legislation pertaining to CICs." We are the CIC/HOA role model whether we intended to be or not.

Along with her college business courses, Jackson minored in Public Sector. Even as a young adult she was already interested in a career that would serve the public. As a native and resident of Nevada, she definitely has a vested interest in securing the best for our communities. "We all live here! We all own property here! We all have a stake; and we all need to work together to make it better!"

For more information about the Ombudsman's Office go to: red.state.nv.us/cic.htm ●

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Wine and Canvas Night!

March 6, 5:30pm-9pm

Event Structure

The CAI Events Committee is having a wine and canvas night to bring together the members of CAI. This event will be a great way to bring homeowners, managers and vendors together for a night of socializing and painting a picture that they will be able to keep as a reminder of how much fun they had at a CAI event.

Costs

The price for CAI members is \$50. The non-member price is \$60. This includes the art supplies, instructor fees, wine tasting and Hors d'Oeuvres.

Look for the email invite in your inbox to register. Deadline to register is March 4th, space is limited so please register early!



Trauma Intervention Program
(TIP) of Southern Nevada, Inc.

\$5 of every ticket, plus the proceeds from the 50/50 raffle at the event, go to Trauma Intervention Program (TIP) of Southern Nevada (2014 OPEM Winner)

Bill Drafts

by Gayle Kern, Esq.

Under Nevada law, legislators, governmental entities and administrative agencies may submit requests to the Legislative Counsel Bureau (LCB) for bills to be drafted by the LCB.

These are called bill draft requests and referred to as "BDR." There are 608 Bill Draft Requests for the 2015 legislative session. At the present time, we are aware that of the 608 Bill Draft Requests, seven are specifically related to Common Interest Communities.



These seven BDRs represent requests from several legislators, the Nevada Real Estate Division and the City of Henderson. At the present time, we have not seen the actual drafts by the Legislative Council Bureau and are not aware what provisions of the statutes will be the subject of the proposed bills.

Although it is not required that the BDRs be completed before March, we are closely monitoring. As soon as the bill drafts are released, we will evaluate each proposed change as they may affect the thousands of homeowners living in Common Interest Communities throughout the State of Nevada, and act accordingly. ●



GAYLE KERN, ESQ. IS A MEMBER OF THE NEVADA LEGISLATIVE ACTION COMMITTEE

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KENDALL LUKE IS A SENIOR COMMUNITY ASSOCIATION MANAGER AT FIRSTSERVICE RESIDENTIAL AND THE CHAIRPERSON OF THE CAI NEVADA GRASSROOTS COMMITTEE. SHE HAS BEEN CHAIRING THE COMMITTEE SINCE 2012.

Grassroots in 2015!

by Kendall Luke

There's a special kind of anticipation that creeps up on community managers and industry professionals who service the community associations in Nevada when it's a legislative session year. Once those odd numbered years start, we all know that February marks the beginning of the session that can be viewed as a free-for-all, democracy in action, or a reason to avoid Internet news stories about new Nevada laws until those "Legislative Update" classes, which are always scheduled in the hottest part of the summer. Regardless of our feelings about the legislative session and the new HOA laws that are passed during the session, it's up to us as professionals to give our feedback to the legislators about proposed regulations and get our homeowners, board members, neighbors and colleagues involved.

The work the Grassroots Committee and concerned homeowners did in the 2013 session was monumental, and 2015 will hopefully be a calmer legislative session for HOA laws. My anticipation for the 2015 session is tempered with optimism for the future and pride for our work in the last session, but once February 2 comes, hold on for another exhilarating session!!

The Grassroots Committee was founded out of sheer necessity; our industry had been increasingly vilified in each legislative session, with bill drafts and proposed legislation that

has been harmful to our community associations and makes practicing community management increasingly difficult and complicated. While some of the laws put into place in the past few sessions have been helpful, the majority of them have made things harder and have sent a clear message to managers, boards and business partners. That message is that we are a target.



We are a target for new laws that will change our way of life, and make being a board member an unsavory option for our homeowners.

The conversation from the 2011 session was growing increasingly more negative, and as the 2013 session started, it felt like an all-out attack on our industry. We all know of the small and vocal minority of individuals who have previously gained the attention of legislators and the media, slamming the HOA industry and not representing the silent majority of homeowners who have chosen to own a

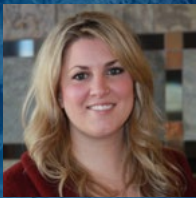
home in an association and who are happy living in their communities. We've also all heard the statistic that a large majority of homeowners in American HOAs report that they have a positive response to their community association membership, but these homeowners aren't the ones represented in Nevada legislation and media reports about HOA horror stories. The conversation has been trending negatively in recent years. It's up to us to change it to a positive conversation. We are changing that conversation with the goal from the committee's inception: recruit, educate and organize homeowners who appreciate their communities to deliver a unified message to legislators.

At the conclusion of the 2013 legislative session, the positive outcome can be summarized in the numbers: there were almost 33,000 E-mails sent to Nevada Lawmakers as a result of the targeted E-mail campaigns sent by the Grassroots Initiative. Online communications, including social media and E-mail marketing, were the ideal ways of reaching homeowners. Those homeowners in-turn reached out to their legislators, who heard our message loud and clear.

Bills successfully targeted and defeated with the help of the committee include AB-34, AB-121, AB-137, AB-98, AB-397 and SB-222. Between 30-50 percent of the Grassroots members eagerly read and acted upon these E-mail campaigns, with an average response rate of 35

percent. This number denotes a very high response rate for online, E-mail marketing when compared to similar industry rate averages. This response from those in our E-mail database shows the involvement and dedication of Nevada homeowners to their communities and the need for a committee like ours.

For the 2015 session, we are looking to tone down the E-mail barrage that was needed for the 2013 session, as we've clearly shown the Nevada Legislature that the HOA industry isn't an easy target. For this session, the Grassroots Committee will be working to get managers, homeowners, board members and industry professionals to Carson City to testify in person with the legislators as their audience (thanks to the awesome support of the great folks in Northern Nevada) and/or use the voting application on the Nevada Legislature website. The Grassroots Committee will be sending E-mail blasts and posting social media updates to announce bills we're watching, how to support and what you can do to get involved. If you're not on the E-mail list, or want to join the committee (as a CAI member), visit the CAI website and click the "Join Grassroots Initiative" tab. You can find us on Facebook as well; get your Grassroots updates while scrolling through baby pictures and what your friends ate for lunch! Let's make 2015 a great year in the legislative session and keep making the conversation about HOAs a positive one. Thanks for your support! ●



LAUREN STARNNER,
CMCA®, AMS®
COMMUNITY MANAGER
SOMERSETT OWNERS
ASSOCIATION

Snow Ball

2014 CAI Nevada Awards Gala

Saturday, February 21,
2015 at the Treasure Island

The Gala is Here!

by Lauren Starnner, CMCA, AMS

The wait is almost over! The Snow Ball – a winter wonderland gala – will be taking place this month, on February 21 at 5:30 p.m. CAI will take over the Treasure Island to celebrate all of the accomplishments and hard work that took place within our industry and CAI in 2014!

If you have not done so already, register for ticket sales or sponsorships through

CVENT. The complete list of nominees can be found online at CAINVGALA.com.

Thank you to all of the Gala Committee volunteers for their hard work, and a BIG thank you to all of the sponsors for the event. We couldn't do it without you!



TROY R. DICKERSON, ESQ. IS THE GENERAL COUNSEL ATTORNEY FOR ANGIUS & TERRY LLP LAW FIRM

Unfolding Developments After the Nevada Supreme Court's Super Priority Lien Ruling

by Troy R. Dickerson, Esq.

On September 18, 2014, the Nevada Supreme Court rendered a legal decision that sent shockwaves throughout the state's HOA and financial lending industries. In the *SFR Investments Pool 1, LLC v. U.S. Bank* case, the Court ruled that an HOA's foreclosure of a super priority lien for delinquent homeowner's assessments extinguished a bank's secured first deed of trust.

Many prognosticators were surprised at the decision, which was deemed to be a decisive legal victory in favor of HOAs. In the immediate aftermath, some speculated that the impact would force banks in Nevada to either completely submit to future HOA collection efforts or potentially walk away from mortgage lending in the state altogether. At the same time, associations that had unwillingly

Many prognosticators were surprised at the decision, which was deemed to be a decisive legal victory in favor of HOAs.

stumbled into real estate portfolios by way of non-competing bids at assessment collection foreclosure sales suddenly dreamed of selling their holdings free and clear of any mortgage debt – and accumulating massive new funds for association coffers.

Anyone that thought the lending industry would simply kowtow to HOA assessment liens was brought back to earth almost immediately. On September 25, 2014, Nevada's U.S. District Court found an HOA foreclosure sale to be invalid

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if the residential property at issue is insured by HUD. In *Washington & Sandhill Homeowners Association v. Bank of America*, the Court determined that federal law, rather than state law, applies in cases involving FHA-insured mortgages. Citing the U. S. Constitution, the federal Court reasoned that a Nevada HOA's foreclosure of property insured by the FHA, a federal agency, undermined that agency's right to obtain title and resell after foreclosure despite the Nevada Supreme Court's landmark decision. (The *Washington & Sandhill* decision is currently being appealed to the U.S. 9th Circuit Court.)

Since the *Washington & Sandhill* decision, it has become clear that the banking industry is trying to carve out as many "exceptions" as possible to the Nevada Supreme Court's ruling. It has also become clear that banks are not simply walking away from the multiple quiet title lawsuits brought by associations and HOA foreclosure property purchasers in the ensuing months that are scattered all over local court dockets.

What do these developments mean for Nevada HOAs in 2015 with a new legislative session looming? It is difficult to predict for sure, but some educated guesses can be made.

First, decisions will most likely be made at the federal court, federal agency and/or congressional levels in the near future which address whether or not Fannie Mae, Freddie Mac and other GSE ("government-sponsored enterprise") loans will also be afforded an "exception" to the Nevada Supreme Court's ruling, like that for FHA-insured properties. The lending industry is not happy with the super priority lien decision in Nevada, and how it may affect precedent in other states. Collectively, FHA-insured and Fannie Mae- and Freddie Mac-"backed" mortgages make up a substantial portion of the lending market. In light of the reasoning used by the Court in the *Washington & Sandhill Homeowners Association* case, it is not

difficult to imagine that the same or similar "exception" arguments are currently being made to decision-makers regarding Fannie Mae and Freddie Mac loans by the lending industry. Such exceptions, if granted, will continue to shape how the Nevada high Court's recent ruling is applied to HOA foreclosures in the future.

Next, it seems likely that banks will continue to contest quiet title actions brought by associations for any reasons they can find. There is simply too much money at stake in secured real estate mortgage interests for lenders to walk away from these lawsuits. Accordingly, look for banks and their lawyers to make concerted efforts to find any fault possible with an association's non-judicial foreclosure, i.e., whether proper notices were sent, whether title insurance comes into play and whether sales were properly conducted.

Anyone that thought the lending industry would simply kowtow to HOA assessment liens was brought back to earth almost immediately.

Finally, look for the mortgage banking industry and its lobbyists to question and counter Nevada's current non-judicial foreclosure system in the 2015 legislative session. U.S. lenders universally believe that HOAs should have to go to court to initiate a residential property foreclosure.

In sum, the full ramifications of the Nevada Supreme Court's recent decision have yet to play out. Despite the ruling, it appears that the lending industry is not letting go without a fight. Consequently, associations seeking to determine how the Nevada Supreme Court's decision may affect their own collection efforts would be wise to seek competent legal counsel. ●

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Resale Docs Report Card

What's your Grade?

by Joe Russo, NVEBP

Some states have laws regarding what documents must be provided to the buyer of a home when it's located within an HOA and what fees may be charged for these documents.

Here in Nevada we can find these laws in NRS 4109.4905 and NAC 116.465. Although this may seem like a boring topic, it's one that is often overlooked or misunderstood. We'll go through some of the most common questions and misconceptions. Think of this as a report card of how well you and/or your company are doing in the resale document arena. Write down your answers before reading each paragraph to see how you do.

1. What governing documents are required?

This is one where almost everyone has a different answer and most are at least 80 percent correct. Most are cautious on the side of "more than required." Here is the actual list of what is required: Declaration, Bylaws, Rules or Regulations, Current

Operating Budget, Current Year to date Financial Statement (to include a summary of the reserve study). Most associations include a lot more than required.

2. Who needs the documents and why?

The buyers of the property need the documents so they can review them and ultimately agree to abide by the Rules and Regulations BEFORE they purchase in a certain neighborhood. This is important to: homeowners, board members and managers. It makes all of our lives easier if we don't have to argue about fines and having hearings with homeowners/residents who "didn't know about the rules."

3. I'm going to add a third part to this one:

When do they need them? The law says that the association shall furnish within 10 days of written receipt. However, do you know when in the sales process the documents should be requested? They should be requested at



the beginning of the buying process. The buyer has five calendar days to review the documents and cancel the contract without penalty. In some areas of the state it's common for the escrow or title company to order the package just before the closing and include them in their "closing packet." **This is bad business practice all the way around.** We need to educate the real estate agents (buyers and sellers) on the importance of getting information to their clients as early as possible in the sales process.

4. What's the difference between a Resale Certificate and an Escrow Demand? The biggest difference between these two documents is when they are issued. The Resale Certificate is issued with the Governing Documents at the beginning of the buying cycle. The Escrow Demand is issued at the end, just before "closing." The other difference is the Resale Certificate is a document that is required by law to be included with the resale documents. The Escrow Demand is a standalone document that is required to close escrow. One does not take the place of the other.

5. Are you required to offer the documents in electronic format? This is one of my favorites. My answer is YES, well maybe. NRS 116.4109:4(c) says the documents "must be provided in electronic format" (note the use of the word 'must'); then goes

on to say "If the association is unable to provide such documents in electronic format ..." So, it seems the law flip-flops on this issue.

6. How much can you charge? Anything you want. Just kidding! There are very specific rules of how much can be charged for different documents, delivery times and printed on paper versus electronic delivery. The fees charged must be reasonable to cover the cost of creating the documents, and may not exceed the following amounts: Resale Certificate = \$160, delivered in three days add \$125; Escrow Demand = \$150, delivered in three days add \$100; Resale Document Package in paper form: 25 cents per page for the first 10 pages, and 10 cents per page thereafter; Resale Document Package delivered in electronic format = \$20.

So how did you do ... an 'A' for everyone? This is meant to be an overview or summary of what NRS 116.4109 and NAC 116.465 have to say about resale documents.

Are you, your company and/or your association in compliance? Whether your office processes these documents internally or you use a third party for this service, please review the law yourself or consult with your legal counsel to make sure that your document delivery process "passes the test." ●

Have something to share with other members?

**Put it in the
CAI Nevada Chapter's What's Happening Page
Or Members' Brag Page**

Submissions are due before the
20th of the month, two months preceding publication.
Submit your items to marketing@cai-nevada.org
or fax to 702-240-9690.



MARILYN BRAINARD,
DCAL

Just Look At Us Now!

by Marilyn Brainard, DCAL

2015's theme of "Growth by Collaboration" is a true statement, but it's not always been easy. Let's reflect on a few "Highs" as well as acknowledge a few "Lows."

In 2001, I joined my board and gained membership in CAI, attended homeowner education classes and realized the importance of "educated board members" for our ownership model. Norm Rosensteel asked me to join the NV chapter board in April, 2003. I never looked back.

The chapter board during this time had its ups and downs trying to identify an executive director, plus a major faux pas by a business partner granting favors to some community managers. The legislature was very displeased. Fortunately, the board was unified in its decision to pull together and demonstrate the good that can occur in CAI's three membership groups.



Securing the national conference, now known as the annual conference due to our growing international presence, in 2007 was exciting. While it's a lot of work to host a major event, it proved to be worth the effort and the positive recognition it brought to Nevada.

Our chapter membership growth has mirrored that of the national organization through the hard work and energy by both paid staff and our volunteer base, some are still active today. One observation that not all chapters can claim is that our homeowner volunteer leaders are well respected for their leadership skills and dedication to chapter goals. Nevada is very blessed! ●



Snow Ball

2014 CAI Nevada Awards Gala

Saturday, February 21, 2015 • at the Treasure Island • 5:30PM



CAI Nevada Chapter Members' Brag Page

WESTERN RISK INSURANCE NAMES MINDY MARTINEZ AS VICE PRESIDENT, COMMERCIAL LINES



Western Risk Insurance, which serves Nevada, Arizona, California and Utah, named **Mindy Martinez** Vice President, Commercial lines.

Martinez has started her career with Western Risk as a CSR and developed into a leading Producer over the past seven years.

The company's executive team acknowledges her abilities to help lead the company to the next level as an Independent Insurance Agency and Brokerage.

Mindy Martinez, CISR, DCAL CIRMS, NVEBP is a graduate of the Arizona State University (ASU) and has eight years of professional experience. Mindy is a licensed agent in the states of Arizona and Nevada. She spends the majority of her time focusing on the insurance needs of Homeowner Associations/Common Interest Communities. Mindy is an active member of Community Associations Institute (CAI) in Nevada, and supports Arizona Association of Community Managers (AACM) and CAI in Arizona. She has earned the Community Insurance and Risk Management Specialist (CIRMS), Dedicated Community Association Leader (DCAL) and the Nevada Educated Business Partner (NVEBP) designations with CAI. Mindy serves on the Board of Directors for CAI Nevada since 2011, she will serve as President in 2016. These organizations promote harmonious living within Homeowner Associations and help support legislative actions.

INGA HALE, CMCA, AMS HAS BEEN PROMOTED TO DIRECTOR OF COMMUNITY ASSOCIATION MANAGEMENT AT EBMC



Eugene Burger Management Corporation (EBMC) – Las Vegas is pleased to announce that **Inga Hale, CMCA, AMS** has been promoted to Director of Community Association

Management. Ms. Hale has been managing community associations since 2006 and currently holds a Nevada Supervising Community Manager certificate. She has also been a past recipient of two awards from CAI's Nevada chapter.

EBMC has been serving community associations in Nevada for almost 50 years and is proud to be a Chapter sponsor for 2015. Please join us in congratulating Inga on her new role.

FIRSTSERVICE RESIDENTIAL IS PLEASED TO ANNOUNCE A NEW REGIONAL MANAGER

The Northern Nevada division of **FirstService Residential** is excited to have **Julanne Kaufman, CMCA** join the team as Regional Manager. Julanne oversees the portfolio accounts and managers who support 25+ associations. ●

If you have anything you want to share, submit it at least six weeks prior to the magazine publish month. Please submit your items to marketing@cai-nevada.org or fax to 702-240-9690.

IN MEMORIAM

CAI-Nevada lost two of its members.

Donna Erwin, PCAM was a past Chapter Board of Director and a member since 1990.

Sylvia Coffee, CMCA was a member since 2006.





JENNIFER WAITHMAN,
CIG, CIT IS
COORDINATOR OF
WILDLIFE EDUCATION
IN SOUTHERN NEVADA
FOR THE NEVADA
DEPARTMENT OF
WILDLIFE

Urban Coyotes

by Jennifer Waithman, CIG, CIT

Coyotes are adaptable animals that can be found throughout North America and in every major metropolitan city, including New York, Chicago and Los Angeles. Las Vegas is no exception. Whether you live on the outskirts of town or closer to The Strip, there is always a chance you may spot one of these animals running across the street or through an open lot.

Coyotes (*Canis latrans*) are members of the dog family and resemble a medium-sized shepherd-collie type dog. Their coats vary in color from shades of tan to brown and gray. In some areas their coats may even have a hint of red. Though they may appear larger to some, especially during the cool winter months, our desert coyotes normally weigh between 20-25 pounds. Coyotes can live five to seven years and usually breed January through March. Though generally more active at dawn and dusk, coyotes can be seen throughout the day, year-round.

You might wonder why these desert animals are making their way into the city when they can roam in so much open desert.

To put it simply, we have made it easier for them to live in the city than in the open desert. The things we enjoy about living in our communities ...green grass, shade, water features, open space and golf courses ... the coyotes also like. These community features mentioned above offer a consistent water source, something increasingly difficult to find in the desert as we continue with an ongoing drought. Quail and rabbits living off the green grasses of golf courses provide a reliable food source for coyotes. Our manmade structures also provide shelter for the animals. Coyotes can be found in culverts, under bushy vegetation, almost anywhere there is a little protection.

When it comes to eating, coyotes are opportunistic feeders. During times when their natural food sources, like rodents, fruits and nuts are low, the city offers additional food sources. Those include human garbage, pet food and even pets. This is usually where the human-coyote conflict arises, especially when pets are involved. *A coyote does not know the difference between a rabbit and a small dog; it only recognizes them as food.* Even so, there are multiple ways to reduce your risk of having an unpleasant coyote encounter and keep your pets safe:

- Do not feed coyotes or other animals. If you feed rabbits or birds, the coyote's natural prey, you are in turn feeding the coyotes.
- Keep pet food inside and out of reach. Clean up any pet food spilled during feeding.
- Keep secure lids on any garbage cans left outside, so not to entice a coyote to search your trash for food.
- Do not let your cats and dogs roam freely. When walking your pets keep them on a short leash.

Visit www.cai-nevada.org



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at your fingertips!

- Eliminate hiding places for the coyotes and their prey. Change or trim landscaping as needed.
- Work with your neighbors to make your neighborhood undesirable. If one neighbor feeds animals and another leaves his garbage outside, while you are doing all you can to eliminate attractants in your yard, you will still have problems in your neighborhood.

Coyote attacks on humans are extremely rare. Clark County has never had a confirmed coyote attack, though they have occurred elsewhere in the West.

If you are concerned about safety when out and about in your neighborhood, you may carry sound producing devices like a whistle or horn-in-a-can, or pepper spray to use on a coyote. Let the coyote know that it is not welcome. Another option is to spray the coyote with water from a garden hose. What you don't want to do is corner or trap the coyote. Give them room to pass so they don't feel threatened.

The Nevada Department of Wildlife will respond to a coyote encounter *only* if there is a bona fide public safety threat; simply seeing a coyote is not cause for alarm.

Coyotes are never relocated as they are a rabies vector species and relocation is rarely effective. Moreover, these are territorial animals and are not accepting of newcomers who are released in their neck of the woods. Coyotes can travel more than 300 miles in order to return to a specific location. Also when one coyote is removed there is an open spot for other coyotes to move into.

Some people advocate the removal of all coyotes in and around the Las Vegas Valley, but you will not "get rid" of them. Coyotes have a density-dependant breeding rate, which means that as the coyote population decreases in a given area, there is the chance that coyote pup litters may actually increase in both number and size.

While the mere presence of coyotes can make some people uncomfortable, this animal plays an important role when it comes to rodent control. Just think ... if there were no coyotes to eat rabbits, then rabbits just might be eating the special plants in your garden. We share the desert with coyotes, and we need to learn to live with them by adjusting the way we do things and taking the precautions listed above.

For more information visit NDOW.org or call the Urban Wildlife line at 702-486-5127 ext. 3213 ●

Nevada Department of Wildlife, Conservation Education Division, Las Vegas





KATHY PERKINS,
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Homeowner Responsibilities

A Message from the Las Vegas Metropolitan Police Department

by Kathy Perkins, ICPS, CPS

Have you ever thought about what your responsibility is for the safety and oversight of your neighborhood?

Yes, you read that right – your responsibility which means yours and your neighbors.

Interestingly, many people who live in an HOA feel that the responsibility for neighborhood safety rests with the HOA. However, the HOA is not designed to provide neighborhood safety as most people assume. The HOA has many important roles and when operating efficiently and fairly, the HOA is a great advocate for what makes the neighborhood cohesive. Having said that, it is an important distinction that the responsibility of your home and neighborhood safety rests with each and every occupant ... homeowner or renter, youth or adult ... the responsibility lies with those who reside there.

Common misperceptions include the topic of safety. This refers to keeping the criminal out and away from the residents and their homes. With the exception of maintaining the property access gates, usually the entrance/exit and pedestrian gates, and the lighting/landscaping upkeep, most of the other issues related to safety are yours.

Now, many Homeowner Associations have rules and processes for exterior improvements that can be helpful with deterring crime. For example, a homeowner who wants to add some perimeter lighting or a decorative front door entry gate often has to have approval from an "architecture committee." So, go ahead and request permission. If you, and other neighbors, feel that the safety of your home could be enhanced by the addition of lighting or front door access restrictions, it is well within your rights to seek approval and keep any enhancements in line with established guidelines.

Homeowner Associations generally want what is best for the neighborhood – and allowing people to "target harden" their homes is a positive response to a very understandable request. The residents should respect

.....
Homeowner Associations generally want what is best for the neighborhood – and allowing people to "target harden" their homes is a positive response to a very understandable request.
.....

guidelines in place ... AND ... the HOA should be responsive to enhancements or changes that allow reasonable precautions to be taken.

Also, as a resident of the neighborhood, you are responsible for keeping your garage door closed, keeping your side gates locked, setting your alarm, using good door and window locks, not opening the door to strangers, etc. No HOA is your decision-maker for these kinds of things. Neighborhood Watch is also a resident based effort. Neighborhood Watch is done BY the residents, not FOR the residents. "Neighbors looking out for neighbors" comes from your efforts, not a governing body.

So, next time you are chatting with your neighbor and talking about what the HOA is doing and not doing on your behalf, ask each other what each of you are doing to help make the neighborhood better and stronger.

Do you know each other? Do you look out for each other? Do you pay attention to individuals and activity that may seem suspicious? Do you report crime when necessary? Do you share information with each other to increase awareness?

Verbal discussions communicate information much faster than a published newsletter. So, TALK to your neighbors, and practice good old-fashioned neighborliness. You might be surprised how many residents will take part!

And, this time, YOU do your HOA a favor, and let them know you are working towards an improved neighborhood and not expecting it from them! ●



For more photos, visit our Facebook page! Search CAI Nevada.

Las Vegas January Luncheon



PRIOR TO HEARING GUEST SPEAKER BARBARA LOUPE SPEAK TO THE ART OF EFFECTIVE COMMUNICATION, THE CAI BOARD WAS SWORN IN AND JAMES GIBSON ACCEPTED THE GAVEL FROM OUTGOING PRESIDENT NORM ROSENSTEEL. 2014 CHAPTER SPONSORS WERE ACKNOWLEDGED ALONG WITH PRIOR BOARD MEMBER PAT TAYLOR.





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2015 *Community Interest* Magazine Editorial Calendar

by Melissa Ramsey, CMCA, AMS, PCAM, CPO

It's only our second issue of the year and we are already seeing amazing articles filled with insight and information to help all of us in this comprehensive and ever changing industry. I encourage all of our CAI members to get involved by writing an article in 2015 as we have identified a wide range of topics to assist all of us.

2015 MONTHLY EDUCATIONAL BASED THEMES

- **April** - Vendors and Contracts
· *Content Due: February 20, 2015*
- **May** - Legislation and NRS
· *Content Due: March 20, 2015*
- **June** - Insurance and Reserves
· *Content Due: April 20, 2015*
- **July** - Financials and Audits
· *Content Due: May 20, 2015*
- **August** – Pre-Collections and Collections
· *Content Due: June 20, 2015*

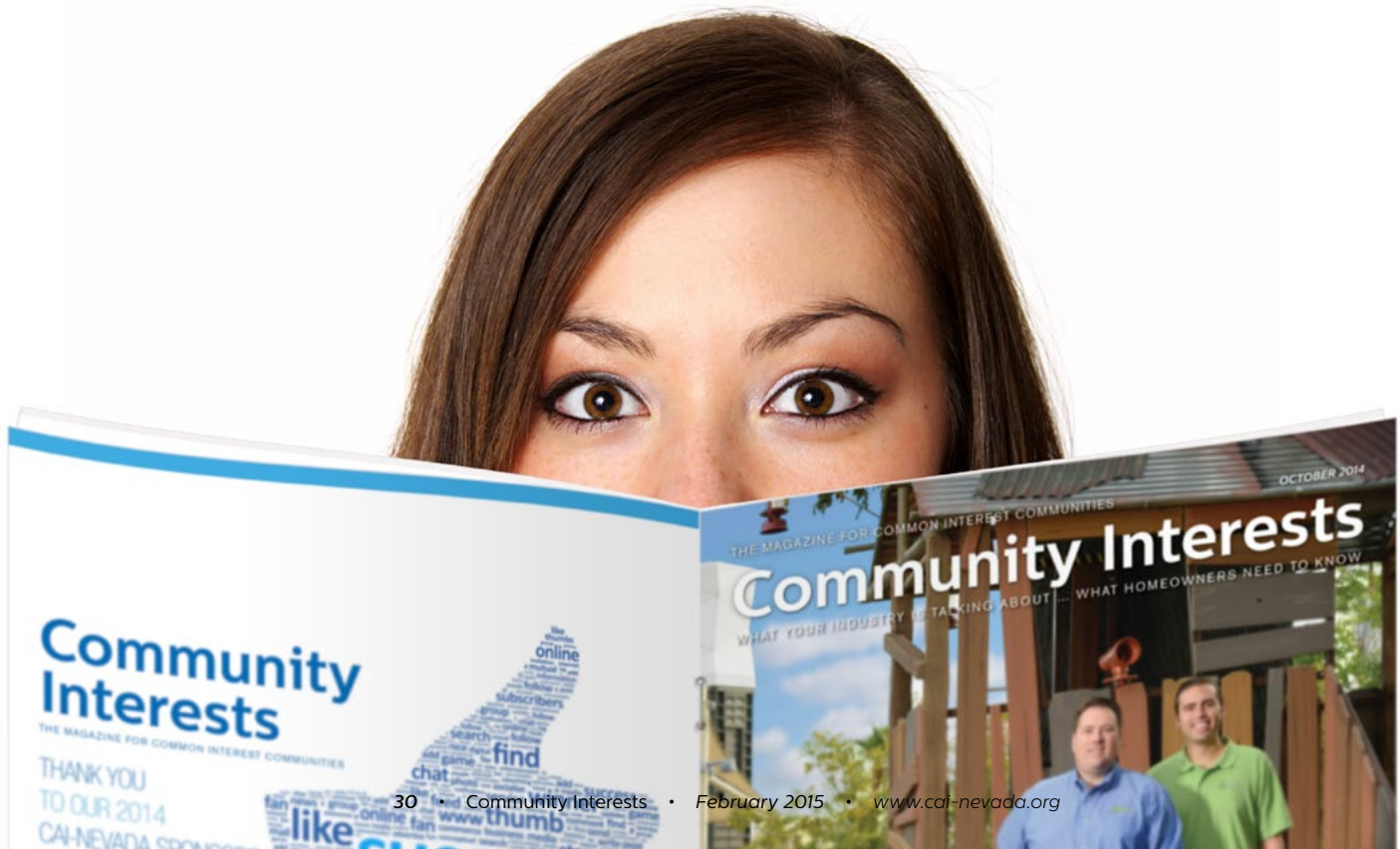
- **September** - Legislation and NRS
· *Content Due: July 20, 2015*
- **October** - Role of the Homeowner
· *Content Due: August 20, 2015*
- **November** – Role of a Committee
· *Content Due: September 20, 2015*
- **December** - Meetings of the Association AND Legislation
· *Content Due: October 20, 2015*

Articles are to be 250-750 words with informative, educational, insightful, and thought provoking content. Companies may not self-promote in articles.

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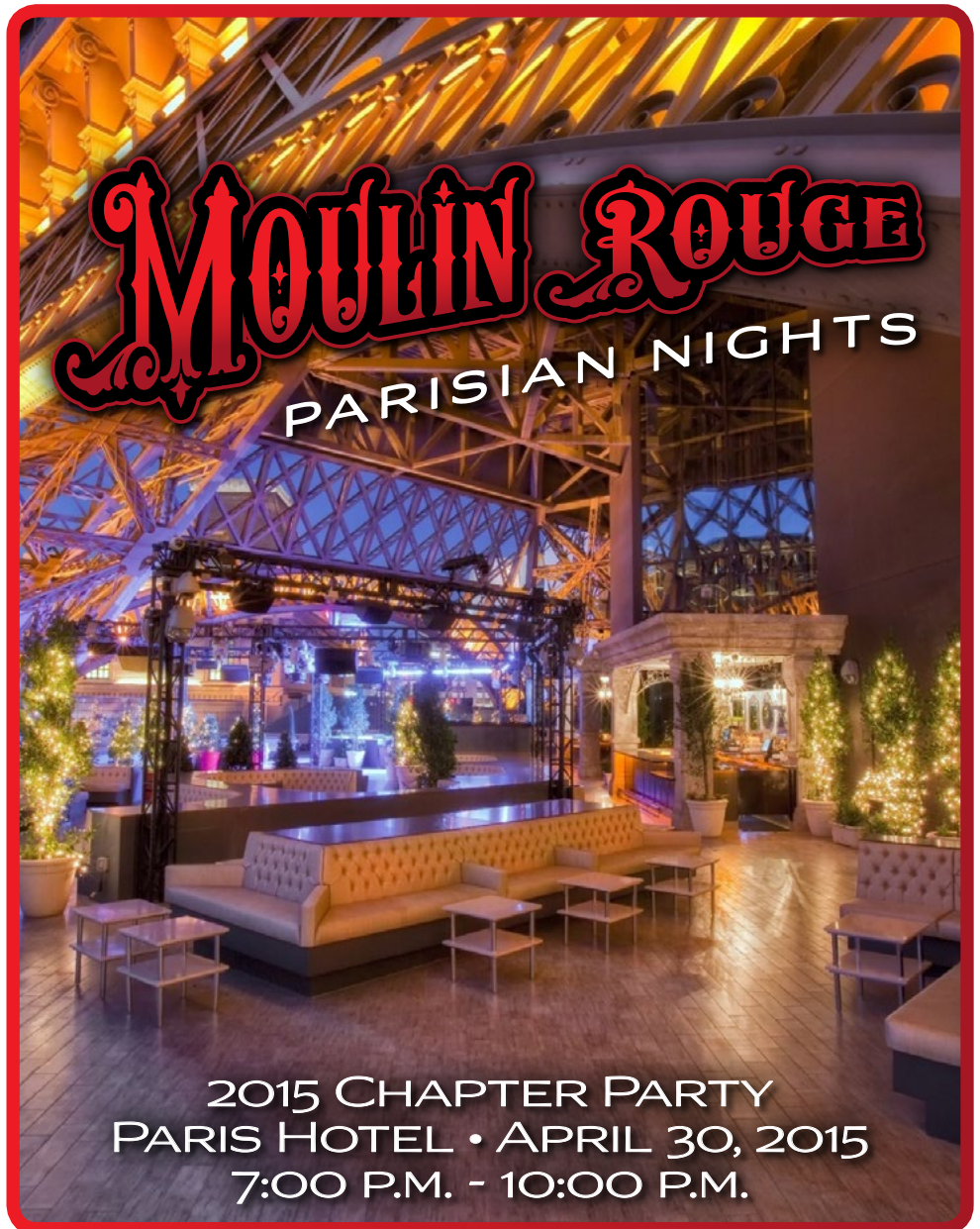
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BINGO Card Tips

Below is a rundown of each square so you can be sure to get credit for all squares you complete. Some squares will require proof of completion to be included with the final submission and some are self-explanatory. If you have any questions or concerns, please contact Chris Snow (marketing@cai-nevada.org) or Tonya Gale (tonya@epicamlv.com).

- B1 Check in required at CA Day
- B2 Be sure you place your name as the recruiter on the CAI application. You should also contact Chris Snow once you are sure the application has been submitted so she can ensure you received credit for the recruiting.
- B4 Take a picture of you giving the CAI representative the gift card for the drive and attached the picture to the final Bingo Card submission
- B5 Same as B2
- I1 Snap shot of testimonial included with final Bingo Card submission
- I2 The actual 50/50 raffle ticket should be included with the final Bingo Card submission
- I3 Copy of Certificate of Completion to be included with final Bingo Card submission
- I5 There are certain committees looking for new members. Contact CAI office for additional information
- N1 Contact CAI if you need your log in information to vote
- N2 Take a picture of you at the event with another CAI member and submit a copy of the picture with final Bingo Card submission
- G1 Take a picture of you giving the CAI representative the bike for the drive and attach the picture to the final Bingo Card submission
- G2 Check in required at Luncheons
- G4 Same as B2
- G5 Email your good potential CAI members to Tonya Gale at email address above
- O2 Contact CAI Office on how to RSVP with the prospective member
- O4 Contact CAI office to learn how to join the respective teams
- O5 Same as B2

Up to \$2000 in Prizes with a **GRAND PRIZE** of \$750!! Complete your BINGO Card today!

All submissions MUST be returned to the CAI Office no later than March 31, 2014



CAI BINGO					
	B	I	N	G	O
1	Attend CA Day	Facebook Testimonial of how CAI has personally benefited you or your company	Cast your Vote for CAI Board Elections	Donate a Bike for the Toy Drive or Hope Drive	Join Grassroots Committee
2	Recruit 3 New CAI Members	Buy 50/50 Raffle Tickets	Attend Social Committee Neon Museum Event	Attend 3 CAI Luncheons	Bring 1 Prospective Non-Member to a CAI Luncheon or Breakfast
3	Sponsor Bowling Team	Attend a Class/Seminar		Become a Chapter Sponsor for 2015	Renew Your CAI Membership
4	Purchase and Provide Gift Card for Toy Drive or Hope Drive	Write a Magazine Article	Like & Share the CAI Facebook Page	Recruit 1 New Manager Member	Join the CAI Candlelighters Walk or Sierra Nevada HOA Champions Team
5	Recruit 1 New Business Partner	Be an active CAI Committee Member*	Purchase a Gala Ticket	Send 10 Good Prospective Members to CAI Membership Committee	Recruit 1 New Community Volunteer Leader Member

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