

Community Interests

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Community Interests

THE MAGAZINE FOR COMMON INTEREST COMMUNITIES

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MINDY MARTINEZ,
CIC, CISR, CIRMS,
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PRESIDENT

President's Message

BUDGETING FOR HOAs

What are budgets? It may sound like a simple question, but the answer is more complex. According to the dictionary, budgets are a quantitative expression of a plan for a defined period of time. Budgets may include planned sales volumes and revenues, resource quantities, costs and expenses, assets, liabilities, and cash flows. Budgets express strategic plans of business units, organizations, activities or events in *measurable terms*. But what does that mean, exactly? Let's talk reality.

If you live in an HOA, then you're probably all too familiar with budgeting. Each month, your home or unit is responsible for paying a set price which funds the operation and preservation of community assets. You agree upon the monthly fee when you purchase the property (whether you like it or not), and there are benefits to paying those fees. The peace of mind that your property--and the common areas surrounding your property--will be well cared for. The peace of mind that your family is comfortable and happy where you live.

Did you know that HOAs were created by the government to relieve municipalities from owning and maintaining parks, bike paths and other common areas? That's right! All the beauty you see around your home is maintained because HOAs control it and budget for it on a regular basis. HOAs also allow local jurisdictions to approve the development of needed housing without having to increase taxes to pay for additional infrastructure. It's

surprising that HOA board elections are not flooded with candidates since this is where decisions are made with your hard-earned dollars.

Budgeting might never be fun, but there are helpful hints to make it easier. As we approach budget season, consider the increased deductibles on Director & Officer Insurance. Then consider the full attorney costs you'd face when defending foreclosure claims—that is, if your current insurance excludes coverage for foreclosure claims. Please also consider supporting the Nevada Legislative Committee's "Buck-a-Door" program, which fights legislation that will hurt our HOAs. For more information on that, visit http://www.cai-nevada.org/sub_category_list.asp?category=105&title=Buck+A+Door.

Last, but not least, I urge you to keep budgeting for board member education. I may have said it before, but I'll say it again. Knowledge is power; especially when it comes to educating future CAI leaders who will advocate for homeowner rights and privileges. We *can* make our communities better, one step at a time.

Mindy Martinez



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Editorial Exclamations

IT'S ^{not} ALL ABOUT THE DOLLARS

Hello faithful readers! By now many of you know that Melissa Ramsey, CMCA, AMS, PCAM, CPO, has found it necessary to give up her position as chair of the magazine committee. Melissa did a terrific job, and her contributions will be missed. But she will still be around and about; so next time you see her, give her a hearty thanks for the good work she has done for us.

As you can see, I am now the chair of the committee. I am calling my monthly column Editorial Exclamations because I often use exclamation marks in my writings! Far more than is typically encouraged by any English or journalistic standards. I get excited about things! So I use a lot of exclamation marks! And I am excited about becoming the new editor of this fine magazine! I promise to do my very best to uphold the high standards and professionalism expected of the magazine chair. We have a great committee, and everyone is dedicated to a making this magazine better and better.

You will see some changes. We are looking to bring some fresh ideas for the layout while continuing to bring you thoughtful and pertinent articles for your enjoyment and edification.

This month we are talking about money. Yes, money! It is an important ingredient in any organization: from CAI itself, to the business partners, to the management companies, all the way down to the bedrock of our organization: the

individual associations. Without the dollars we could not exist.

In this month's issue we have a number of articles that address money concerns for our HOAs. Alice Moore clearly articulates the *Basics of Budgeting* which everyone needs to know. Ken Carteron shares some terrific advice about online banking in his article: *Five Tips Everyone Should Know About Online Banking*. Mindy Martinez offers some helpful hints about insurance premium payments. Chuck Balacy addresses association investments in the article *Keeping It Simple*. A *Logging Reserves* article from Strategic Reserves gives advice for tracking your reserve studies including a sample log. These are just the tip of the iceberg in terms of financial advice. Most likely everyone needs to know more. So if you missed the recent DCAL class, in the article *How Well Do You Know the Laws About HOA/CIC Financial Duties*, Glen Proctor provides a nice summary of what you can expect to learn at the next class.

Money is important, but it is definitely NOT ALL about the dollars. Equally important to the health of CAI Nevada and our communities are the intangible essentials: friendships and working relationships, focus on a common cause that everyone believes in, and sharing the burdens as well as the fun of living in an HOA.

See you soon in the CAI Community!

Vicki Niggemeyer



VICKI NIGGEMEYER
COMMUNITY
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PHIL BATEMAN, CPA,
CFE IS WITH HILBURN
& LEIN, CPAs

The Roadmap to Financial Success

by Phil Bateman, CPA, CFE

Reflecting back on the year end 2015 audit and review cycle, which recently concluded, I am impressed with the financial condition of many of the associations. Over the past couple of years, collections have improved in most associations, which has helped to offset inflation in other common area maintenance expenses and utilities. Many associations have good working capital or even excess operating funds, and are addressing reserve funding.

Now the financial cycle begins all over again – looking forward to 2017. Many associations now begin the budget cycle for 2017, which will quickly be upon us.

Unlike many for-profit businesses that may prepare a budget, and more than likely not follow it, the budget is the lifeline to having a financially successful association. If the community budget is “not right,” it can have a severe impact on the community. The budget is an association roadmap to financial success.

The budget process is governed by NRS 116.31151. It is important to note that not only is an operating fund budget required, but also a reserve fund budget (which tends to be forgotten). If the community has other funds, like a capital fund or special benefit areas (neighborhoods), budgets should also be done for these areas.

The beginning of the budget process is critical. First, establish your budget team. Yes, the budgeting process should be a team effort, not just the community manager or accountant copying the 2016 budget and pasting in the 2017 spreadsheet. Your team should consist of the community manager, the accountant, AND most importantly, the board member(s). Having board input from the beginning is important and will save time in the overall budget preparation. More than likely, board members are in the community on a daily or regular basis. They see and know, first hand, what is being addressed and what may need more attention.

The prior year’s budget can be a good resource. However, copying the budget without using other considerations can provide a problem budget (garbage in, garbage out).

Obtain the most current 2016 financial statement. If the community had a 2015 audit or review, you should have an issued CPA financial statement (or draft) at this point, since we are now beyond the 210-day requirement in NAC 116.457 1(b). Be sure the prior year equity in your current financial statement ties to the 2015 audit or review equity. If not, more than likely, your CPA adjusting entries have not been posted; and the revenues and expenses being used for your budget may not be correct. Have your accountant resolve the issue BEFORE you start pulling numbers.

Review the year-to-date actual numbers on the budget and project where they will end up at year’s end. Accounting can be a great resource in this step. Contracted items are easy. Repairs, maintenance and utilities can be a different story. Use past history to assist.

Part of the operating budget is what is going to be transferred to the reserve fund. The reserve budget should come directly from your reserve study. If the community needs or wants a reserve study update, this update should happen BEFORE the budget is completed. If the study has problems, resolve them with your reserve study specialist. Many specialists

Thanksgiving Turkey Drive



This year’s beneficiary will be
Catholic Charities of Southern Nevada!

Please deliver frozen turkeys to the CAI Office
on Tuesday, November 22nd by 2:00PM

Please contact CAI with any questions via email at
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Thank you for your continued support!

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will do quick, inexpensive updates that will address incorrect replacement costs and missing components. Having a complete and accurate reserve study is critical to the financial success of your community. Following the reserve study pulls liability off the board members since they are following their expert. Choosing not to follow the approved study can put additional liability on the board.

If the community does not have adequate funding, the budget is the time to address the issue. If the association has excess operating funds, make a one-time transfer to reserve to increase your funding percentage (not over 100 percent). Use the annual funding amount per the approved reserve study. If the community operations do not support being able to fund the required annual funding for the following year, consider implementing a reserve assessment. The reserve assessment is defined in NRS 116.3115 2 (B). This allows the board to impose a reserve assessment (without owner approval) to adequately fund the reserve.

Look to the board for input related to changes in existing services or addition of new services. A board member may see the landscaping deteriorating, the clubhouse not being adequately maintained, or the need for more patrol service. A change or increase in service may solve the problem. Check with existing vendors on potential price increases. These items will impact your budget. The more board involvement in the budget preparation process, the less revisions and easier adoption and ratification will be down the road. If an assessment increase is needed, the board will better be able to explain this to owners since they have been involved in the process.

If the community is struggling financially – either with an operating deficit (more operating liabilities than operating assets) or inadequate reserve funding, encourage your board not to “bury their head in the sand” and just keep the assessment the same. As board members, they have a fiduciary duty to provide for and maintain the common area – not just today, but for the future. Boards have to make tough, unpopular decisions sometimes to raise the assessment. However, it may be needed to keep the property at a highly maintained level and have reserve funds available for when items need replacing. It is much easier to raise the assessment a few dollars each year than ask for a significant increase all at once.

As you start your budget process, consider using a team of community manager, accountant and board. Be sure your current financial statements tie into your 2015 CPA financial statement so your revenue and expense actuals are accurate. Get board feedback on changes or additions to services that they may want to implement. Use and follow your approved reserve study. If needed, make the decision to raise the assessment and/or implement a reserve assessment. By doing these steps, you will be on the right track for an excellent budget that will help the association prosper financially in 2017. 



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KEN CARTERON IS WITH SEACOAST COMMERCE BANK

Five Tips Everyone Should Know About Online Banking

by Ken Carteron

Internet banking is on the rise and is quickly becoming the preferred method of transacting bank business for many Americans. It's easy, convenient, fast and can be done at any hour of the day – even in your pajamas. However, while the numbers of online banking users increase each year, so does their probability of becoming a victim of online fraud. As with most crime it's impossible to completely eliminate, but by taking a few simple precautions you can significantly reduce the risk of becoming an internet banking target. The following tips will help keep your banking information safe, your computer happy and your bunny slippers on.

1. BANK ON A SECURE COMPUTER AND NETWORK

Install and regularly update anti-virus, anti-spyware and firewall software on your computer. Think of it as Vitamin C for your computer's immune system. Try to avoid using public computers or laptop computers in public areas. You never know who could be watching, and a scammer may be able to retrieve your details just from watching

your keystrokes from across the room. Always remember to log out from your internet banking webpage when you have finished and clear your browsing history. A big key to verifying that your banking website is secure is signing on to your internet banking through a secure web site only. Secure web sites show https:// at the beginning of the address line. The 's' at the end stands for 'secure.' *Insecure* websites begin with http://.

2. ALWAYS PROTECT YOUR PERSONAL DETAILS

This might seem redundant, but you'd be surprised at how many people give information to others. Always keep your banking information private—never tell your PIN or password to anyone. It helps to choose a secure password for your computer with letters, numbers *and* characters. Try to avoid using any obvious giveaways such as your date of birth, part of your name, your address or your pets. And don't forget to change it regularly. Another mistake many people make is using the same password for multiple purposes.

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Although it's easier on the memory, it can make you more vulnerable to widespread financial and personal damage. Make sure you set up different passwords for accounts with different banks and the other internet sites you visit. Check your bank statements regularly when you get them. Don't throw statements or any other papers containing personal or financial information in the garbage, always shred them first. It may not be convenient, but then – neither is sleeping on your 80-year-old mother's plastic covered couch because someone has stolen your identity and moved to Bermuda.

3. SECURE YOUR BANKING TRANSACTIONS

Banks now have extra layers of protection when it comes to signing on to internet banking. Often there is a specific picture or phrase that comes up *each time* during the sign on, or login process. Check to see what your bank offers and become familiar with their specific authentication process and be sure to watch for it *each time* you log on to your banking site. Always be aware – if things don't appear right, or the authentication process does not appear, log off and start again. Scammers have set up mock banking websites to route your personal account information to them, so stay alert. Never give out your personal credit card or online account details over the phone unless ***you initiated the call*** and the phone number came from a trusted source. Banks will not call you and ask for your account number or social security number. Never send your personal credit card or online account details through an e-mail or while chatting online—a scammer could intercept your details easily. And for all you online shoppers out there, always verify that you're shopping with *trusted* merchants and are using their *secure* websites. New purses are great, but not if they cost you your life savings....literally.

4. BE SUSPICIOUS OF E-MAILS THAT APPEAR TO BE FROM BANKS

A legitimate bank or financial institution will *never* e-mail you asking you to follow a link or asking you for personal details. If you receive an e-mail that you think may not be genuine, telephone your bank or financial institution to let them know about the e-mail and ask their advice. If you receive a phone call from someone who claims to be from your bank and says your account has been defrauded, or they have seen a suspicious transaction, before answering any personal questions you should first ask for their name and number, and say you will call them back. Check the number they give you against the number you normally contact your bank. The phone call could be a legitimate security check from your bank, but they will appreciate your efforts to keep your information safe. Here is a big one for you trigger-happy-mouse-clickers out there: even if you're curious, never click on a link or open an attachment in an unexpected e-mail. Although it may appear to be from your bank—this might install malicious software onto your computer that lets scammers steal your banking details.

5. DO NOT TRANSFER MONEY FOR SOMEONE YOU DO NOT KNOW

Never agree to requests to transfer money through your account for a commission or to help a stranger in need. These deceiving requests are often disguised as employment opportunities or sweepstakes. Stop and use your common sense - if it seems too good to be true, it usually is. Even if your horoscope did say a stranger would hand you five million dollars. Chances are, no one is *that* lucky.

Taking precautions can greatly help you keep your information secure, but it goes farther than not tattooing your social security number and credit card information on your arm. It also helps to be aware of the scams currently going on so you can better prepare yourself. You can always talk to your bank and financial institution as well, but here are some starters:

COMMON TYPES OF SCAMS

Requests for your account information ('phishing' scams)—phishing e-mails are fake e-mails usually pretending to be from banks or other financial institutions. They make up some reason for you to give ***your account details and then use*** these details to steal your money. Banks will never ask for your information through an e-mail.

Scam fraud alerts—scammers pretend to be from your bank or financial institution and tell you that there is a problem with your account. They ask for your account details to protect your money, but then ***use these details to steal your money.*** Ask them for their name and call your bank back through a number you get through a legitimate source. If you have had fraudulent transactions they will be able to help you.

Credit card scams—there are many types of scams that aim to steal your credit card details, either by taking the card itself or by tricking you into giving the scammer your card's information and then ***use these details to steal your money.*** Protect your credit card information and review your statements promptly. You have protection against credit card fraud, but you need to report it in a timely manner.

WHAT TO DO IF YOU BECOME A VICTIM

If you believe you have lost money to a scam, report it to your bank *immediately*. You want to ensure that no more fraudulent transactions take place. Visit your bank or check their website to read about the security features offered and any advice they can provide for you. They have security professionals available to help you and can advise you about contacting law enforcement if it is necessary.

By using the precautions above, you can greatly reduce your chances of becoming a victim of internet banking fraud. Online banking is fast and convenient and care-free – let's keep it that way. ☑



ALICE MOORE, DCAL,
IS THE TREASURER
FOR ALIENTE MASTER
ASSOCIATION

Basics of Budgeting

by Alice Moore, DCAL

It's hard to believe that with the heat of summer upon us, it's time to seriously think about next year. The fact is, board members are constantly looking to the future and planning where the HOA (Home Owners Association) will be at some date in the future. So, as we look toward the fall, my thoughts as treasurer of a moderate size HOA turn to budgeting.

Some HOAs have the management company develop their annual budgets. I feel it is one of the most important duties I have as treasurer to actively participate in and drive this work. I have to confess that working on a budget is something I enjoy. I enjoy dealing with facts and details, and making sense of the world through numbers. Let me explain how we approach this activity in my HOA as well as some basic terms.

The annual budgeting process for us begins around August each year. We are a community of 6600 homes with several sub associations and cost centers. Line item budgeting is completed at the master association level and for each of the seven cost centers. The sub associations complete their

own budgets. Over the past eight years that our HOA has been in existence, an industrious treasurer and the management company have created a group of linked Excel® worksheets to "automate" the process and give us a budget template. Perhaps in your association you use similar tools; or, if you have few line items, you may use something not quite so complex. Whichever method you use, remember the following general guidelines.

1. Watch out, just because you are working on something on the computer, don't assume that the files work the way they need to or were originally designed for. Over time, spreadsheet applications can become corrupted, math formulas can be inadvertently erased, or other such issues can occur. It pays to do a hard scrutiny of any outputs of your work to ensure that the "answers make sense."
2. If you decide to create a tool for use in budgeting, seriously consider protecting it with a password. This will prevent unintended

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editing that can seriously affect the validity of the work and hours of troubleshooting.

3. Make sure you have some understanding of the final results. This is a good frame of reference for using any spreadsheet application. For instance, are you planning to spend more this year on certain items, while most items are staying flat? The total budget should then go up over the current year.

• Now for other basic details:

- Budgeting is merely an estimate of what you will earn and what you will spend over a defined period of time; for an HOA, it's one year.
- Income or earnings in an HOA come in various forms: capital contributions, assessments, fees, fines and interest. If there are any profit earning amenities, such as a club house or golf course that subsidize earnings, estimates based on current year performance would be included as well.
- Expenses are those regular costs associated with running the HOA. Street sweeping, ordinary landscape maintenance, electricity, water and management fees are a few examples. Reserve contributions are an expense as well. Reserve funds, however, have a defined use, and are to be used for future renovation and replacements of components in the community: sidewalks, streets, landscape renovation, etc.
- Funding the reserves can be one of the largest line items in any budget. You are actually putting money away today to make sure you can pay for major upkeep tomorrow. The best way to understand how much you will need at any point in time is the reserve study which is prepared by a licensed professional for the HOA as required by law. A complete study includes schedules of annual reserve expenses to be completed for each of the next 20 years from the date of the last reserve study.

It is always a good practice to review and update the reserve based on actual expenses prior to your budgeting cycle. For instance, let's say there was a component that has a 10 year anticipated life cycle. If that was originally supposed to be replaced in 2017, per the last study, but it failed in 2016, you spent the money for that replacement in 2016. Regardless of the schedule listing this component, you won't budget for it again until the next anticipated failure based on the new 10 year life cycle.

Now that you have some of the basics down, the most important step in getting off on the right foot is to understand current year spending.

It's very important to understand where you are on both revenue and current year expenses when you start working

on a budget. Regardless of who developed it or how the current year budget is performing, figuring out where you are against the expected costs is critical. This step will help you to create a latest estimate (LE) for the balance of the year. Does your LE call for a higher ending budget for the current year? Does the LE say spending will be less than the current year?

Don't forget, when you are doing this review some expenses may not have hit yet; e.g., it's normal to be short in spending for holiday lighting in June – the expense probably hits later in the year. However, any trends for increased spending to the budget from a year-to-date review will be very important to include, if necessary, in the next budget. Please note, sometimes a specific spend could be up in a current year due to a one-time expense; you will need to identify if this is a trend or a unique issue.

Taking this data - the LE - from your review of the current year, you are now prepared to begin inputs to your budget template using the account codes for each line item. I generally start with the easy area and complete the income section by inputting any data on member assessments. Then input fees based on current year actuals, next the interest income from any reserve accounts and operating accounts. You would follow this step for each potential area of income that fits your association. Please note, industry practice is that you do not budget fines as they are not a profit item and are only imposed when a member does not comply with the Codes, Covenants and Restrictions. Once you complete this area, you can now start on the expense side of the page.

We have slightly more than 40 account codes in my HOA that we have called out to manage expense categories. You may have more or less. The easiest one to complete is the reserve line from the reserve schedule. Then, starting with the first account code and working with the LE, input the others. At the end of this exercise, you should be at a balanced budget, meaning you spend what comes in each year.

However, it could very well be a situation where there is a gap in spending vs. income. In that instance you will need to seriously review those line items that use the largest sums and cut back as possible. But here's the big watch out: it is easy to look at the reserve line item and think, that's one we can cut back on. This is a serious mistake! This expense needs to be protected and cutting back on it could be a warning sign of a HOA in trouble. If there are truly no areas where an expense can be cut, you will have no choice but to raise assessments. By law in Nevada, you cannot raise assessments by more than 20 percent in any given year. The last and final option would be to cut services or upkeep. As a member, you probably realize this is an equally bad decision because this can affect the visible upkeep of the community.

Once you have a solid draft of the budget, it's good to have a workshop or review with the board, to cover the highlights. Using that feedback, you can tweak the numbers to improve and create buy-in, so that when it finally goes to the board for motion and approval, it's a slam dunk - not a fight. 🏆



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Keeping it Simple: *The ABC's of Community Association Investments*

by Chuck Balacy, NVEBP

I often meet with associations to discuss investment strategies for their reserve funds and sometimes run into the issue of overcomplicating the process. I find myself saying this out loud a lot, but it never hurts to emphasize the importance of this mentality: do not invest your association's funds like it were your own.


In other words, be a fiduciary of your community and primarily focus on the protection of your reserve funds instead of finding the best interest rate. Just because you like the local branch down the street does not mean your association needs to bank there too. Make sure you clearly understand what types of investments your association can, and cannot, participate in. Here is a general order of operations that can be applied before considering any investment option:

1. Governing Documents.
2. State Statutes.
3. Investment Policy.

The best place to start is the association's governing documents. The CC&Rs, bylaws, or resolutions

may already dictate how funds can be invested. State statutes are just as important. For example, NRS 116.311395 clearly outlines how community associations in Nevada shall deposit or invest all funds of the association at a financial institution which:

- (a) Is located in this state; or
- (b) Is qualified to conduct business in this state; or
- (c) Has consented to be subject to the jurisdiction, including the power to subpoena, of the courts of this state and the division.

Finally, associations should adopt their own investment policy if they do not already have one. This document should require board members to consider the bank's strength and stability before investing funds, the FDIC insurance or protection conditions, and proper budgeting according to the association's reserve study. As board members change, the investment policy provides consistency that will only benefit the short and long term financial goals of the community. Refer to your banker if you need additional help and remember that investing for your association was not meant to be complicated – keep it simple. 

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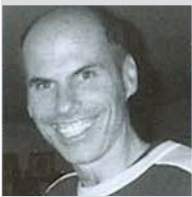


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Reserve Logging: How Vital Is It?

by Robert J. Petrisin

What comes to mind when one hears the word “logging?” Do you think of:

1. Cutting down trees.
2. Moving logs to a mill.
3. Lumberjacks.
4. The Pacific Northwest.
5. The spotted owl.
6. An amusement park ride.
7. Recording something of importance.

Common Interest Developments (CIDs) rely on the logging of many items of importance including monetary transactions, but one item that seems to be constantly overlooked is reserves.

To association management, logging completed reserve items sounds like extra work - and it is! But that little bit of extra work now pays big dividends later when your reserve study consultant requests an up-to-date listing of completed reserve items. More than likely he will need to know information such as the year completed and associated cost since the last reserve study to facilitate the current one. Reserve study professionals are reliant on the information contained in a reserve logbook recorded by association management. CIDs that lack such a book must compile the information by sorting through vast, endless mounds of archived information, going back several years with no guarantee of complete success. Sounds like a lot of extra work for association management – and it is!



Every CID should have or immediately institute a reserve logbook to allow for the recording of completed reserve components. Historical data pertaining to the maintenance, replacement, restoration or rehabilitation of each and every reserve component is then preserved for the future. The information found within the logbook can be easily provided or reviewed to facilitate many purposes including the preparation of future reserve studies. As association management changes, the reserve logbook remains intact with the CID.

But what is a reserve logbook and what information should be recorded in it? The reserve logbook is

RESERVE LOG**

<u>Date</u>	<u>Category</u>	<u>Component</u>	<u>Cost</u>	<u>Description</u>
1-1-09	Coat/Paint/Stain	wrought iron,gate,entry	\$779	painted vehicle entry gates
2-15-09	Pavement	asphalt	\$14,459	sealcoat/slurry sealed asphalt
3-31-09	Pools/Spas	heater,pool	\$2754	replaced pool heater
4-14-09	Roofs	skylights	\$335 each	replaced two (2) skylights

SAMPLE

a book for recording historical data relating to the common area major components for which the CID has determined to be responsible for. At a minimum, the information recorded in this book should include:

- The completion date.
- The major component completed.
- A description of the maintenance, replacement, restoration or rehabilitation.
- The disbursement amount.

Reserve logging plays a vital role in simplifying the preparation of future reserve studies. It also allows for an immediate review of historical data relating to all common area major components found within the CID.

A copy of the contract should also be included for additional documentation support. As association management changes, the reserve log provides pertinent historical data necessary to streamline future reserve studies.

Who should be the “Keeper of the Book?” The secretary (an officer of the board of directors) or general manager (an on-site manager of the daily activities) should keep the reserve logbook in a self-managed CID. The respective community manager or general manager should keep the logbook in a CID that employs a full service management company. The board of directors has the ultimate responsibility to verify that all pertinent information has been recorded correctly into the logbook and to ensure that the logbook is relinquished to the proper authority upon termination of any keeper.

Reserve logging plays a vital role in simplifying the preparation of future reserve studies. It also allows for an immediate review of historical data relating to all common area major components found within the CID.

Get your reserve logbook started today! 



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How Well Do You Know the Laws About HOA/CIC Financial Duties?

by Glen Proctor, DCAL

As an HOA board member, what is your most important duty? According to NRS it is a fiduciary duty. Meaning the HOA's finances: the budget at the very least, and all of the money in its broadest sense.

Hey, you handle money at home and have some kind of budget, right? Ok, you think you are ready to handle this HOA money. You may think you will find a way to cut money and assessments and be sure to get reelected. Hold on there! Are you aware that the state of Nevada through its provisions in NRS 116 dictates how, where and when you can spend the money? Do you know you have to put the money into two "piles"? Do you know when to start your budget process? Do you know when to finalize the budget? Do you know how the budget gets approved? Do you know when and how the budget is disseminated to the homeowners? Do you know that the reserve account is to be used only for specific expenses? Do you know what a Reserve Study is and who conducts it? How often Reserve Studies are to be conducted? Do you know what an "operating" cost is? What should you do if you have a surplus of cash at the year's end? DO YOU KNOW THAT NRS 116 DICTATES THE ANSWERS TO THE ABOVE QUESTIONS?


If you answered "No" to any of the above questions, you need to take the CAI Education Committee's course on "Finances in the CIC."

"Finances in the CIC" is so important for board members that it is required by all homeowners or board members aspiring to become DCAL (Dedicated Community Association Leader) certified. While this class was taught by CPA Mark Little of Bainbridge Little & Co, CAI utilizes a variety of experts who are able to make the complex understandable. In fact, the most consistent comment from attendees is: "We want more." The instructors will explain how you determine your HOA income and how to determine how much you really need to budget. They explain the different methodologies used to create a budget, how to handle "unexpected expenses," and the NRS 116 mandated timelines for preparing the budget.

"Finances in the CIC" is so important for board members that it is required by all homeowners or board members aspiring to become DCAL (Dedicated Community Association Leader) certified.

Instructors explain the Reserve Fund, its terminology and for what expenses it is to be used. They show you what NRS 116 requires of Reserve Studies and the requirements for the professionals conducting the Reserve Study. They even help guide you in understanding the term "Adequate Funding" of Reserve Studies.

The class then moves into the NRS 116 requirements for Financial Reporting. The instructor goes over the basic types or methods of creating the reports and then explains the monthly and annual reporting necessary. The class closes with examples of budgets, financial reports and balance sheets of a fictitious HOA appropriately called "Bedlam Bay HOA." You get to review these budgets and reports, and can begin to see the errors that are made, or can be made, and pick out warning signs that all is not right in "Bedlam Bay." ***Isn't that what you want to be able to do when you look at your own HOA's budgets and reports?***

Please don't forget, you may further your education about aspects of HOA governance the easy way, ONLINE. Simply go to cai-nevada.org and click on the education tab to access any of our online educational videos. 



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Community Associations Reap Rewards from SNWA's Water Smart Landscapes Rebate Program

by the Southern Nevada Water Authority

In his article, "Water—Protecting Our Resource," in the July 2016 issue of *Community Interests*, Richard Salvatore presented a comprehensive overview of water issues affecting Southern Nevada, including conservation measures that have helped the community save billions of gallons of water in the face of ongoing drought.

To follow-up, we would like to focus on one initiative in particular related to water conservation, and how it can benefit community associations: the Southern Nevada Water Authority's (SNWA) hugely successful Water Smart Landscapes (WSL) Rebate program.

Launched by the SNWA in 2000, WSL offers \$2 for each square foot of grass removed and replaced with water-efficient landscaping, up to the first 5,000 square feet converted per qualifying property, per year. Beyond the first 5,000 feet, the SNWA will provide a rebate of \$1 per square foot up to \$300,000.

Converting non-functional turf in common areas—grass that few people actually use or walk on, outside of landscape maintenance staff—can help community associations save money, while at the same time contributing to the Southern Nevada's water-conservation efforts.

By converting more than 179 million square feet of ornamental lawns to water-efficient landscaping, businesses and single-family homeowners throughout the Las Vegas Valley have saved billions of gallons of water while in the process cutting down on their monthly water bills.

Community associations reap the same rewards by enrolling in WSL. Converting non-functional turf in common areas—grass that few people actually use or walk on, outside of landscape maintenance staff—can help community associations save money, while at the same time contributing to the Southern Nevada's water-conservation efforts.

To enroll in WSL, complete a Business Interest Form at snwa.com. A SNWA Conservation specialist will then contact you. Once you've met with a SNWA staff member and reviewed the program conditions, check out a variety of pre- and post-conversion tools and resources available on the website to help you plan and install your new landscape.

However, assisting you with your landscape conversion is just the beginning of SNWA's efforts to help community associations save our most precious natural resource. Before, during, and after you've completed your conversion, SNWA staff will be there to assist you by attending board meetings and serving as a resource to ensure the properties you manage meet their conservation goals.

For more information about WSL and what it can do for your community association, call Patrick Watson at (702) 862-3734 or e-mail patrick.watson@snwa.com. ☐

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Receive a cash rebate of \$2 per square foot of grass you replace with water smart landscaping. Your home will not only look beautiful, you'll be doing your part to save water. Using less means more. Restrictions apply. To learn more, visit snwa.com or call **702-258-SAVE**.

SNWA is a not-for-profit water utility.



WWW.CAI-ONLINE.ORG

Legislative Update on Ham Radio Towers and Antennas

by CAI National

On July 13, the U.S. House Committee on Energy and Commerce gave its stamp of approval to a compromise version of H.R. 1301, the Amateur Radio Parity Act.

Community Associations Institute opposed H.R. 1301 as introduced, which preempted association restrictions on HAM radio and drastically limited

association architectural control of amateur radio antennas. With approval of the committee, the amended version of H.R. 1301 will be referred to the U.S. House of Representatives for a vote – possibly in September.

CAI's Federal Legislative Action Committee was able to secure key changes to H.R. 1301. These amendments include:

- HAM radio operators are required to obtain the prior consent of the association to install an outdoor antenna.
- HAM radio operators are prohibited from placing antennas on common property.
- Associations may establish written rules concerning outdoor HAM radio antennas. ☑



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MINDY MARTINEZ IS WITH WESTERN RISK INSURANCE

Helpful Tips on Insurance Premium Payments

by Mindy Martinez, Western Risk Insurance


It's the time of the season when the need to budget runs high. Just like the Zombies' popular 1960s tune, your friends at Western Risk Insurance want you to feel groovy about paying your insurance premium either in full or on time.

First, let's talk some Budgeting 101 basics. It's important to note that some associations pay premiums on payment plans. In these cases, you are required to pay 25 percent down with a set number of installments due on four, six or nine monthly installments. Each insurance company is different, so the installment options change from one company to the next. People ask, "If I pay my insurance in full, will I get a discount?" You will not receive a discount per se, but you will eliminate the installment fee administered by the company, usually \$6 to \$15 per installment. You will also save the reinstatement fee of \$15 to \$25 if your policy cancels for non-payment of premium.

Now, let's talk about insurance cancelling for non-payment of premium. Insurance is formed

when an offer (proposal) is made; that offer is accepted (signed application); and consideration (payment or promise to pay premium) is given. The insurance policy is a legal contract representing the agreement between an insurance company and the insured, which determines the claims that the insurer is legally required to pay. The part of an insurance policy that requires payment before coverage is called Conditions.


Because life happens, you might experience a late or missed payment. What happens when you don't pay? The insurance company mails a cancellation letter pending the effective date (we'll label it xx/xx/xxxx). This typically occurs 10 days after the payment was due, pending cancellation times the amount of days until xx/xx/xxxx. The letter is mailed to the mailing address listed on the policy, which in most cases is the management company address. Our office will also send an e-mail with a copy of the letter mailed from the insurer stating this is the last and final notice. The policy will cancel xx/xx/xxxx if payment is not received. Many times, payment is received by the company prior to the cancellation date, and, in this case, the company

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will send out a recession letter stating the policy is paid and in good standing.

Here's where it gets sticky - when payment is not received and the policy cancels for non-payment. Typically, the manager will reach out asking what can be done to keep coverage in force. As agents, we contact the underwriter with the specific insurance company and ask if they will approve reinstatement once money is received from the insured. The underwriter will ask for a date to expect payment to note the file and will require a signed "No Loss Letter." A "No Loss Letter" confirms there are no events that will rise to a claim during the period when the policy canceled for non-payment, and when payment is received by the insurer and reinstated. The "No Loss Letter" can be signed by the manager or Board of Directors and needs to be returned to the carrier before reinstatement will take effect. Remember the fees we talked about previously? The company will add a reinstatement fee of \$15 to \$25, depending on the insurer. If this is a habitual situation, an underwriter may decline your request to reinstate. Then your agent scrambles to replace coverage with another insurance company, and the period without coverage continues to grow.

Let's say you are not able to sign the "No Loss Letter" because a loss occurred on the property - either a general liability, a slip or fall, or a property loss due to a fire. Unfortunately, you would have no coverage. This is a large liability for the association or the management company. Remember when I said sticky? Who's responsible for payment? In Nevada, we must have two board signatures on each check. Is the Board of Directors holding a check? Or perhaps, someone from the board only lives in Nevada half the year? These are all questions to consider. When you select the option of installment payment, the company will typically provide a schedule of payments. In addition, the company will automatically send an invoice via U.S. mail. Often times we hear the response, "I never received an invoice." The hard truth is that the legal contract you signed extends no forgiveness for not receiving an invoice.

I reached out to other insurance professionals in our industry and they agree that we need to educate our members on this topic. If you start to forget this lesson, play some Zombies on your turntable. *It's the time of the season for loving...* to pay your premium in full or on time! This knowledge gives us the power to make sensible decisions any time of year. 

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Challenges Facing High-rise Management

by Stanley Monsef, PhD

The challenges under the umbrella of structural, legal, procedural, operational, safety, protection and management of a high rise complex are notable in several aspects.

High-rise management, which is also considered Vertical Circulation Management, with its structural and functional complexities, poses particular management challenges that require professional knowledge and expertise. Regretfully, Nevada Real Estate Industry, much like other states, has fallen behind in providing technical support and training programs for certification of community managers for high-rise residential. To date, emphasis has been on legislation of laws, creation of governing documents (CC&Rs and Bylaws), and certification of managers that, in its practical reality, has served the administrative aspect of management of high-rise residential.

For example, knowledge of how to set an agenda for meetings of the board, notice of violation of rules and regulations, notice of default in regular assessments, conduct of a board of directors meeting by Roberts Rules of Order, getting three bids for selection of a vendor, setting up an ARC committee are NOT, by themselves, qualifications for overseeing the correct operation, maintenance and management of a high-rise residential with intricate systems and highly technical components.

Nowhere in the state's Revised Statutes is there a guide to actual operation and management of the building systems, such as: fire protection, garbage disposal, surveillances, ingress and

egress monitoring, cooling tower(s) operation, cold and hot water generation and circulation, move-in and move-out, function of stairwell pressurization system, and evacuation preparedness measures. These systems have specific and important characteristics and functions that need to be taught by and learned from experts in the field.

Aside from the lack of technical knowledge for efficient management of building systems, the importance of social management in a high-rise condominium, which focuses on laws, rules and regulations that are infringing on freedom rights of individuals, is overlooked.

Social management of a high-rise residential requires wisdom, diplomacy and knowledge of different cultural symbols, indicators of organization life, for providing pristine living in the community.

Because social management requires establishment of more restrictive programs and policies for control and regulation of residents' behavior, employees' conduct, smoking within the complex, the number of pets and their weight, and pest control (notably bed bugs), these restrictive programs need to be applied in a correct and lawful manner.

Other factors and issues that contribute to the challenges facing the management of high-rise residential are, but not limited to:

1. Insurance coverage under high-rise buildings, whether high-rise residential condominium,

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mixed-use condominium or condominium hotel, is more difficult from an underwriting stand point because different ownerships have different exposures and operating philosophies, hours of operation advertising policies, signage and occupancy restrictions.

2. From the structural dynamics point of view, matters relating to wind loading and seismic forces on the exterior surface of the high-rise building are very important in the management field. In high-rise condominiums the flexible nature of the building contributes to structural response – causing damage to the exterior surfaces of the building as cracks. Cracks in the exterior and interior surface, or skin of the high-rise building, due to wind pressure and wind suction, cause rain intrusion and peeling off of the paint layer.
3. The stand pipe system (dry or wet) in a high-rise building, which is an arrangement of piping, hoses, valves and pumps that provide automatic discharges in a stream or spray pattern for extinguishing fire, needs special attention to the zoning of piping system essential for providing adequate water flow and residual pressure at high discharge points.
4. In a high-rise building, refuse is generally disposed of using a chute that extends from the top floor to the lower level. A refuse disposal system in a high-rise building requires different types of refuse to be separated for recycle by the individual unit owners before depositing it to the chute. Refuse disposal, collection and removal from a high-rise building demand more cooperation of residents. In addition, there must be daily inspection and cleaning of garbage room(s). High-rise management needs to provide strict directions and signs to maintain cleanliness, safety and health requirements. Disposal of bulky items into the chute is specifically restricted.
5. Pro-rata share of shared components' expenses in a high-rise building is apportioned different from the guess work practice of \$7 or \$10 per door for a single story or low-rise (2-3 story) building. The shared component expenses in a high-rise building are typically apportioned by:
 - a. Square Footage Allocation Method,
 - b. Revenue Generating Allocation Method, and
 - c. Property Value Allocation Method.

Whichever method is used in allocation of shared components' expenses, the manager must be able to choose a method and the formula that is comprehensive, and at the same time, be fair and reasonable in order to avoid challenges from the residential unit owners. ☑



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Thursday, November 10

4:30PM-6:30PM

The Orleans Bowling Center

Proceeds benefit Chet Buchanan's
HELP of Southern Nevada Toy Drive

This is a themed event, so come in Hawaiian gear! There will be prizes for best costume, as well as raffles, and team and individual bowling awards. Team raffle prize donations requested, but not mandatory. Raffle money to benefit Help of Southern Nevada.

Company Name: _____ Phone: _____

Email: _____ Team Theme: _____

Names of Bowlers:

1) _____ 2) _____ 3) _____

4) _____ 5) _____

Yes, I want to reserve a team (five bowlers) for \$150

Yes, I want to sponsor a Phantom Team for \$150

Credit Card Number: _____ Exp. Date: _____

Total amount to be charged: _____ Please email this form to marketing@cai-nevada.org or fax to 702-240-9690

Reservation Deadline is Thursday, November 3

- Cost per team (five bowlers) is \$150 with a new bike donation or \$100 gift card.
- Team raffle prize donations requested, but not mandatory. Raffle money to benefit Help of Southern Nevada.
- Unable to attend? Phantom Team Sponsorships available for \$150.



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All LAC Galaxy of Stars contributions support our all-star CAI lobbyist, Garrett Gordon. The LAC galaxy of Stars is a new universe which has come into being through the hard work and dedication of committed CAI business partners, managers and HOA members. We welcome and need new Stars. It's extremely important to support LAC through any of our Star categories. Bad legislation needs to be stopped and your support is needed. The LAC galaxy of Stars is open for membership, please join it and add your name to the Star list. It's easy, visit www.cai-nevada.org and click on the LAC tab.



ALICIA SYVERSON
IS WITH STEAMATIC
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Helping “Tony Bologna” Feed the Homeless

by Alicia Syverson

On July 19 the CAI events committee held a “feed the homeless” event. It was a huge success. We were able to pass out 500 lunch bags filled with a sandwich, chips, pickles and snacks to so many people on the streets of Las Vegas. Every single person was very thankful to receive the lunch from our volunteers.

As we pulled onto Las Vegas Blvd. and Foremaster Lane, my heart started to race. My eyes filled with tears. I said to the car full of volunteers, “I’m going to cry!” I was told to suck it up, don’t let them see you cry. I let out a few tears, then the adrenalin kicked in and it was time to give the people what we had spent the last few hours making for them.

Men, women and children lined up beside our five-car caravan packed full of lunch bags and water. Each person waited their turn to get a lunch sack from the volunteers. As we handed them food and water, the smiles on their faces were amazing to see. We asked each of them, “How are you today?” “Good” was the response of many. Some



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said "Thankful to be alive." We handed them the sacks and they moved on. At each stop there were more and more people. I believe the food we handed out helped so many of them have a full stomach for the long night ahead of them. It made a difference. For one night, one meal for one person at a time. It made a difference!

My heart felt full. But my brain said, "this isn't enough. One meal, one day of the year. What about tomorrow? What about next week?" That's why we are so happy to have had Tony and all of his help. He has been working with the homeless since he was 16. He has dedicated his life to helping people who need it most. We are thankful for people in this city who are selfless and dedicated to helping when others need it most. Tony is always looking for volunteers and items to be handed out.

We would like to thank the following companies for their participation in the event, without everyone's help this wouldn't have been possible. CAMCO, LandCare, ILM, Affordable Striping, GTI, Bilmar Companies, Hilburn and Lien, Unforgettable Coatings, Vicki and Chuck Niggemeyer, Prime Community Management, Steamatic Restoration, CCMC, Clarkson Law Group,

We will be coordinating another feed the homeless event in the upcoming months, please look for the information in our magazine. ☺



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RICHARD SALVATORE, DCAL, IS THE PRESIDENT, KENSINGTON AT PROVIDENCE HOA

Ordinary People – Extraordinary Measures 2016 OPEM Winners

by Richard Salvatore, DCAL



PETS OF THE HOMELESS

Believing in the healing power of companion pets and of the human/animal bond, which is very important in the lives of many homeless, is the mantra of Pets of the Homeless. They find solace, protection and companionship through their pets. The task, nationwide, is to feed and provide basic emergency veterinary care to their pets and thus relieve the anguish and anxiety of the homeless who cannot provide for their pets. Since becoming a nonprofit organization in 2008, Pets of the Homeless has more than 395 pet food collection sites across the country and Canada, distributing more than 407 tons of pet food and supplies to over 425 food banks, soup kitchens and homeless shelters to assist pets of homeless people.

Pets of the Homeless offers other services to pet owners who are homeless or qualify for low-

income services such as **Wellness Clinics**, a free nationwide program, with locations which already serve the homeless population. The organization partners with veterinarians and technicians across the county, donating their time and expertise and underwriting costs of medical supplies. The clinics typically offer: vaccinations; basic exams; minor treatment and medications; vouchers for spay/neuter surgeries; nail trimmings; ear cleaning. If a pet requires extensive treatment, the owner is referred to Pets of the Homeless **Emergency Care Program**. Emergency treatment include: parvo; swallowing of foreign objects; open skin lesion; broken bones, ear infections, palpable growth and mange (skin mites), and always includes updating of vaccinations, and pet owners are offered spay/neuter services at no cost. For a homeless individual with a pet, watching their pet suffer is unbearable.

To break the homeless cycle requires the owner to move into a shelter. Most shelters do not allow

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pets unless they are a service animal. Pets of the Homeless provide **Pet Crates** to shelters allowing a pet to stay with the owner. The agency orders the crates on-line and has the crate shipped directly to the shelter at no cost to the pet owner or shelter.

Nominated by Christie Yabu



LOOK GOOD – FEEL BETTER

Look Good–Feel Better is an American Cancer Society program, dedicated to improving the self-esteem and quality of life to people undergoing cancer

treatment, the goal being to provide complimentary group, individual, and self-help beauty sessions creating a sense of support, confidence, courage and community.

Lia Yulianti, a native of Indonesia, moved to the United States at age 16, becoming one of the few certified and trained Oncology Estheticians in Nevada. Lia is extremely passionate about helping cancer patients care for their skin, which is often ravaged during treatment. Lia, is an active volunteer for the Look Good-Feel Better program, donating her time at area clinics teaching classes to cancer patients, focusing on skin care and makeup applications, and a new program for men – shaving.

Working with patients of all ages, Lia feels a huge sense of satisfaction in helping men and women with their self-esteem and care during their emotional journey of cancer treatment. Each participant at her Look Good-Feel Better classes is offered a complimentary facial at Belia Skin & Beauty. Lia, a busy entrepreneur running her own business, found time to donate complimentary makeup applications for cancer survivors attending an event at Sunrise Hospital in Las Vegas.

Lia, an active volunteer giving her time and talents with such compassion, has been featured and recognized by local media for her volunteer efforts.

Nominated by Ruth Furman and Andrea Behrens



WE CARE FOUNDATION

We Care House is a non-profit residential recovery home established in 1961 and dedicated to the rehabilitation of alcohol and drug addicted women. Because of We Care House, countless women have rebuilt their lives, returned to their families, and once again become useful, productive members of the community.

We Care's rehabilitation program is 12 Step-based where house members are taught to identify character defects, take responsibility for their actions and learn how to 'live life on life's terms' - not their own. Sobriety requires a complete lifestyle change, not just stopping substance abuse, whether alcohol or other drugs.

Through positive peer interaction, around the clock support and a large network of fellow sober women who have gone

through the program from its inception in 1961 to today, our house members are able to not only achieve long term sobriety, but become happy, healthy and functional members of society. We impart to them the skills necessary to lead happy, sober lives and focus on character-building, self-esteem, honesty, and humility.

Recovery becomes a way of life, not just a temporary state of being.

Nominated by Ruth Jagodzinski



SPECIAL FORCES ASSOCIATION CHAPTER 51-LADIES AUXILIARY

SFA Chapter 51, Ladies Auxiliary was established in Las Vegas in 2006 by Judy Hendley and is currently the only ladies' auxiliary in Special Forces. Judy, the wife of a retired U.S. Army Special Forces Green

Beret, and a polio survivor, is an extraordinarily energetic and generous person. She has been president of the group since its inception, dedicated to supporting military members and their families, especially the enlisted members of all branches of the military who are typically at the bottom of the pay scale.

The Ladies Auxiliary monthly newsletter continues to be the main source of communication throughout the Auxiliary. Under Judy's leadership and encouragement, the Auxiliary meets monthly, planning fundraising events, sending packages to military members in war zones, and contributing to the needs of military members and families here in the Las Vegas Valley. In 2010 they demonstrated their ability to coordinate, pack and ship over 93 packages, including playing cards, dice, healing quilts, and more to our service members here and abroad. To help support the mailing efforts, the group sells Special Forces Military magnets which they copyrighted in 2010.

Some the group's ongoing projects include Secret Santa, making booties for newborn babies, hats for children with cancer, help with the Wounded Warriors Project, just to name a few.

Along with the continued growing support from the local community, the Auxiliary provides encouragement to our troops in Iraq, Afghanistan, Philippines, Kabul Girl's School and Walter Reed, just to name a few. The selfless efforts of the Ladies Auxiliary has produced a successful and generous organization.

Nominated by Chuck and Vicki Niggemeyer

B.E. A.S.H.E.R.O

Kimberly Miles, disabled from birth and at age eight bound to a wheelchair, vowed - if she ever got her legs to run and walk she would do everything in her power to help children overcome loneliness and alienation. Even when she found herself on the streets at 15, Kimberly had her own apartment and job while attending school, going on to achieving honors, invaluable street smarts, and learned the importance of giving

the best of herself to the world every day. This dynamic business owner works specifically to help homeless youths.

In 2015, Kimberly launched the B.E. A S.H.E.R.O. Foundation. The Foundation's mission is to provide resources needed to support, sustain and empower young girls and women under the age of 25 who have been abused, abandoned and exploited. It is also dedicated to protecting youth from human trafficking. To accomplish this mission, the Foundation intends to bring other agencies with similar missions together and be a resource center for these organizations.

Kimberly's positive attitude turns heads; being called inspiring and passionate, her presence is strong and memorable. Her volunteerism has a powerful effect, she recruited like-minded individuals and organizations to support community initiatives.

Kimberly strives to make the world a little better than she found it.

Nominated by Danyelle Cooper



TWO LUNCH TUESDAYS

Two Lunch Tuesdays started in 2009 as a result of teacher, Sherry Essay, at the Del Webb Elementary school, right outside of Las Vegas in Henderson, Nevada. She saw a need to help

Pastor Cody of Broken Chain Ministry, and wanted to be a

part of working with the homeless. This idea involved getting the kids at her school involved. She approached her school administration with the idea to create an extra-curricular activity in which the students would be allowed to be involved, if they made the honor roll. After receiving the OK from the school administration, Sherry created a program involving students to help with the needs of homeless in the Las Vegas and Henderson communities.

From the success and the fun that the kids were having, word through a school administrative meeting passed around the school district. From that point forward the Two Lunch Tuesday program has seen more and more success as more schools and PTA parents join in the joy of leading the children by example of giving through Two Lunch Tuesdays. Depending on the school PTA's personal commitment, the interval at which the program is run varies from once a month to once a week.

Each time a Two Lunch Tuesday is held, students and parents are notified in the school prior to the Tuesday on which the lunches are collected. Students and parents then get involved by preparing an extra sack lunch made on that Tuesday, in addition to their own which they normally bring to school. The additional sack lunches are then gathered by the students and the PTA volunteer coordinators at the school. The donated sack lunches are then picked up by Broken Chains Ministry volunteers, and then distributed to the homeless throughout the Las Vegas Valley.

Nominated by Sharon Bolinger 



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