

community interests

FEBRUARY 2018

TODAY • TOMORROW • BEYOND

CRIME

SEE SOMETHING,
SAY SOMETHING



You have been Activated...

***The Date
is Set:***

***March 2,
2018***

***Your Mission:
Mark Your
Calendar!***

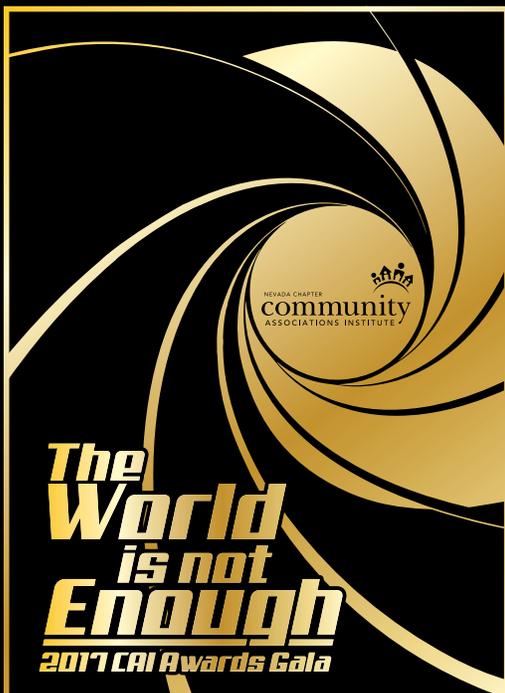
***2017 CAI Awards Gala
March 2, 2018
at the Smith Center***

5:15 p.m. Registration

6:00 p.m. Awards

7:30 p.m. Dinner

***9:00 p.m. Hosted Cocktail &
Dessert Reception***



community interests

WHAT OUR INDUSTRY IS TALKING ABOUT

WHAT HOMEOWNERS NEED TO KNOW

FEBRUARY 2018

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Love & Crime



Bio: Adam H. Clarkson, Esq., NVEBP, President, 2018 CAI Board of Directors

Happy Valentines Everyone!!! A special thank you to our members who shared their CAI love stories for this month's issue. It is wonderful that some have not only found CAI to be a place for developing education and professional networks, but also a place for strong personal relationships as well.

Other than love, the focus of this month's magazine is crime, which is an unfortunate problem for a number of our communities.

CAI has recognized that problem and developed the Best Practices Report on Community Security, which is available at www.cairf.org/research/bpsecurity.pdf. The report covers a number of best practices and issues, such as the following: an association's obligation to undertake security measures, impact of crime on the community, security services, video surveillance, alarms, perimeter security, access control, gate systems, and other information. This is just one of the many valuable resources available from CAI.

As an attorney member of CAI, I have seen a disturbing trend in community association crime. Over the last several years violence and threats of violence against board members and

management have been on the rise, which is something I have discussed with a number of you who are also concerned about this issue. Perhaps it is the antagonistic effect of reckless media and certainly it involves a lack of correct information, but this issue does not seem to be subsiding anytime soon. In light of this, I urge you all to take extra care with respect to your safety and the safety of those around you in your own communities.

The **Gala** is at **The Smith Center** next month, **March 2, 2018!** It will be James Bond themed, which I am particularly excited about. I hope to see you there!

Please remember to donate to our Legislative Action and Political Action Committees, which are both hard at work to protect all of our interests at the legislature. Funds donated to LAC support payment to our lobbyist and related legislative efforts. Funds donated to PAC directly support the legislators that support our communities. Every little bit helps, whether your donation is \$5, \$50, \$500, or \$5,000, pooling our resources together is how we are able to succeed.

Thank you for being a member of CAI!

Adam H. Clarkson, Esq., NVEBP

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"Crime – See Something ... Say Something" has become part of everyday life.



Rich Salvatore, DCAL, Community Interests Magazine Committee Co-Chair

The world we live in is changing, the precautions we all practice must change with the times. It's not enough that we all focus on preventing a crime from happening to us, but we must expand our awareness to include the internet, home security, locks, and lighting. This month's issue will focus on things we can do to keep our communities, our homes, and our families safe.

I remember many years ago when we were able to leave our windows and doors open at night. Then, with the changing times, the doors were locked, home security systems were installed. Today, we now have security cameras and high protection virus scanners for the internet. It was a better time back then! Sure, we have more things to make our lives easier; but at the same time, it gives us more things to watch for and to protect against.

There are so many different scams out there, many of them are those annoying robo-calls saying they are from the IRS, or the one where you will lose your internet, and who can forget - your grandchild is in jail and needs money! Identity theft can be a big problem for each and every one of us if we don't keep up with security. Every day it seems there is a new type of scam that too many people fall for, or another breach was detected in a company or an internet cloud. All of these can affect millions of people at any time.

You may ask, what can I do? There are several great articles in this month's issue that are worth a read, from awareness, using deterrents, to prevention. These are all things that have become part of life nowadays.

This month's articles bring a better perspective of the types of crimes along with good prevention and awareness

techniques: "Crime Prevention 101" goes over community safety issues; "An Ounce of Prevention is Worth a Pound of Cure" talks about what can be done to keep your property safe and community more secure; "5 Tips Everyone Should Know About Online Banking" is all about protecting yourself from being a prime target for scammers; "Home Security Alarm FAQs" will answer some of those nagging questions about alarm systems.

The point of this month's topic is to enhance our awareness and improve the practices we use when it comes to crime. Working as a community, watching out for your neighbors, and being aware of what's going on around you make our communities safer.

If You See Something ... Say Something!

Richard Salvatore, DCAL



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“ People often assume that safety is done “for” them, and not “by” them. Wrong. It is the responsibility of the resident to have a home/family safety plan to protect themselves and their property. No vigilantes please! ”

Crime Prevention 101 – Knowledge Is the Word Of The Day!

By Kathryn Cassell

“Common Interest Communities” – wording that caught my eye a long time ago when seeing a copy of this publication. From then on, I was glad to receive and browse through the magazine and pay special attention to articles that related in some way to what I needed to know when dealing with common interest communities. My involvement with these communities/neighborhoods was a part of my daily duties as a Crime Prevention Specialist.

Even though I have recently retired after a very fulfilling 35-year career with law enforcement, I still have concerns about what my years on the job taught me and what I tried to teach others – a continual concern was neighborhood safety and neighbor-to-neighbor interaction. I also had regular interaction with those who manage these communities, and, more often than not, it was apparent what a challenging and important role that is.

Basing my day-to-day duties on what the definition of “crime prevention” is, I often approached my challenges in

a way to hold true to that definition. It is “the anticipation, recognition, and appraisal of a crime risk, AND, some action taken or implemented to reduce or remove that risk.” That is an intentionally broad definition due to the fact that crime is greatly varied – by type, location, opportunity, awareness, suspect, victim, response, and more.

For the purposes of this article, let’s focus on neighborhood crime risks. Beginning with what was often an inquiry to my office from someone affiliated with that neighborhood who was attempting to either correct something that had

gone wrong, or in the best approach, prevent something from going wrong in the first place. As you will see, prevention is key!

The first step of working with any inquiry begins with finding out their role – resident, community manager, HOA member, interested buyer, etc. A resident had often been a victim of a crime – a burglary, a vehicle break-in, or worse. A property manager was often calling to find out how to work with the police to reduce crime on behalf of the residents. An HOA member was often seeking a guest speaker for a meeting or wanting information on Neighborhood Watch. An interested buyer was usually someone considering relocating to the neighborhood and wanting to know if it is a "safe" one. "Safe" of course is relative to perspective.

All of these different inquiries would come in the form of a phone call, an email, a letter, or even a citizen walking into the police station to speak directly with someone who could hear their concerns and provide some assistance. As the Crime Prevention Specialist, all of this fell to me and I was happy to assist. Learning of the concern(s) came first – is this a crime issue, a community safety issue, a clarification of responsibility issue, a venting issue or what? They all came my way – no two problems were ever the same. For example, if the concern was a crime issue, well, what type of crime, how often was it happening, how it was happening, what was known, and so on. After the discovery process, it was time to offer some suggestions/approaches to help out.

A crime risk meant finding out what had been reported and what had not been reported. More often than not, many property crimes (such as a vehicle break-in) were not reported. Many people also identify a crime incorrectly. For example, "our house was robbed" usually meant "our house had been burglarized." Those are two different crime categories. A robbery happens to a person – you can be robbed at the ATM machine, in a parking lot, or a park, etc. A burglary happens to your home, car, or office when you are not present and it is the property that is stolen. A person "experiences" a robbery while it is happening to them; whereas a person "discovers" a burglary when they return home, or back to their car, and sees that a break-in has taken place. Thus, these are two distinctly different crime types with usually different types of suspects.

One of the most common results of any inquiry would be the scheduling of a community or neighborhood safety meeting – often in the form of a Neighborhood Watch meeting. Here are some observations from the literally hundreds and hundreds of such meetings:

- People often assume that safety is done "for" them, and not "by" them. Wrong. It is the responsibility of the resident to have a home/family safety plan to protect themselves and their property. No vigilantes please!

- People often assume that a property manager is responsible for responding to and preventing crime. Wrong. The property manager works within established industry standards for what their duties entail. Preventing crime at a home is not one of them. However, keeping entry gates operational is. There is a great misunderstanding of who is responsible for what. Residents seem to want someone else responsible! Wrong.
- People often buy a home and live their life with no interest in who lives around them. Or, people buy their home and take an active interest in neighbors – this is by far the safer approach. Neighbors are often the first ones to notice something amiss and summon help – for people they know!
- People assume that participating in a crime prevention effort will be inconvenient, intrusive, or require too much of them. Wrong. The basic approach to participation explained by a Crime Prevention Specialist or their designee corrects these misconceptions and hopefully promotes voluntary participation.
- People assume they will not like the people living around them. Wrong. More often than not, people are glad to meet and find that they actually like each other. A huge benefit to neighborhood interaction and safety is awareness and communication.
- People assume that they are bothering the police when they call for help. Or, they assume that nothing can or will be done about the issue at hand. Wrong. Police are in the neighborhoods to respond and hopefully improve safety and relationships. In fact, the biggest request from participating neighborhoods is the desire for more police presence, more response, and more interaction. This is a good thing!
- People are often unaware of how much interaction they can have with the police station providing service to their neighborhood, and, in many cases, the role of the police department is far more vast and open than many people realize. There is a great benefit to establishing awareness and relationships between residents and law enforcement professionals.

In future articles, I will explore more about crime prevention, community/neighborhood safety myths and facts, and the overall goal of police/community relationships and what we all stand to gain by knowing more and doing better! Until next time, remember that "citizen attention is the best crime prevention" and strive to improve your attention! 📞



Kathryn Cassell, LVMPD Retired Crime Prevention Specialist

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HARRY THE HAPPY HOMEOWNER

Disclaimer: Answers provided to questions about governing documents, NRS statutes, or any other legal matter are not in any way represented as legal advice.

Q: Dear Harry, I rent my home in an HOA. Why are renters treated or looked down upon by the owners in the community?

Signed, Just Trying To Fit In

A: Dear Trying To Fit In, We have all heard the negative comments toward renters, "Renters don't take pride in the property or community like an owner does" and "We have too many renters and it lowers our property values."

To this, I say, Hogwash. I've seen far too many "owners" (absentee or otherwise) fail to keep their property in good

shape or the ones who don't feel the rules apply to them; you know the ones that never put their garbage can away. Bad neighbors come in all shapes and sizes, whether they own or rent.

So for you, "Trying to Fit In," I say, treat your neighbors like neighbors, regardless of owning or renting, get to know them. Do your part, keep your property looking good, maybe join a committee, set the example. Prove the naysayers wrong and be a good neighbor. In return, maybe you can dispel this negative attitude once and for all.

Q: Dear Harry, My HOA keeps sending me notices because of my yard. My yard isn't even that bad compared to the neighbors. Why do I keep getting notices?

Signed, Picked On

A: Dear Picked On, It is the association's responsibility to maintain the community standards, to ensure that all homeowners are in compliance set forth in the governing documents. The association must enforce their governing documents equally and fairly. It should not pick and choose which regulations to enforce or who is the target of the rules enforcement.

If, however, you still feel that you are being singled out or treated unfairly by the association, there are steps you can take to address this issue. First, you can ask to speak with your community manager, if your community utilizes one, and explain your position. Second, you can request to meet with your HOA Board, in executive session, to explain why you feel you are being treated unfairly. Whichever step you choose to take, remember it is best to have some proof to back up your position. 🍷

Did You Know?

DCAL's - whether you are finishing up or renewing your DCAL requirements, "Did You Know" that submitting an article to Community Interests magazine is a good option available, for completing the DCAL program? For article submission guidelines and monthly themes, contact Chris at marketing@cai-nevada.org.

community interests

Have questions? Need answers? Send your questions to me at marketing@cai-nevada.org.

Making Sense of HOA Property Taxes

By Paul Bancroft, Esq.

Property Tax on Common Elements: Where is the tax assessed?

Associations often hold and manage common elements for the benefit of the property owners in their communities. The common elements range from parks and pathways, swimming pools, recreation centers, and golf courses. Or, in multi-story communities, the common elements might consist of parking areas, interior hallways, and elevators. These common elements are subject to property tax, but it is often a hidden tax, making it difficult to identify, and, if appropriate, challenge.

Consequently, there are two steps involved in evaluating and managing property tax assessed on common elements. First, there must be an understanding of what properties are owned by the association and where the tax on that property is being assessed. Second, the valuation of the properties must be evaluated to ensure it is fair and equitable.

Historically, the tax on a common element was assessed to the association that owned the common element. This created a direct connection between the property being assessed and the amount of the tax. An association could monitor the tax assessed from year-to-year, and because it could tie the assessment to a particular common element, the association could judge whether the tax and the value on which it was based were fair and equitable.

The legislature changed the method of assessing common elements in 2005. At that time, it directed assessors to, whenever possible, divide the value of common elements among the homeowners in the community. Each homeowner's share of the common elements is added to the tax bill for the parcel they own. In other words, even though the common elements are owned by the association, the tax on the property is assessed directly to the homeowners in the community.

This allocation shifts the burden of paying the tax to the homeowners who benefit from the common elements. But, it also complicates the association's responsibility of evaluating whether the tax is fair and reasonable, and, if appropriate, challenging it. Assessors' records often indicate that specific common element parcels have no value, when in fact that value is tallied with the value of other common element parcels and then allocated among homeowners in the community. The homeowners see the apportioned tax added to their bills, but no one sees the total tax being assessed or the value on which it is based.

To bring clarity to the tax treatment of its common elements, an association should take the following steps. First, identify all common elements (by assessor parcel number) owned by the association. Second, determine if the taxes on any of the parcels are still being billed to the association. If any are billed to the association, the tax amounts and the values on which the taxes are based should be readily ascertainable from information available on the websites of the assessor or treasurer. For these parcels, the association may want to consider providing the assessor the information necessary for future taxes to be billed directly to the homeowners in the community. Third, identify those parcels whose values are being tallied with the value of other common elements and allocated among homeowners in the community. The valuation and allocation information for these parcels is not available online, but should be available from the county assessor. With this information, an association is in position to evaluate whether the valuation of the common elements is fair and equitable.

Property Tax on Common Elements: Is the valuation fair and equitable?

Common elements held by an association, such as parks, swimming pools, recreation centers, and golf courses are subject to property tax. In some instances that tax is assessed to the association which owns the common element, while in other instances the tax is assessed directly to the homeowners in the community. I have already discussed how this allocation of tax among



homeowners can hide the tax, making it more difficult to monitor. But, regardless of where the tax is assessed, it is the responsibility of the association, as the property owner, to monitor the assessment of its property, and, if appropriate, challenge the valuation on which the tax is based. Here is what you need to know to ensure that the valuation of the common elements in your community are fair and equitable.

Common elements are typically subject to restrictions which ensure the property is preserved for the benefit of homeowners in the community. Common elements usually cannot be sold or developed for residential or commercial use. Restrictions might ensure access by homeowners, preserve open space or limit property to a recreational use. While each of these restrictions affects the use of the particular parcel, the restrictions also impact the value of the parcel and should be considered during the assessor's appraisal process.

Assessors value common elements by adding together two values: one for the land and one for improvements constructed on the land. Assessors typically assign a nominal value to the land component. This reflects the fact that the use and alienability of the common elements are restricted.

Improvements on a parcel include the items constructed on the land such as a clubhouse, tennis court or the tee boxes, fairways and greens of a golf course. These improvements are valued using a statutory replacement cost approach. Under this approach, the assessor estimates the current cost of replacing the improvement and then applies a statutory rate of depreciation. This is the same methodology used by the assessor to value all other property in the county. Typically, assessors make no adjustment for obsolescence attributable to restrictions on the use and alienability of common elements.

However, in cases concerning the valuation of common elements located in Sun City Summerlin, the Nevada Supreme Court held that restrictions on the use of a common element are relevant to the valuation of the common element. While the presence of restrictions on use does not render the common element valueless or justify assignment of a "flat, arbitrary value," the restrictions must be considered during the valuation process. This is no different than other types of property that are subject to restrictions.

For example, property which has been dedicated for use as low-income housing is generally subject to restrictions that limit the pool of potential tenants and the amount of rent that can be charged. When the impact of these restrictions on use has been quantified through accepted approaches to valuation, it has resulted in a reduction of the property's taxable value. A similar approach can be taken for common elements.

The cases involving Sun City Summerlin support the proposition that restrictions on use and alienability must be considered in determining value. These types of restrictions have not typically been considered in the past, and to do so now, should result in lower values. But, to succeed, the impact these restrictions have on value must be quantified through standard approaches to valuation. With the benefit of these cases and a well-crafted appraisal, successful appeals challenging the valuation of common elements can be achieved.

In summary, regardless of where the tax is assessed, an association should review the valuation of all common elements it owns to ensure the values on which the assessments are based are fair and equitable. The land area of a common element should be assigned a nominal value; if it's not, consider questioning the valuation. Similarly, consider asking that the value assigned to improvements be adjusted to account for restrictions on use and alienability. If these questions are not answered to your satisfaction, a valuation appeal may be appropriate. 🏠



Paul Bancroft, Esq. attorney in the tax group at McDonald Carano.

Plan Now for the 2018 Annual CAI Conference and Exposition

The 2018 CAI Annual Conference and Exposition will be held May 9–12 at the Marriott Wardman Park Hotel in Washington, DC.

The Conference and Exposition provides education sessions on operations, leadership, innovative business practices, and new products and technologies. Industry professionals and homeowner volunteer leaders from around the world come together to discuss critical issues, network, and learn about the latest community association trends.

Go to the link below to see the schedule.

www.caionline.org/Events/2018Conference/Pages/Schedule.aspx 🏠



Protect Yourself from Online Catfishing



By Jonnette Hill

The use of social media applications is rapidly expanding our world. In fact, according to one statistic (reported on statista.com), more than 81 percent of Americans have a social media profile such as Facebook, Instagram, LinkedIn, Twitter, etc. Many people enjoy using these applications to stay in touch with friends and family, but there are advantages and disadvantages that need to be considered.

It can be fun to share photos and details of your daily activities, vacations, and family events. However, it is important to realize that you may be providing that information to strangers too, so you need to protect yourself from various forms of online fraud and identity theft schemes. Two of the most common forms of this type of fraud are called catfishing and phishing.

Catfishing is when a person creates a fake identity on a social network account for deceptive purposes. It is common that these fake identities include a photo of an attractive, young man or woman, along with a good sob story to entice you to believe them and help them. A well-known scheme is when they pretend to be stranded in another country and are begging you to save them by sending large sums of money.

People create fake accounts or profiles on social networking sites in order to get close to someone and learn personal information about them. They can use those details to establish personal relationships with you, and often use that approach to take advantage of your kindness and generosity, so you will give them money. There are many stories in the news where this approach has been used to convince individuals to give thousands of dollars to strangers. Sometimes, they even convince individuals to sell their homes or cars, clean out their retirement funds, or send their entire life savings.

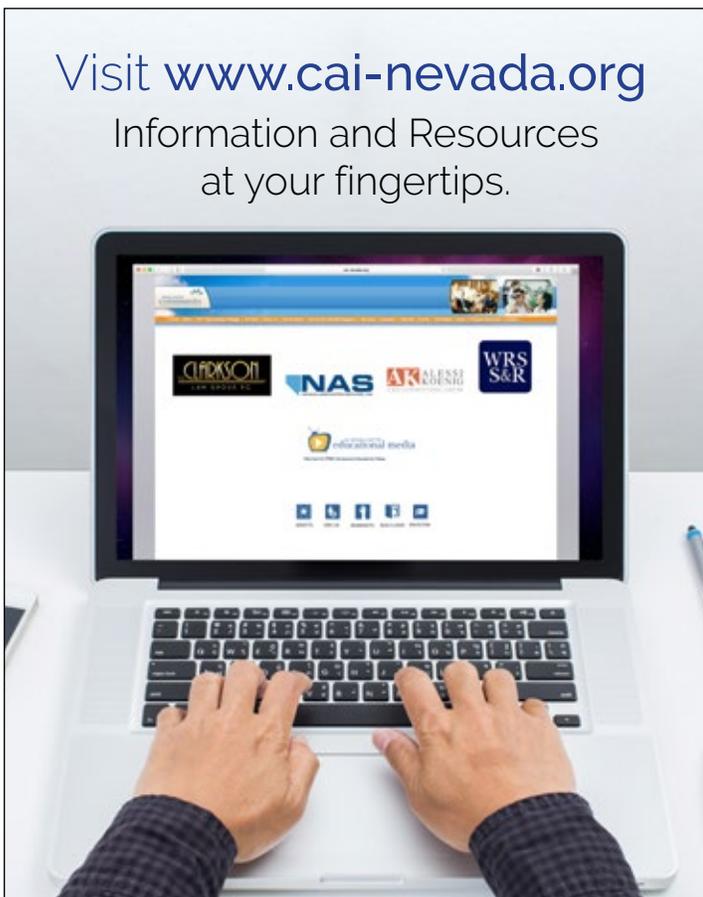
Phishing is very similar to catfishing. Phishing is when a person or entity attempts to obtain private information such as user names, passwords, bank account information, social security numbers, and credit card information. With phishing, they typically send messages to you through your social media accounts or email accounts and ask for those personal details. A common approach is for the "phishing" message to pretend they are from a bank or company that is familiar to you. For example, they will pretend they are contacting you from your bank or internet provider. The message will claim that your account has been compromised, and they will ask you to give them your personal information so they can re-activate your account.

These illegal schemes can do great damage to your reputation, your personal life, your financial accounts, and can also damage your credit rating. It can also cause significant emotional damage to you and your family.

Thousands of people have fallen victim to these types of schemes. It is important to know how to protect yourself so you don't get tricked by one of these criminals.

How do you protect yourself from catfishing and phishing?

1. Don't accept anyone as a "friend" on social media if you do not know them personally. Pay close attention to "friend requests" from strangers. Pay close attention to the wording and photos on their profiles. Do you know this person? Do you have mutual friends that you can confirm? How many friends do they have? How many pictures do they have? Are there any pictures of real people on their page? Are they trying to get you to meet them in person even though you just "met" online? This



is not safe. When did they open their account? New accounts are often a red flag that it might be someone suspicious.

2. If you feel uncomfortable about a new "friend request" and their account seems suspicious, check with any mutual friends to see if they know this person. You could also do a "google search," but these criminals are very good at this game and can easily lead you to believe them. You could ask them questions to try to verify their identity, but they may give you false information. If in doubt, refuse their request. It is best to proceed with caution when being contacted by strangers, and don't provide your personal information in response to email messages. Be careful and err on the side of caution.
3. Do not provide personal information such as address, phone number, bank information, etc. to anyone online.
4. Do not invest in any person or company without first researching that person or company.
5. Check the privacy settings on your social media accounts.
6. Do google searches on yourself and your family to see if your pictures or names are being used inappropriately or illegally.

7. If you engage in a relationship with someone online, ask them to do a video chat with you so you can see if you are speaking with the person in the profile picture.
8. Do not send money to anyone you do not know (especially if they ask you to send money outside the U.S.).
9. If you feel you are being catfished, or being used in a phishing scheme, report the profile to the proper authorities by contacting your local police department and the social media company where the questionable activity is occurring.
10. As the old saying goes, "if it sounds too good to be true, it probably is."

Social media can be a fun way to keep in touch with friends and family. Just remember to use caution and protect your personal details. 



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Gate Access Systems 101

By Ryan Waxberg

Gate access systems are made of three separate parts – an access panel or access controller, an identification device, and the gate operator or barrier arm.

Access Panel, The Brains

An access panel – sometimes called an access controller could be considered the brains of the system. It receives input from the vehicle identification device such as a keyfob or laser barcode, verifies the credential is valid, then instructs the gate operator to open.

If the gate does not open, one of the following has happened:

1. The access panel/controller did not recognize the credential;
2. The access panel was instructed to deny access to that credential;
3. Communication is malfunctioning either between the identification system and access panel, or the access panel and the gate operator.

Software solutions are closely tied to the access panel. Newer access panels allow for remote updating, wireless connectivity, and cloud-based backups; however, for some of these options, the pricing has shifted from a one-time purchase to a subscription model.

Vehicle Identification, The Eyes

There are two overarching types of vehicle identification systems – automatic and manual.

Automatic Vehicle Identification is any hands-free system. There are three types of automatic systems – Laser

Barcode, Radio Frequency (RF-ID Transponders), and License Plate Recognition (LPR).

Laser Barcode – Driver passes a laser which automatically identifies a decal on the side of the vehicle. *Pros* – most reliable of the hands-free systems, and often the most affordable as well. *Cons* – requires a driveway leading up to the gate.

Radio Frequency Transponders – Driver approaches a radio antenna which automatically detects a transponder on the windshield or headlamp. *Pros* – market share is the primary benefit here in that most installers and residents are more familiar with these than other automatic systems. *Cons* – interference is a big issue with these systems from windshield tints, pre-collision sensors, LED headlamps, and more.

License Plate Recognition – Driver approaches a camera which reads the license plate and decodes each symbol. *Pros* – these systems capture both visitors and residents. *Cons* – These require very long entries, or coming to a complete stop for processing time. For this reason, the technology is more common without a gate or as a secondary system.

Manual Vehicle Identification is any system that requires the driver to physically input a credential. There are four devices that drivers use to identify themselves in manual systems – telephone entry systems, contactless cards (keyfobs), transmitters (remote clickers), and now smartphones.

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Telephone Entry Systems – Driver enters an access code on a keypad. *Pros* – these are the most inexpensive systems; they also handle visitors within the same unit. *Cons* – access codes can be easily shared. The time required to input the credential will increase traffic at the gate.

Contactless Cards (Keyfobs) – Driver places the credential near a shortwave radio. *Pros* – though not common in residential environments these can be used for electronic door locks. *Cons* – easy to share, lose, or forget. Doesn't provide unique ID.

Transmitters – Driver presses a button on a transmitter while approaching the gate. *Pros* – works without the driver having to stop. *Cons* – cost per vehicle is expensive. The units can be duplicated. They can be lost or shared. Does not provide unique ID.

Smartphones – Drivers use their phones' Bluetooth to connect with the controller, then press a button. *Pros* – advanced features can give access to guests. *Cons* – if Bluetooth is already in use, the driver will need to disconnect it and switch to the gate. Another concern is security and the potential for the application's data to be hacked.

Gate and Gate Operator, The Muscles

The Gate Operator is the physical barrier used to deter unauthorized vehicles from entering the community. There are two primary types – gate or barrier arm.

Barrier Arms are the most affordable and fastest type. They excel in high traffic locations because of their speed. The cons are that they do little to stop a determined person from forcing through, and even less to people on foot.

Gates for residential use are generally swing or slide. Both are effective at deterring vehicles and foot traffic. However, because they are heavy, they are the slowest to open and close. They're great options for communities wanting the highest level of privacy. Some communities will also pair these with a barrier arm, then in busy times the swing gate may stay open while multiple vehicles pass through a barrier arm. 

Ryan Waxberg, Marketing Manager of Barcode Automation, Inc



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Home Security Alarm FAQs

By Amelia Lockwood

As a Security Consultant I have found myself answering the same questions daily with both current and prospective clients. When considering installing new home protection or making enhancements to your existing home alarm, this should help you to make a better informed decision.

How often should I upgrade/ replace my Security Alarm?

According to Consumer Reports, most household electronics have an expected average lifespan of approximately 10 years unless it becomes obsolete. Most of us will use our electronic appliances and devices until they stop working, with the exception of entertainment devices like TVs or Cell Phones, which we update as soon as a new feature becomes available. Your home alarm and security devices are not above this average lifespan.

How much protection is needed for a "good" Security Alarm?

A good alarm system consists of layers. The first layer is your yard signs and window stickers, which can act as a deterrent against potential burglars. The second layer is to install alarm contacts on all openable doors and windows. The third layer is the interior protection like motion sensors and/or glass break sensors. These devices will pick up an intruder in the event that the contact fails or if they enter the home by breaking the glass and not opening the door or window.

How do I know my alarm is working?

You should test your home alarm once a month. Most alarm monitoring contracts require this in the terms and conditions of the agreement. At the very least, test your system a week before you leave town in the event it needs servicing.

Testing your alarm: Call your monitoring center and ask the dispatcher to put your account on **test**. Arm your system as you would when leaving your home and wait for the system to fully arm. Open the door and allow your system to go into alarm. Open doors and windows then walk past motion detectors. Disarm the alarm, then call the monitoring center to confirm the signals were received and ask the dispatcher to take your system off test.

Is my alarm connected to the police?

No, our police department is not equipped to receive and monitor home alarm system signals. Your alarm reports to a monitoring center contracted by your alarm company. The dispatchers at the monitoring center receive the alarm. The monitoring center dispatcher will call the people provided by the customer until they reach a person to notify of the event, while also sending a response agent to verify, after which the police will be notified upon verification. Your monitoring center works closely with the

response agent and the police department to ensure a quick response to your alarm event.

Does my alarm work during a power outage?

Your alarm system is equipped with a backup battery to power your system in the event of a power outage. This battery will support your system for approximately 24-48 hours in standby until the power is restored. In the meantime your alarm system will send a system trouble notification to the monitoring center who will then notify the customer via the provided call list of this power issue.

What if I don't have a landline for the alarm to send signals to the monitoring center?

For most alarms, especially the older systems, you can add an AES (Advanced Encryption Standard) Radio for alternate communication. This platform is extremely reliable and is used for most commercial fire alarms in the valley.

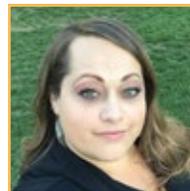
Newer systems allow for cellular communication or a network connection. This method also allows for remote control of your alarm system through the use of an app.

What are some other benefits to a home alarm?

Many of the newer alarms offer wireless home automation features like controlling lights, thermostats, door locks, or appliances. You may also use the alarm app to view cameras or use Geofencing to set reminders and notifications.

Many home insurance policies require a monitored home alarm system to provide coverage or may offer a discount. Call your insurance provider to see if you qualify for this discount.

Please keep in mind your home security is something that should be customized to you and your life. Don't try to force your home security into a \$99 promotional package. With a little time spent with a professional security consultant, together you can design a system that protects your family, home, and its contents in a way that fits your lifestyle. 



Amelia Lockwood, TSI

A CAI Love Story



It's February! The month of romance, flowers, candy, and great love stories. Here is one couple who met and fell in love, thanks to CAI!



Lauren and I were actually working for the same company at the time that we met (FirstService Residential/Red Rock Financial Services), but we were over 450 miles apart. I was headquartered in Las Vegas and she was based in Reno. We officially met at the CAI Gala in 2012 and were able to keep in touch through work and industry events like CAI golf tournaments, bowling, and others. Our friendship

quickly turned into a long-distance relationship, and in July of 2013 the timing was right for me to leave Las Vegas behind and move up to the Biggest Little City. That fall, Lauren and I got engaged while on a trip to Eugene to watch an Oregon Ducks football game. Our wedding was in October of 2014, and Mary Rendina was our wedding photographer! Since then, we have been able to get settled into our new home, celebrate our third anniversary, and in June we welcomed our beautiful daughter Aubrey

into this world. Despite working for the same company, we may have never met or stayed in touch had it not been for CAI Nevada and the various events organized throughout the year.

Cameron and Lauren Starner



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Five Tips Everyone Should Know About Online Banking

By Ken Carteron, NVEBP

Internet banking has been on the rise and has quickly become 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. However, while the numbers of online banking users increase each year, so does their probability of becoming a victim. 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 and secure.

1. Bank On A Secure Computer and Network

Install and regularly update anti-virus, anti-spyware, and firewall software on your computer. 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 website only. Secure websites 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. 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 and don't throw statements or any other papers containing personal or financial information in the garbage, always shred them first.

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 email or while chatting online—a scammer could intercept your details easily.

4. Be Suspicious of Emails That Appear To Be From Banks

A legitimate bank or financial institution will never email you asking you to follow a link or asking you for personal details. If you receive an email that you think may not be genuine, telephone your financial institution to let them know about the email and ask their advice. If you receive a phone call from someone who claims to be from your bank



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and says your account 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 with. The phone call could be a legitimate security check from your bank, but they will appreciate your efforts to keep your information safe.

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 5 million dollars. Chances are - no one is that lucky!

Common Types of Scams

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:

Requests for your account information ('phishing' scams)— phishing emails are fake emails usually pretending to be from banks or other financial institutions. Banks will never ask for your information through an email.

Scam fraud alerts—scammers pretend to be from your bank or financial institution and tell you that there is a problem with your account.

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.

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. 



Ken Carteron, NVEBP, Senior Vice President of Seacoast Commerce Bank.

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An Ounce of Prevention is Worth a Pound of Cure

By David Justin

Making sure you have control over access to your units is your first line of defense. Outside entrance doors should have deadbolt locks. Deadbolts provide stronger locking mechanisms than regular knob locks.

Knob locks are the most common type of door lock and the chief method of security for most doors. The lock cylinder is located in the knob instead of the door. Knob locks should **not** be used on external doors, as they can be broken into with basic tools like a hammer or wrench. Doors with knob locks that also have deadbolts are a better option using the deadbolt lock 100 percent of the time.

Deadbolts offer the best protection against a burglary or break-in. Lockbolts are moved by turning a knob or key without the use of a spring. Deadbolts feature a unique locking mechanism that resists physical attacks, battering, and boring. Deadbolts cannot be opened with a knife or hand tool. Avoid having windows in your doors or a window near the lock mechanism. If a window is broken, then a criminal's arm can reach in to unlock your deadbolt and you lose the protection of your deadbolt.

Sliding doors found on patios and decks also need a bolt lock besides the twist and hook lock that comes with a typical sliding glass door. A bolt lock inserts a pin into the door which stops the door from moving and is operated from inside. If you don't have a mechanism that locks the sliding door in place, a bar from the door in the closed position to the wall should be put in place along the track so the door slides will block the door from being opened. If the sliding door is on the outside of the permanent part of the door, then your door is installed incorrectly.

Windows should be closed and locked when you are not home. Open windows suggest easy entry to a criminal looking for a way into your home. Even second or third story windows are vulnerable to two criminals with a ladder. They pretend to be repair people and in less than a minute one is through your open window and the other removes the ladder and a criminal is in your house.

Security systems that detect motion or door and window openings provide another line of protection if you live in an area prone to break-ins. There is an ongoing cost to having this monitored, but one can have a system installed that isn't monitored, instead, setting off an alarm should a door or window open that shouldn't be opened or motion is detected.

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Door lighting should be present on the outside of each doorway so it can be turned on to see who is outside. There are systems that incorporate a video camera with the doorbell that allows you to see who is at your door without you having to answer it.

Know your neighbors. It is important to know if a person should be around or not, and one way to know is to know who your neighbors are. Knowing who a stranger is and isn't will alert you to pay attention.

Make sure your complex has good lighting. Criminals prefer a dark area. Well lighted areas act as a deterrent, but doesn't eliminate crime. If lights are out, report them to the management group. If your complex hasn't switched over to LED lighting, they may want to consider it as these lights last much longer than Halogen lights. Many Halogen lights can be switched to an LED by removing the transformer and connecting the system directly to the light mechanism and putting in an LED bulb.

Roadways, parking areas, and walkways should be well lighted. Vegetation should be well trimmed away from walk ways, parking areas, and roadways. Eliminate places to hide in spaces in which people travel, but don't have complete visibility of the surrounding area.

For units with garages, an automatic door opener and closer allows you to enter and leave your garage in the vehicle. If your garage is attached to your unit, you can enter and leave the unit without being exposed without the protection of the vehicle.

Video cameras recording who enters and leaves the complex provide notice to criminals that they are being recorded. Video cameras in various sections of the complex also monitor activity in areas that are remote or where bad behavior could congregate. Some complexes have hooked their video cameras to the internet and invited residents to view the comings and goings in the complex. This provides extra sets of eyes to report suspicious behavior and involves the residents of the complex in monitoring activity in the complex.

Keeping the complex clean, neat, and free of graffiti sends the message that the residents care and are on the lookout for strangers looking to cause trouble. Keeping the buildings and grounds in good repair also sends a message that the people who live here care and will report suspicious behavior. Be safe all of 2018!!



David Justin, Sales Manager for Robertson Installations

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On-Site Security, Pros and Cons

By Michael McKelleb, Esq.

In the late 1980s, fueled by the crack cocaine epidemic, violent crime in the United States rose to epidemic proportions.¹ During the 1990s, crime subsided as year-over-year crime rates began a steady decline.² However, a person in Nevada currently has a 1 in 144 (4 percent) chance of being the victim of a violent crime.³

While that number seems low, it exceeds the chances of suffering the worst side effects of some widely used and popular medications (e.g. a popular drug used to treat diabetes can cause heart attacks and is linked to higher rates in cancer⁴). In other words, the risk is still FAR too high. In fact, one may choose to take a rehabilitative drug and accept the chances of an adverse reaction, but one does not choose to be a victim of a violent crime.

In the modern era, there are many ways to protect against crime, including high tech, low cost methods such as installing cameras. Indeed, many businesses choose to use this model by combining alarms with cameras while others choose a physical presence by retaining on-site security. Associations are no different: to combat crime, many associations choose to provide on-site security for their unit owners. For associations pondering such a decision, there are many factors to consider, from whether to provide on-site protection versus the more traditional route, and, if so, to what extent. These decisions are often fueled by the pros and cons of on-site security. While the benefits of on-site security seem intuitive, the cons may not.

The obvious benefit of having on-site security is the deterrence it offers. While those who adopt high-tech options are required to advertise its presence, having someone on-site and visible is seemingly second-to-none. Indeed, most criminals understand that the greatest

way to escape detection is to commit a crime in solitude. Thus, when an on-site security presence makes detection risky, many criminals will move on to find an easier target. There are other benefits to this as well, including that on-site security guards often also assist associations with enforcing restrictions contained in the governing documents (e.g. parking restrictions).

There are, however, cons to consider. The most obvious con to having on-site security is the cost, which can be substantial. This factor is a proper consideration for the board when determining if the benefit supports offering the amenity. Yet, other not so obvious cons also exist, some of which can be mitigated with proper negotiation at the time of contracting with a provider.

For example, I recently taught a class for community managers when one had to promptly leave because an association's on-site security officer was apparently complicit with criminal drug behavior within the association and supposedly committed a violent act to protect his territory. In addition, the on-site security can suffer personal injury or be subject to violence him or herself, exposing the association to increased liability.

Security guards are human, meaning they are prone to human frailties and limitations. The obvious human limitation is that guards can be in only one place at a time.

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mitigate the liability an association may incur, the association can ensure its providers indemnify the association and carry sufficient insurance itself to cover losses its own employees may suffer or cause the association.

Further, when contracting with a provider, it is advisable to ensure the agreement with the provider requires a thorough vetting and background check of all its employees to ensure the security is provided by law-abiding citizens. Finally, the security company should be cognizant of routines and have policies in place to address this issue.

Given these factors, it is wise to seek the help of legal counsel to help negotiate a security contract when an association decides to offer on-site security. 

It makes a bad situation even worse if the guard follows a routine that can be learned, negating the benefit of having security in the first place. Because on-site security passively monitors the property, guards are prone to boredom-related failures. An example of such frailties was seen in 2008, when the Nuclear Regulatory Commission fined Exelon Nuclear \$65,000 when it was discovered that its armed guards were sleeping on the job at one of its nuclear power plants.⁵

To overcome some of these limitations, associations may wish to adopt a hybrid approach and install cameras throughout the property, especially at ingress and egress points, thereby expanding the view its security has of the property. To



Michael McKelleb, Esq., Angius & Terry LLP

¹ <https://www.usatoday.com/story/money/business/2013/10/05/most-dangerous-states/2925679/>.

² Id.

³ <https://www.neighborhoodscout.com/nv/crime>.

⁴ <https://www.drugwatch.com/actos/>.

⁵ <https://www.nrc.gov/docs/ML0900/ML090060734.pdf>.



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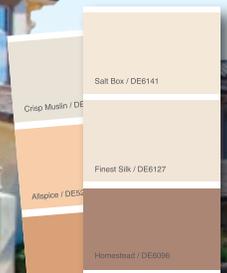
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Tonya Gale
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Norman Rosensteel
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Debora Costa

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Cary Brackett
Byron Goetting
Richard Salvatore
Kimberly Snyder
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HOA Community Pride Award

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2017 Article of the Year Nominees

You're all winners!

By Chris Snow

The chapter magazine committee works extremely hard at delivering an exemplary product to you each month. It's a combined effort that begins with formulating a yearly editorial calendar and following through by generating articles that fit the issue and completing the editing process. Many on this committee take it upon themselves to write articles showing their passion for an issue that relates to the industry we are all a part of. Knowing them, they don't like to take credit, they'll tell you it's a team effort, they depend on help and content that is sent from everyone...that's true. We can't publish this magazine without the help of the hundreds of author contributions from all over the state. This year's Awards Gala will, once again, present an award honoring the contributions of the many authors who make *Community Interests* the quality publication that it has become. We wish we could give everyone an award! Even though there will be only one winner, we would like to honor and thank all the writers of the articles that were considered.

On behalf of the gala and magazine committees and the CAI Nevada Chapter Board of Directors, congratulations! Thank you for your contributions to *Community Interests*.

Nominees for Best Article of the Year:

- John Aylor, *Free Speech and Social Media*, October
- Sharon Bolinger, *Five Surprising Benefits of Volunteering*, September
- Edward Boyack, Esq., *Understanding and Managing the Sociopathic Personality*, October
- Robert Browning, *To Reserve or Not to Reserve*, August
- Michael Buckley, Esq. and Pam Scott, *Creation of "The Commission" How? When? And Why?* May
- Randy Ecklund, *The Importance of a Shared Vision*, July
- Robert Forney, *Reserve Funding - The Key to a Safe, Happy, Healthy Community*, June
- Tonya Gale, *What Does Building Community Mean to You*, July
- Tonya Gale, *The Joys of Being a Community Manager*, November
- Barbara Holland, *Putting the Legislative Pieces Together*, March
- Mark Leon, *The Importance of Education*, April
- Mark Leon, *Revenge of the Clones*, June
- Michael McKelleb, Esq., *Compliance: A Two-Sided Coin*, May
- Shirl McMAYON, *Landscape Safety*, June
- Shirl McMAYON, *Volunteering, Sign Me Up*, September
- Shirl McMAYON, *Vegas Strong - The Healing Power of Trees*, December
- Chuck Niggemeyer, *Cohousing, an Old World Concept with a Twenty-First Century Twist*, July
- Vicki Niggemeyer, *The High Speed 2017 Legislative Ride Has Just Begun*, February
- Dawn Osterode, *A Mission to Success*, May
- April Parsons, *Finding the Positives*, July
- Robert Rothwell, *So... You Got My Money, Now, What's in It for Me?*, March
- Robert Rothwell, *OMG, What Did I Get Myself Into?*, November
- Richard Salvatore, *Squatters in Nevada*, January
- Richard Salvatore, *Safety First - the Challenges We Face*, June
- Richard Salvatore, *A Day of Remembrance - Never Forget*, September
- Marvin Tanner, *Unity in the Common Interest Community*, January
- Donna Toussaint, *Say "No" to Micro-Managing as a Board Member*, November
- Greg Toussaint, *How the Nevada Legislative Process Works*, March
- Greg Toussaint, *Do Ya Think You're Sexy, Well Do Ya?*, May

Articles for consideration were published in *Community Interests* magazine January through December of 2017. The winner will be announced at the Awards Gala on March 2, 2018. 🏆



Chris Snow, CAI Nevada Chapter Marketing Director

What to do with Leaning Trees?

By Eddie Rodriguez

The other day I was at a site that reminded me of the Leaning Tower of Pisa. In high-school, I lived in Oakland, CA. Two blocks from my house was this pizza joint called The Leaning Tower of Pizza where we would hang-out after school. Writing this article reminded me of that time.

What does the Leaning Tower of Pisa have to do with trees? They lean! And they need professional help.

Leaning trees often develop because the tree is growing away from a neighboring tree, structure, or toward the light as seen in the picture to the right. If a tree can selfcorrect, or start to move upward and back to vertical in addition with some structural pruning, they can be stable for a time. However, there are factors that can change that dynamic: 1) weight that is unevenly displaced over the trunk and root system, 2) unstable soils that allow for excessive root movement, 3) extreme winds, and 4) continued improper pruning practices, such as raising and clearance pruning only and no structural pruning. So, what should we do if we have an issue with a leaning tree?

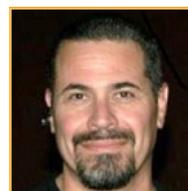


Tree Risk Assessment

The International Society of Arboriculture, a credentialing body, developed a "Tree Risk Assessment Qualification" which trains certified arborists how to use the methodologies outlined in the ISA Best Management Practices for Tree Risk Assessment. This qualification promotes the safety of people and property by providing a standardized and systematic process for assessing tree risk. The results of a tree risk assessment can provide tree owners and risk managers with the information to make informed decisions to enhance tree benefits, health, and longevity.

If you have a property with leaning trees, I would recommend that you use a certified arborist with the Tree Risk Assessment Qualification to assess and make recommendations for trees that might be leaning, planted too close to walls, lifting your sidewalks or pool decking, and anything that may pose a liability to your community.

Don't be like the millions of tourists who like having a photo taken of themselves trying to hold up the tower that is falling over! Get the advice of a qualified professional. 



Eddie Rodriguez, First Choice Tree Service

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Community association board members and volunteer leaders step up to take on positions of service and responsibility. They're expected to anticipate issues, solve problems, meet the expectations of their residents and protect property values.

The workshop will teach you how to become a more successful board member and how you can recruit and support new volunteers. You'll learn the role of the board, the president and other leadership positions, and you'll identify effective ways to work with professional managers and service providers.

The workshop consists of five modules:

- Module 1: Governing Documents and Roles & Responsibilities
- Module 2: Communications, Meetings and Volunteerism
- Module 3: Fundamentals of Financial Management
- Module 4: Professional Advisors and Service Providers
- Module 5: Association Rules and Conflict Resolution

COURSE MATERIALS

The workshop includes a toolbox of support materials:

- *The Board Member Toolkit*, a best-selling book from CAI Press
- *The Board Member Toolkit Workbook*
- Brochures and publications, such as *The Homeowner & the Community Association*
- A copy of CAI's award-winning *Common Ground™* magazine

In addition to a toolbox of support materials, each student receives a certificate of completion and recognition on the CAI website.



March 17th
8 a.m. to 4 p.m.
at the CAI office
in Las Vegas
Advance reservations required. Contact admin@cai-nevada.org





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