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NOVEMBER 2018

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## STATISTICS

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# community interests

WHAT OUR INDUSTRY IS TALKING ABOUT

WHAT HOMEOWNERS NEED TO KNOW

NOVEMBER 2018

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Statistics!



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

If you have been reading my messages then you have probably noticed that I most often focus on the ways Community Associations Institute (CAI) benefits us, its members. One of those ways is by tracking and compiling relevant data regarding community associations into useful statistics. The following statistics are from CAI's National and State Statistical Review for 2017 available at <https://foundation.caionline.org/research/>:

- There are 3,225 community associations in Nevada with an estimated 655,000 residents.
- It is estimated that between twenty-two and twenty-four percent of Americans live in community associations.
- \$90,000,000,000.00 in assessments have been collected from homeowners to support the provision and maintenance of services and facilities for communities.
- \$25,000,000,000.00 in assessment dollars have been set aside in reserves to repair, replace, or restore major common elements of communities.
- There are between 50,000 and 55,000 community association managers in the country.
- Between 6,000 and 9,000, the number of large-scale associations in the U.S.
- Nationwide between thirty and forty percent of HOAs are self-managed without any professional management whatsoever.
- 61 percent of new housing is in a community association.
- There are over 7,000 community association management companies nationally and they employ nearly 100,000 individuals.
- 2,380,000 is the estimated number of individuals serving as community association board members and committee members and they volunteer 80,500,000 hours of service to their communities each year.
- \$1,980,000,000.00 is the estimated value of the time community association board and committee members volunteer each year.

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This is just a sample of the data compiled by CAI, but it is eye opening. How about a hand for our HOA volunteers who contributed \$1.98 billion dollars worth of time to our communities each year!!!

Thank you Community Association Day committee for another excellent trade show event last month. It was nice to see everyone's sporty side!

Please make donations to LAC and PAC. Our Legislative Action and Political Action Committees are 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*



# It's All About The Numbers



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

**W**ell here we are, it's November already! The days and months are just clicking by. Soon we will be in holiday mode with all the preparing, enjoying family and friends, and maybe even a little overeating. Somewhere, there must be statistics showing that a great number of people tend to over-indulge during the holidays.

Speaking of statistics, this month's magazine title happens to be **"Statistics - By The Numbers."** But what are statistics? Well, statistics can encompass a huge number of things such as data, information, opinions, numbers, and facts. Statistics are all around us and part of everyday life. Tracking the numbers can be extremely helpful to gauge how an organization, business, or just about any entity that uses numbers, can track whether or not progress is being made.

Each year the magazine committee meets for a planning session to determine topics for the following year's issues. A few months before our planning meeting, we ask CAI members and readers to complete a short survey about the magazine. The data we receive is very helpful to determine what topics our readers are interested in seeing.

In this issue, we take a look at how numbers and statistics play a role in business, everyday life, and CAI. In the lead

article, Mike Lawruk touches on how important numbers are to each one of us in **"About The Numbers"**; Cameron Clark shows us examples of how some statistics are reliable and some are not in **"Ice Cream and ... Murder"**; in **"The Number Games"** we see how homeowners feel about HOA living from the 2018 CAI National survey; Judith Hanson takes a look at the numbers our Nevada Chapter is producing in **"Nevada Community Associations Institute by the Numbers."**

This issue also has some interesting articles such as Vicki Niggemeyer's interview in **"Salute to All Veterans .... Spotlight on U.S. Army Veteran George VanOosbree"**; **"Felines and Canines and Horses, Oh My!"** by Peggy Rew; **"Having a Set of Exterior Color Schemes and Application Process Can Ease the Approval Process"** by Gail Mayhugh; and Edgar Larios, **"Tips For Better Safety Conversations."**

*Richard Salvatore, AdvDCAL*

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consistency of the universal truth that one is one, whether it is expressed as I, uno, one, or один, the value is singular.

Numbers, without delving into assigned values and the like, are interesting in themselves. For example, ask yourself this: Do numbers exist? Interestingly, answering this question alone has been some scholars' life work. There are a few interesting theories though. First, Plato believed that numbers do exist, but they do so outside space and time; they are abstract. In other words, we can observe three birds, but we cannot independently observe a three. The next basic theory to come along is nominalism, which explains that numbers are not things in and of themselves, but rather that they are mere symbolic explanations of things. Unfortunately, this theory falls apart when discussing irrational numbers and imaginary numbers. Finally, the third common theory is called fictionalism and its premise is that math premises, when taken at face value, are false and numbers do not exist; however, they are a useful fiction employed to describe the world around us.

These simplistic and terribly butchered synopses show just how complex the philosophy behind the idea of a number truly is. The number theory is actually very similar to some of the quantum theories that things do not exist or act differently on a quantum level when observed. We will save this for a different article.

For the most part, though, we accept numbers just as they are. We spend little or no time contemplating the existence of a "55" when increasing our speed upon entering the highway. We trust that a 55 is what it has always been: namely a 55. It will always be more than 54 and less than 56. But what is a 56?

### **From abstract to concrete (sort of): time and money.**

In simple terms, numbers are a symbol whose assigned value provides us useful information regarding time. Take a minute and think about it. Take 60 seconds and think about it, if you prefer. We use numbers to gauge time. What is a minute? What is an hour? Why is a week seven days? Why is a month 28 to 31 days? There are historic and scientific explanations for some of these: for example, the definition of "one day" was based on one full turn of the earth on its axis. But why did we split this "day" into 24 segments called "hours"; then divide that into sixty "minutes" each divided by sixty "seconds"? These divisions were certainly not for simplicity. And while the exact reason for these specific divisions is far beyond the scope of this article, it is fun to contemplate a world where we try to get three nooks of sleep every night and "a shave and a haircut is two bits." Two bits is 25 cents. One bit is 12.5 cents? What if we only wanted a shave and no haircut?

Further, the argument for numbers as consistent symbols which we use to understand the world around us breaks down somewhat when we discuss the concept of time.

Einstein was famous for his theory of relativity which helps explain why a dental chair "minute" is not the same as a "running late for work" minute. Our language suggests infinite time complexities as well: we can kill time even though it flies; we can be behind the times and call it a day; and we can make time or waste time. Science also attempts to explain the concept of time with various theories, but we shall not spend time here discussing those incredibly deep and complex topics. (By the way, how does one "spend" time?) And with that, we delve into the value of currency.

Again, it is numbers that we have utilized to assign value to currency which then defines its worth. The entire world economy is based on these abstract numerical values and our collective faith in them. A barter-based market system is very simple. A person trades goods or services with another directly value for value. Perhaps a farmer trades his chicken with a cobbler for a pair of shoes. Both the farmer and the cobbler each understand the "value" of the goods, expressed simply as, "does my need for a pair of shoes equal the loss I will feel when I no longer have the chicken," and vice versa. Unfortunately, the barter system does not allow for wide market access. Could you imagine buying a sweater from Amazon with a goose?

Currency or money was developed to act as an intermediary between buyer and seller, to be an identifiable object of value that will be universally accepted. Initially, currency was made of items and materials that were inherently valuable, namely precious metals. Eventually, those metals gave way to a paper currency which was purportedly backed by those precious metals. The U.S. abandoned the gold standard in 1971. Now the value of the U.S. dollar, made from a type of denim, is backed by the "full faith and credit of the U.S." Think about that, the value of money is based on our faith in the value of money. If the U.S. economy completely crashes, all you will have left of your dollar bills is the material for a cool pair of pants. But does the move away from the gold standard even matter? What made gold so valuable? You cannot eat it. It cannot be used for warmth. In fact, if the U.S. economy collapses, your 27.82 pound gold bar won't even make you a cool pair of pants. But I digress...

The faith in the value of currency will soon be stretched much further with the increased use of "crypto-currency." Crypto-currency is a new form of un-regulated, non-government backed currency that is expressed as a unique computerized data set. Cryptocurrency is protected by the sharing of the ledger among a network of users and each transaction is "locked" in the blockchain by a cryptography key. Basically speaking, it is like passing out this article to one thousand people. If someone made a revision, it would be checked against all of the others and the change would be caught and "not verified." This string of characters represents value which can be traded for goods and services. It can be spent or saved. It can be invested. It acts, in all ways but in the ability to hold it, like regular

money. The trust in the value of this crypto-currency data string is no different than the trust needed to believe that a piece of paper is worth 50 dollars. But this goes far afield from the original discussion. Namely, that it is our collective, universal, and consistent belief in the value of the number "50" that distinguishes a fifty-dollar bill from a bill that says "10."

As a final thought, numbers are our number one most important communication tool. It is how we understand and standardize all of our interactions in the world around us. Even in the HOA industry. Remember 3.14 is not the sweetest pi.

## HOA Statistics

- There are almost 310,000 HOA-governed communities in the United States. (Maryland has about 6,400.) That's a 260 percent growth since their inception in the 1970s.



- As of 2012, the estimated real estate value of homes in community associations is almost \$4.5 trillion, which is approximately 30 percent of the total value of all U.S. real estate.
- 92 percent of residents "rate their community association experience as positive (70 percent) or neutral (22 percent)."
- HOA homes that "support green design would, on average, result in a lifecycle savings of 20 percent of total construction costs – more than 10 times the initial investment."
- Professional property managers, like IKO Community Management in Frederick, run about two-thirds of HOA-governed communities. Others are run by resident volunteers or elected homeowners.
- Many HOA boards encourage environmentally friendly practices, including built-in ENERGY STAR® appliances, solar panels, adequate shading over outdoor air conditioning units, and more.
- 90 percent of people say that they're on good terms with the association's board members.
- 76 percent of people say that their association rules and regulations "protect and enhance property values." The most common HOA rule prevents homeowners from drastically altering the exterior appearance of their home.
- More association communities are using a water irrigation system, which helps save the environment (and between 60 to 70 percent on the water bill).
- 88 percent of residents say "their elected governing boards strive to serve the best interests of the community."
- More than 8,000 new community associations are formed annually.
- Committee members perform almost 10 million hours of community service annually. That's about \$1.6 billion of service provided.

There is absolutely no doubt that numbers are a vital part of the world we live in. HOA or otherwise. Try making it through one day – or one hour! – without using your watch, your calendar, or your computer programs which are made up of zeros and ones. Bet you can't do it. Which brings us to casino odds...another complete article! 🎰



Mike Lawruk, Vice President of Unforgettable Coatings



# #vegasstrongernow

By Kathryn Pangus, CMCA, AMS

**A**s members of CAI, we all know the importance of building a sense of community in the neighborhoods where we live and work. We also know that both healing and building community are ongoing processes. On October 1, 2017, a tragic loss was suffered at a music festival held in Las Vegas. As we reflect on the tremendous amount of healing our community has experienced since then, we recognize that this healing has been greatly enhanced by the efforts of so many people. It is also clearly evident that "community" is not a term meaning geographic boundaries, but instead is an expression of the strong spirit that connects us all across cities, counties, regions, and beyond.

CAI Nevada Chapter presented a special "#VegasStrong Anniversary Salute to Heroes and Survivors" program at our October luncheon to honor a representative few of the many people who exemplify the human spirit that persevered that night. They have already given so much, and they continue to give.

Our membership shared stories of how their heroes helped them survive the aftermath, and who inspired them to focus on ways to contribute to our greater community's healing. We learned of festival survivors, unintended heroes, and emergency response providers who helped save lives on the scene, as well as people who rose to the call to volunteer afterwards.

Kimbur Presmyk and Sgt. Stephen Lehtinen attended the Festival and both became unintended heroes that night. Kimbur shares these following words of encouragement for someone struggling with their own personal healing:

"First and foremost, be kind to yourself. We are all human and we are always most critical of ourselves. Don't dwell on the should've, could've, would've. That moment is gone. Second, surround yourself with beautiful, like souls and stay away from negative or unsupportive people. They drain your energy. And last, but MOST importantly, do random acts of kindness everyday as much as possible. The feeling you get from helping others is like no other feeling in the world. Helping others actually heals you! What you send out into the universe comes back to you. Choose love."

She shared with us how it felt for her to see the community step up with donations and support. "I have never been so proud of my city. The outpouring of love and support immediately following October 1 was overwhelming. The way the people came together and businesses stepped forward to help complete strangers was indescribable. It was like watching the phoenix rise from the ashes. It restored my faith in mankind."

SWAT Officer Billy Marx also feels that "the donations of money was great to see, but the volunteers from Nevada and across this entire nation, including the newest members of our great city, the Vegas Golden Knights, was phenomenal. The blood donations had to be the greatest asset to this community." He adds, "Do not fear the evil in

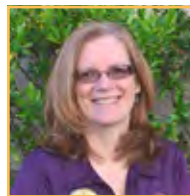
this world, for the good in people will always overcome the worst in people."

Officer Marx and his son, Parker Marx, were both heroic that night. Parker, though injured himself, got his girlfriend from the festival grounds, where they were both shot, to the hospital. At the same time, his father, Officer Marx, was on his way to the 32nd floor where the shooter was still firing. Parker has said he's always been inspired by his father and after the shooting he decided to follow in his dad's footsteps. "This is what I need to do," Parker said. "I want to serve my community."

Stacie Armentrout, who attended with her family, shared with us: "I want to show my girls that evil will not change us for the worse it will only make us stronger. It is important that they know and witness that there is good in our world. As the saying goes, 'Believe there is good in the world; be the good.' I actually want them to live that and experience that. I want to inspire them to show the world that we got knocked down, but we aren't going to stay down. We are Survivors; and that means we get back up and keep moving forward."

Stacie reminds us: "Don't give up. Reach out to other survivors, friends, and family." Adding, "That night we all became family."

These stories of survival and heroism continue to inspire and remind us that we are the spirit of our community, that we do make a difference, and that we are stronger now. 🌟



Kathryn Pangus, CMCA, AMS, Assistant Manager with CCMC



# Ice Cream and ... Murder?

By Cameron Clark, NVEBP



**W**e have more information at our fingertips than ever before. Yet, large corporations still go bust, governments still go broke, and community associations can still find themselves on the short end of the financial stick.

How is this possible? During these stressful events, it can sometimes help to turn to food. Consider and compare a couple of food-related scenarios:

**Scenario 1:** Research in 2009 indicated that when ice cream sales went up, so did the homicide rate in major metropolitan areas such as New York City and Chicago. The correlation between these two sets of data could mean that consuming ice cream might make you a murderer.

**Scenario 2:** A greater percentage of people living in the Mediterranean have been found to live longer and have fewer problems with age-related diseases like strokes, obesity, and heart disease than any other populace. After collecting copious amounts of data from people in the region and performing statistical analysis, researchers concluded that it was the type of foods these people ate that would lead to losing weight and avoiding aging problems.

Which of these scenarios happened? Both. Which drew correct conclusions based on research and statistical

analysis? Neither. So, what do these two scenarios have in common, other than being connected to food? *They don't account for the full picture of what is going on, thus leading to erroneous conclusions.*

In the first scenario, the error made would simply be mistaking correlation with causation. Nearly no one fell for this conclusion because it seemed so ludicrous at the time. After all, hot weather in major metropolitan areas led to more people going outside, which raised the probability of conflict with others. It's safe to say that ice cream would always sell better in hot weather than in cold.

The second scenario is a bit more complicated. It appears more legitimate on the surface. People were encouraged to eat foods from the Mediterranean part of the world to lose weight and avoid age-related diseases. The problem with this study is that researchers never looked at how often the participants in that region engaged in ritualistic fasting, which amounted to over 200 days per year in many cases. Ultimately, after a spike in sales of olive oil and

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legumes, it was revealed that there were all kinds of flaws made in the research that led to the wrong conclusion.

### My Confession

I have a small confession for you. No, I'm not an ice cream killer, nor do I follow the Mediterranean diet. This confession is much more mundane: I'm not really interested in statistics or even statistical analysis. Instead, I'm interested in how people use statistical studies to make their decisions. The above two scenarios might seem convincing when reviewing the information, but it becomes clear quickly that some vital piece of information was missing, leading some well-intentioned soul to be duped.

So, what is the earnest seeker of truth supposed to do in this world of unreliable information?

### The Not List of Rules-to-Live-By

I'm not going to give you a comprehensive list of *rules-to-live-by* when trying to determine what might work in making decisions and what might be a mistake when statistics enter the picture. Instead, I'll share what's worked for me from time to time when making decisions related to running a collection company or when I served as the treasurer of my community association board for a decade.


Below are three ways you can take in future statistical information and make it work for you:

1. *Statistics and statistical analysis are a means to an end, not the end itself.* Don't confuse the results of some statistical study (or collection of studies) with the actual decision you might need to make as a board member, in your career, or in your professional life. In other words, think for yourself.
2. *Look to other resources for information.* It doesn't hurt to get a second opinion, whether that is from a competing information resource, a knowledgeable

specialist in the field you are studying, and ultimately, your gut instinct.

3. *Finally, beware of the intentions of those providing the information.* Yes, even infomercials can have useful information, but they're still trying to sell you something. It never hurts to consider what the person or organization stands to gain if you believe the statistics as they are presented and then heed the advice given.

The French philosopher Voltaire wrote: Common sense is not so common. That was written over two centuries ago, yet business and government leaders along with board members can still make erroneous decisions.

Just try to remember the three ideas above and you'll be able to put statistics into perspective to make effective decisions for you, your family, and your community. 



Cameron Clark, NVEBP, President, Nevada Association Services, Inc.



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# The Number Games

## A National Look at HOA Living

By Richard Salvatore, AdvDCAL

**W**hen I saw this month's *Community Interests* magazine topic, "Statistics," I began doing the research for this article and got to thinking about what statistics really are? The answer boils down to numbers, the things we use every single day but typically take for granted. No matter what occupation you are in (financial, retail, manufacturing, an organization, even elected officials), all rely on numbers to help determine the bottom line.

Tracking of these numbers can be seen in many forms, the most commonly used being surveys or polls. You may ask, how does a survey use numbers? They are usually only asking questions. However, the responses to these questions can be tabulated and then converted into percentages. It is: "The Numbers Game."

Organizations such as CAI rely on numbers, whether at the national or state chapter level, to track the progress of various programs, events, and member opinions. In order to obtain the most optimal results from any survey, you need an optimal number of responses. The more responses you receive the more accurate the results. A great example of how surveys help an organization is when you attend a CAI class, seminar, or monthly luncheon and are asked to complete a follow-up survey on how you

felt the presentation was and what topics you would be interested in attending in the future.

A few months back I saw an interesting survey that CAI national posted on their website [www.caionline.org](http://www.caionline.org), the results of a 2018 survey called "**Home Sweet HOA.**" The survey shows that Americans living in homeowner associations and condominiums throughout the country are overwhelmingly satisfied in their communities.

And the Survey Says:

- **85%** of residents rate their overall community association experience at 63 percent positive or 22 percent neutral.

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- **84%** said members of their elected governing board “absolutely” or “for the most part” serve the best interests of their communities.
- **73%** of residents say their community managers provide value and support to residents and their associations.
- **81%** of residents who had contact with their community manager say it was a positive experience.
- **60%** of residents say their association assessments are “just the right amount” or “too little.”
- **80%** of residents prefer either no change or less government control within their association.
- **90%** of residents say their association’s rules protect and enhance property values, 62 percent positive, 28 percent say have a neutral effect, only 4 percent say the rules harm property values.

According to CAI national, “These findings objectively refute the unfounded and unsubstantiated myth that the community association model of governance is failing to serve the best interests of Americans who choose to live in common-interest communities.”

I also noticed another interesting item on the website: in 2016, CAI listed the number of Community Associations by state, which I am assuming are estimated. It should be noted that “the term Community Association in this report refers to planned communities (e.g. homeowner associations, condominium communities, and housing cooperatives).” The top three states with the highest number of associations in 2016 were Florida with 47,900; California with 45,400; and Texas with 19,900. Nevada placed 27 on the list with 3,200 associations in our state. Since 2016, I am sure all of these numbers have increased. Nevada placing 27 really is not too bad considering that most of the state is rural or open land controlled by the BLM.

For more information and data about community associations, visit [www.caionline.org/aboutcommunityassociations](http://www.caionline.org/aboutcommunityassociations)



Richard Salvatore, AdvDCAL, is Co-Chair Community Interests magazine, President of Kensington at Providence HOA.



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# Nevada Community Associations Institute by the Numbers

By Judith Hanson, AdvDCAL

**C**ertainly, CAI is not ALL about the numbers. Nevertheless, we live in the Information Age! Numbers are interesting and oftentimes important. Numbers can reveal a lot about the world around us. Even about CAI – how we fit with national, membership and types of memberships, to committees and who serves on them.

CAI Nevada is 1080 members strong as of August 15, 2018. We are composed of:

- 540 homeowner/board members (48 percent which includes 46 percent who are CAVLs (Community Association Volunteer Leaders) and 2 percent who are independents);
- 173 (16 percent) business partners;
- 347 (32 percent) managers;
- 20 (2 percent) management companies.

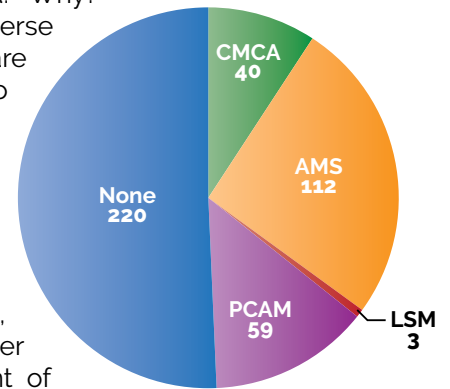
CAI members with credentials and designations have a whole set of numbers to themselves. Currently, in Nevada, there are 52 DCALs (Dedicated Community Association Leader) and 12 AdvDCALs out of the 540 homeowner members. We have a total of 493 manager members; many who are provisional managers with no designation yet, and another 273 of them with a CAI designation: 40 CMCA's, 112 AMS, 118 PCAMs, 3 LSMs. Business partners can qualify for just one designation: NVEBP (Nevada Educated Business Partner). There are also designations within the fields of law and reserve study specialists.

CAI and Nevada designations and recognitions indicate a willingness to learn and elevate one's knowledge of the HOA industry. *Community Interests* will be adding a monthly column starting in January 2019 to highlight these designations along with the costs and time required to attain them. Watch for a new monthly column called "Gaining Altitude" which will feature a different designation each month.

Currently, our chapter has 12 committees made up of 42 business partners, 32 managers, and 13 homeowners. Many of these people serve on multiple committees. What do these numbers tell us? And why should we care?

We have a large number of homeowner/BOD members, but few who volunteer on committees. Why? What can we do to get more homeowners involved? The number of DCALs has dropped. Why?

What can we do to reverse that trend? There are many managers who have no designations at all. Why? What are we missing?



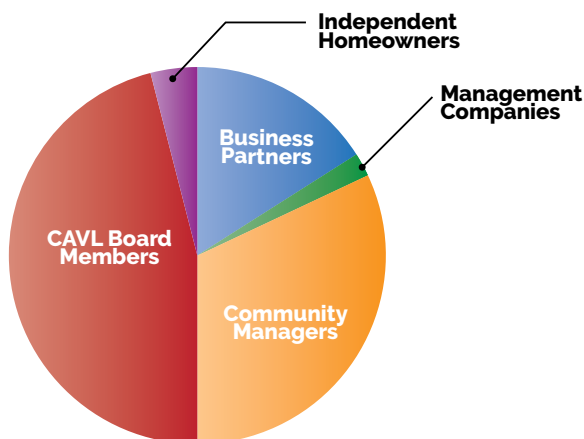
As a percentage of the entire CAI picture, meaning nationwide, the Nevada Chapter accounts for 3 percent of the total membership, which currently stands at 36,000 members.

CAI National membership is comprised of 215 International members and 38,835 U.S. members which breaks down to:

- 7,558 business partners;
- 16,474 homeowner leaders;
- 1,664 management companies;
- 12,904 managers.

Yes, CAI Nevada is a small percentage of the national picture. But numbers are significant. Numbers can increase (or decrease) and therefore indicate both positive and negative developments. By spreading the word about CAI to co-workers, neighbors, and friends; by bringing potential members to luncheons and events; by emphasizing the benefits of membership; we can make our numbers even better. 🌐

## 2018 CAI Nevada Membership



Judith Hanson, Adv DCAL, CAI Board of Directors, Homeowners Leadership Council CAI, Aliante Master Assoc., Treasurer and the Fields at Aliante, President.

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Page 30*

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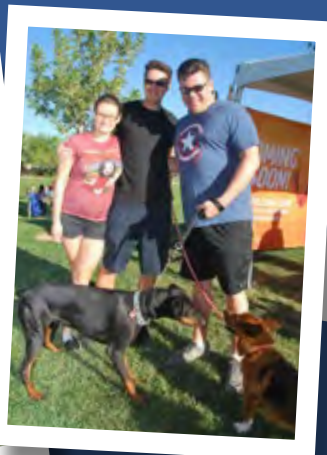
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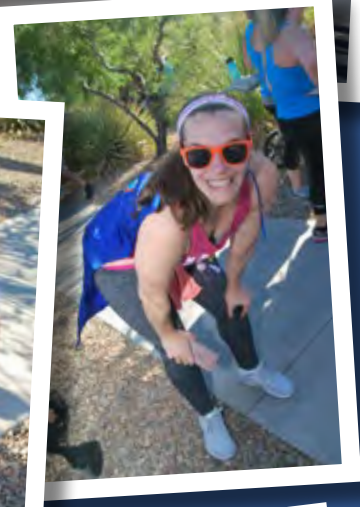
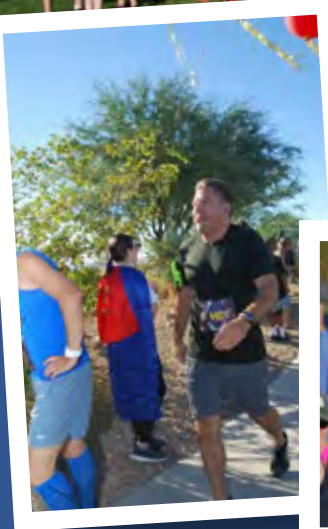
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