

THE OFFICIAL PUBLICATION OF THE NEVADA CHAPTER
OF COMMUNITY ASSOCIATIONS INSTITUTE

THE MAGAZINE FOR COMMON INTEREST COMMUNITIES

community interests

JANUARY 2019

FULL THROTTLE AHEAD

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Las Vegas
Sun City Anthem,
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January 26, 2019
8 a.m. to 4 p.m.

Reno
The Peppermill,
White Orchid
February 23, 2019
8 a.m. to 4 p.m.

community interests

WHAT OUR INDUSTRY IS TALKING ABOUT

WHAT HOMEOWNERS NEED TO KNOW

JANUARY 2019

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Subscriptions are available for \$36 per year. For more information, or to subscribe call CAI at 702-648-8408 or via e-mail at marketing@cai-nevada.org.

Magazine Deadline

Community Interests deadline for advertising or editorial submissions is the 15th of each month, 45 days prior to publication. Example: submit article by April 15 to be included in the June issue.

Correspondence

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Executive Director's Message

Commitment



Chris Snow,
CAI Nevada
Chapter
Executive
Director

"When a man walks into a room, he brings his whole life with him..." - Don Draper

Happy New Year! As we begin a new year, it is customary to review old habits, work performances, and daily life by making changes and "resolving" to ensure that improvements or higher levels are attained.

As with you, we are renovating our chapter policies, committee charters, programs, and general ways of operating the chapter as a whole. Involvement and ownership will be a priority for our committee chairs, vice-chairs, and members.

This past November, Crystal Wallace, CAI National Vice President of Membership & Chapter Relations conducted hands-on-training with our 2019 board of directors and committee leaders. This first of its kind, hands-on-training gave them the tools to revise and operate their committee charters and understand where their committee fits within the entire chapter. They can now share their commitment to CAI with their members and help them understand the big picture. It is a belief, in sharing their commitment to

our organization, that a chair of a committee is part of a succession plan for the chapter.

The impression made upon a member, whether serving on a committee or attending an event, is key to that member's future involvement in the organization. A pleasant experience can lead to another event reservation, which can lead to an eventual committee member position. Dedicated committee members become committee vice-chairs, and then chairs, in turn, become board of directors; this applies to both our chapter and to community associations. You never know who your future board of director president will be.

I can tell you, the nicest, most unassuming man walked into the CAI office nine or so years ago and asked a few questions. He slowly became involved. All he wanted was information and he took his time researching and making sure CAI was what he thought he might need as a volunteer. Sometimes he didn't always get a return call from a committee member, but fortunately for us, Chuck Niggemeyer persevered and took it upon himself to raise his level of commitment to CAI. Chuck continued to get the answers he needed for his community as a CAVL member initially, and then later as a very involved committee member and board of director.

This is just one example of bringing yourself to the table and giving the best you can give to make the best of a resolution and living up to your own potential. CAI is not just attending seminars or events. CAI helps foster a lifestyle through dedicated, committed volunteers. We are constantly learning, evolving, and reinventing. You, our members, are why we strive to bring the best we can every day.

Enjoy the coming year and look for a higher level of commitment from Gaby and me!

Chris Snow



Have your community association board members changed since last year?

Be sure to update

your board's member names, titles (President, Vice President, Treasurer, Secretary, and Board Member), and contact information to ensure your board members receive all the latest CAI member benefits!

Update today:

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"I cannot believe that the purpose of life is to be happy. I think the purpose of life is to be useful, to be responsible, to be compassionate. It is, above all to matter, to count, to stand for something, to have made some difference that you lived at all"

—Leo Rosten"



Welcome Aboard!



Vicki Niggemeyer, DCAL, Community Interests Magazine Committee Chair

Welcome aboard CAI Nevada's Flight 2-0-1-9. It promises to be a great flight!

Our president, Chuck Niggemeyer, has chosen "Full Throttle Ahead" for our theme this year. While the theme indicates airspeed, it is much more than acceleration. It's also about "giving your all." Being ready to "take off" and fully engage in any endeavor you pursue. It's about a deep resolve to accept a challenge and finish what you start. It's

about commitment.

For a fuller look at commitment, read Chuck Niggemeyer's lead article, "**V1? Vr? Or is it V2? Full Throttle Ahead!**" He makes some interesting comparisons to aviation and CAI. Julie Nagy also calls attention to commitment with her "**Pencil Pen it In!**" Tonya Gale provides a very specific slant to commitment in her article, "**How to Make and Keep a Commitment to HOAs Not in Good Financial Standing.**" Another informative look at commitment comes from Charlene Lundquist and Kelly Moulson in: "**If You Want Great Results,**

You Need to Be Committed." They are all worth taking the time to read.

In addition to articles about our January theme, this issue of *Community Interests* rolls out a new monthly column. It is called **Gaining Altitude**. Cary Brackett starts us off with an introduction to what you will see in upcoming issues. Our intent is to inform our readers of the time, money, and commitment required to achieve CAI credentials and designations.

As CAI Nevada enters its twenty-ninth year of service to our communities, we can look back at the many successes we've achieved while at the same time look forward to making our organization even bigger and better. Paul J. Meyer once said, "Productivity is never an accident. It is always the result of a commitment to excellence, intelligent planning, and focused effort." Make a commitment. Full Throttle Ahead!

Vicki Niggemeyer, DCAL

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V1? Vr? Or is it V2?

Full Throttle Ahead!

By Chuck Niggemeyer, DCAL

Okay, everyone is probably asking, "What in the world does this title mean?" Remember, I'm a pilot. So, let me explain. V1 is the speed when you, as a pilot, become committed to continue takeoff. There is no stopping now as the runway remaining is too short to stop the airplane. So now, Vr comes into full reality; this is the speed when you apply aft yoke or side stick to raise the nose. Vr is known as rotation speed. Now it gets tricky as V2 is the speed at which the airplane will climb in the event of an engine failure. It is known as the takeoff safety speed. Every takeoff is made following V1, Vr, and V2 speeds no matter where the takeoff occurs. It is fair to say there is always a complete commitment on every takeoff.

This year our chapter will require everyone's total **commitment** to make our year-long flight a complete success culminating in a smooth landing, or, as we say in the world of aviation, "a grease job."

What does commitment mean to you and how do you perceive the commitment of your fellow workers or team members? The answers to these questions will most likely vary because not everyone perceives commitment in the same way. My past 33 years of flying experience has taught me what separates a good crew/team from an average crew/team is simply **COMMITMENT**. There was no room for anything except total commitment by my aircrew. When

we hit V1 on takeoff, we were totally committed to getting that plane off the ground. I am expecting the same with the CAI Nevada Chapter as we hit our V1 on takeoff in 2019!

Be honest and ask yourself the following question. Am I committed to my team? Or am I just involved? There is a big difference between commitment and involvement. If you are just involved, you won't give it your all; and then, if it fails, you tell yourself it's not the end of the world. If you are committed, you understand the difference. It has become a do or die situation and you and your team have a lot at stake.

A great illustration of commitment is the old story about ham and eggs; the chicken is involved, but the pig is committed. So, you can tell yourself you are committed, but your actions and behavior will tell the truth. Actions do speak louder than words. Check your V1 and be a totally committed member of CAI.

CAI Nevada depends and exists on participation and commitment from all its members as one unified team; there are many ways you can contribute. Pick one or two of the following. Join a committee. Choose and attend a minimum of two CAI events throughout the year: mix and mingle, social event, bowling, golf, or maybe an outreach charity event. Become a regular attendee at our monthly luncheons or quarterly breakfasts. Bring one person to a luncheon, breakfast, or event and introduce them to our fantastic organization. Make a commitment and become involved!

The entire CAI Nevada team, consisting of homeowners, business partners, and managers should consider the following ideas. Successful aviation organizations are based on professional crews/teams. That same professional relationship exists in CAI chapters throughout the world! The biggest difference, of course, is that aviation professionals are compensated monetarily for their work while CAI chapters, by and large, depend on the commitment of volunteers. Volunteers don't expect monetary compensation. Volunteers receive satisfaction from participating and making a commitment to groups they deeply care about and give to unselfishly. Nevada CAI Chapter volunteers are among more than 571 thousand volunteers throughout the state of Nevada who contribute 78 million hours annually worth 1.8 billion dollars. (National Community Service Website)

CAI committees/teams make several takeoffs yearly and therefore practice V2 routinely as they safely climb out (plan an event), fly along (prepare for an event), then come in for a smooth landing (successful event). (By the way, there is a saying in the flying business, "any landing you walk away from is a successful landing!") CAI committees/teams make successful landings because they are truly committed, have purpose, determination, and the willingness to sacrifice. All CAI committees/teams possess those traits. If such traits are lacking or missing, the result is a rough takeoff, V2 may not be observed, and the end result may be a mediocre effort or possibly complete failure. What we have is simply a case of involvement and no true commitment.

Our Nevada CAI team consists of staff, a board of directors, managers, business partners, and homeowner members; the parallels between the Chapter and the aviation industry are uncanny. The aviation industry has a CEO and CIO, the chapter has a CED and Administrative Manager. The aviation industry has a BOD. So does the chapter.

The aviation industry has crews, the chapter has crews called committees. Aviation crews are responsible for specific monthly routes and some Chapter committees have specific monthly responsibilities: e.g. Events, Education, Magazine committees. Some aviation crews only fly quarterly in order to sustain and provide force viability. Chapter committees in this role are: Outreach, Membership and Social. Finally, aviation crews are called on to fly important charter flights. Chapter committees in this role are: Gala, CA Day, and Golf.

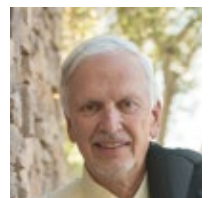
The aviation industry also operates from many locations know as domiciles. The Nevada CAI Chapter has domiciles in Reno and Las Vegas. The Reno domicile operates under the supervision of the Northern Nevada Committee with oversight from the CED. Both chapter domiciles possess and provide crews/committees for service to our HOA industry throughout Nevada.

All CAI committees have a pilot/Chair and a co-pilot/Vice-Chair. As the Chair and Vice-Chair fly along performing their specific tasks there will be times when the "flight" is not smooth; instead it will be bumpy and turbulent. Now more than ever true commitment and skill to problem-solve will be required.

There is another saying among those who fly that goes like this: "There are old pilots and bold pilots, but not many old bold pilots." The old pilots survived the bumpy and turbulent flights because they have unwavering commitment and looked at each occurrence as a stepping stone - not a stumbling block. The same attitude and commitment are required of all CAI members ... ALL members! You will probably feel at times that there is no end to the demands of your committee/team tasks. It will happen! But remember, during these times you are a part of a team called CAI Nevada. Your team can help you! Use them as a stepping stone!

Commitment to the CAI Nevada Chapter is displayed so well by two of the chapter's founding members: John Leach and Gary Lien. These men had the vision in 1990, and to this day, are still totally committed to the Chapter. They are great mentors and examples for us to follow. Obviously, they understood their V1 commitment speed and safely rotated; V1, brought the new chapter into being; and have for the past 28 years been climbing out safely at V2 speed.

Purpose, determination, and sacrifice will be the basis for unwavering commitment. All winning teams have those characteristics, and I truly believe the CAI Nevada team is a winning team! As we fly along in 2019, please don't just be involved. Be committed. Let's make the flight smooth and complete the year with a very successful "grease job" landing. 🛩️



Chuck Niggemeyer, DCAL, NV Chapter BOD President, Sage Hills BOD President, CICC Commissioner



How to Make and Keep a Commitment to HOAs Not in Good Financial Standing

By Tonya Gale, DCAL, CMCA, AMS, PCAM

Every association, no matter the size, age, or financial stability, deserves to have good management and a manager that will dedicate the time and man hours it takes to either put them back on track or keep them running smoothly. The commitment it takes to pull a community from the verge of bankruptcy and still allow the community to thrive is a test to every community manager's patience. Let's take a look at some of the day-to-day pressures this type of scenario can and will bring a manager dealing with this situation.

Commitment to understanding the situation.

When you take on an association that literally has no money in the bank (operating and reserves), your initial thought is *#@&! Going through the financial records of the association to determine if the financial status has always been like this or if something has occurred that ultimately drained the money over a quick time frame is key. This will allow you to determine your next steps. Believe me when I say that financial records for these types of situations are frustrating and tedious, but once you take the time to understand where that association has come from you will know how to proceed in a positive direction.

Commitment to keeping positive.

The manager of a financially unstable community must be able to explore all the options available to the association and give the BOD options with as much background knowledge as possible. Will an increase in the assessments do the job? What about a special assessment? Is the situation dire enough for a bank loan? In order to ensure the BOD makes the best possible decision, the manager must obtain all information and relay it to the board. The manager must then remind them that this is not the end of the world, just the end of a bad era and the association can now move in a positive direction.

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Commitment to providing knowledge and guidance.

The board in these types of situations is usually new or uneducated and definitely scared of what might happen. They will be looking to you as a manager to provide professional guidance hoping you will fix the situation they are currently experiencing. Reassuring them constantly with follow-up information about what you are working on and obtaining expert advice from industry professionals to back up your thoughts and ideas is key to building a strong working relationship with your new board.

Commitment to taking on the commitment.

A desolate community is not for every manager. Before you take on this endeavor, you need to mentally prepare yourself because it will get worse before it gets better. You have to be able to take the time to explain to the homeowners why additional funds will have to be paid in order to get the association back into the black and out of the red. You will have to hold extra meetings with the BOD in order to effectively approve projects, budgets, and communication with your homeowners. There will be many extra hours in getting the association back on its feet. If you cannot make that commitment, you need to be honest and allow someone else to step up who can put forth the effort. The association deserves the best attention to detail since it has had to endure the worst case scenario.

If you are going to take on a community with financial instability, be a force to be reckoned with. Be the best manager and most involved person in the community. Show them you have what it takes to bring light to their unfortunate situation by doing your research, following through with every step, and communicating effectively with your board and homeowners.

Show your Commitment! 



Tonya Gale, DCAL, CMCA, AMS, PCAM, owner of EPIC Association Management; President-Elect of NV Chapter Board of Directors

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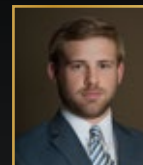
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Due Diligence Needed

Prior to Purchasing in a Condominium Association

By Joel W. Meskin, Esq., CIRMS, CCAL Fellow, MLIS

During my tenure in the community association industry, I have touched in one way or another probably over 6,000 Director and Officer (D&O) liability claims. I have sat back and thought at length what, if any, commonality there is between and amongst these claims. I have come to these conclusions and I presume that there are other community association professionals that would come up with more.

- Proposed unit buyers do not do their due diligence/homework before moving into a community association. This due diligence is critical for a unit buyer to understand what it means to buy into a community association and the cost-benefit analysis of what they are giving up versus what they are gaining. Once you buy in, *your home is still your castle, but subject to the covenants, conditions, and restrictions you agreed to by signing your deed, and the rules and regulations of the association.* "Ignorance of what you have agreed to is not a defense!" I cease to be surprised that many unit buyers do not have time to do their due diligence, but they have time to fight and litigate matters for years causing the association and its insurers to incur significant amounts.
- The second commonality is that many volunteer board members are very often the same unit buyers

who did not do their due diligence. As a result, often their motivation for joining the board was to fight what they, after the fact, believe is not fair *or to try and change things that are in their self-interest as opposed to the best interest of the community association that is a foundation to the board member's fiduciary obligation.*


- Finally, the volunteer board members often do not understand their role as board members. This item will be an article in and of itself. At a minimum, there should be a requirement that a prospective board member should declare that they have read the governing documents and have asked any questions they may have to clarify their duties and obligations. Additionally, boards should have a mandatory annual board training. Many managers do this, but just as many, if not more, do not. This can be done by their



management company, local attorneys, one of the many CAI offerings you can get online, or attend a course that CAI may make available.

A number of years ago, when my daughter and son-in-law thought about buying a condominium, they presumed I would not recommend that they buy one. I surprised them by indicating that I had no problem with it. **However, they must do their due diligence first!** Their presumption was based on the many stories I shared with them over the years regarding associations and unit owner problems, disputes and challenges, stories I could not make up. I believe, however, that 95 percent or more community associations, in fact, operate fine with minimal issues. I attribute this to my participation in CAI all around the country which exposes me to the good and not just the bad and ugly.

My daughter and son-in-law, the teaching coach and the engineer, asked me what due diligence I would recommend. The *Condominium Unit Buyer's Check List* was the product of that question. The checklist is equally applicable, but not limited to cooperative housing corporations, single family HOAs, commercial condominiums, townhomes, and timeshares. As a result of their due diligence they did not buy the condominium. At the eleventh hour, the realtor and the unit owner submitted a supplemental disclosure statement indicating that the tile flooring in the kitchen and the hardwood floors were installed on the second-floor unit without board approval. The board would not grandfather this in, nor would the unit owner pay to have it remediated. I am curious whether the supplemental disclosure statement would have been submitted had they not pursued their due diligence.

It is my humble opinion that if 75 percent of unit buyers were to do a substantial amount of this due diligence, the potential problems and challenges would be significantly reduced. I further believe that if association boards and managers were to be asked these questions on a regular basis, this would have a very positive impact on the associations risk management. Accordingly, the *Condominium Unit Buyer's Check List* is just as valuable to the association and its board. On the one hand, the checklist will weed out prospective unit buyers who do not fit in a common interest development and on the other hand it can act as an audit checklist for the association. 



Joel W. Meskin, Esq., CIRMS, Managing Director Community Association Products,



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Condominium Unit Buyer's Check List		
Item	Research (Ignorance is not Bliss or a defense)	Complete
1	By-Laws - Obtain a copy of the condo association by-laws - the association's operating manual (who has authority to do what, who is a member, who is eligible to vote, and how to elect board members)	
2	CC&Rs - Obtain a copy of the CC&Rs (declarations/conditions, covenants & conditions) - the association rules (what can you put on your door, how loud can music be, who can live in the unit, can you have pets, etc.)	
3	Delinquent Assessments - How many association unit owners are more than 30 days delinquent in paying assessments? What percentage of those delinquencies are more than 60 days past due. (If unit members are delinquent, someone has to cover the shortfall - the remaining current members.) Any Foreclosure sales?	
4	Pending Lawsuits Against the Association - Are there any lawsuits or administrative proceedings (i.e. EEOC or fair housing) pending against the association? If not, have there been any lawsuits in the past 5 years? (Do a civil index check in the county court)	
5	Pending Lawsuits Against Unit Owners - Does the association have any lawsuits pending against any unit owners or vendors?	
6	Reserve Study - Does the association have a Reserve Study? If no, why not?	
7	Funded Reserve Study - If the association has a reserve study, is it funded, and if so, what percentage is it funded?	
8	Reserve Study Update - When was the reserve study last updated	
9	Capital Improvements - Does the association have any substantial capital improvements or repairs planned within the next 24 months and if so how is it going to be funded (reserves, special assessment, loan)?	
10	Special Assessments - Does the association currently have any special assessments, other than the normal monthly dues/assessments? If not, are there any special assessments planned in the next 24 months?	
11	Insurance - Who is the insurer for the condo association master policy providing property coverage for the building and providing coverage for the general liability coverage? Who is the agent for the association? (is he or she a Community Insurance Risk Management Specialist)	
12	Appraisal - When was the last time an appraisal was done to determine the appropriate amount to insure the condo association property? What was the appraised value?	
13	Umbrella Insurance - Does the association have an umbrella liability policy and if so, what are the limits? Does the umbrella policy provide follow form directors and officer's coverage?	
14	Directors & Officers Insurance - Who is the insurer for the directors and officers' liability insurance? Does the association have Cyber Liability/Data Breach Coverage?	

Condominium Unit Buyer's Check List		
Item	Research (Ignorance is not Bliss or a defense)	Complete
15	Employee Dishonesty/Crime Insurance - Does the association have a fidelity (employee dishonesty)/crime policy and if so, what are the limits? Does the limit equal at least the total of all operating accounts, reserve accounts and 3 months of assessments? Does the Crime policy have Social Engineering Coverage?	
16	Employees - Does the association have any of its own employees? If yes, does the association have Workers Compensation Insurance? If so, does the association have an employee manual?	
17	Property Manager - Does the association use an independent property or community manager? If so, what is the name of the management company and who is the key contact? If so, is the manager on site or is it a portfolio manager?	
18	Property Manager Indemnification - If there is an independent management company is there a written management agreement. If there is a written management agreement, is there a mutual indemnification provision or just a unilateral provision running in favor of the management company.	
19	Property Manager Errors & Omissions - If there is an independent management company, does it have its own errors and omissions policy?	
20	Property Manager Fidelity/Crime Insurance - If there is an independent management company handling the association's funds, does it have a fidelity crime policy? Does the association have Cyber Liability/Data Breach Coverage?	
21	Association Financials - Does the association have audited financials? If yes, obtain a copy of the most current audited financials. If not, does an independent accountant handle the finances? If not, who handles the finances?	
22	Positive Fund Balance - Does the association's current balance sheet show a positive fund balance? If there is a negative fund balance, what is the explanation?	
23	Collections - Who handles the association's collections? Association? Attorney? Manager?	
24	General Counsel - Does the association have general counsel? If so, who?	
25	Elections - Has there been a challenge to the board election within the last 24 months.	
26	Developer - Is the developer on the board and/or control the board.	
Miscellaneous Notes:		

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Gaining Altitude...Up! Up! And Away!

By Cary Brackett, CMCA, AMS, PCAM



Cary Brackett, CMCA, AMS, PCAM, CAI-NV Education Committee Chair

I have the privilege of announcing a new monthly tribute section in the *Community Interests* magazine called "Gaining Altitude." Each month the magazine will spotlight education, focusing on how and what it means to earn a particular certification or designation.

If you have read any article from *Common Ground* (the CAI National magazine), *Community Interests* (the CAI-Nevada Chapter magazine), attended any class, luncheon, event, mixer, perused the National or Chapter websites, or worked in the HOA industry for more than a day then you have already figured out that education is a pretty high priority. You may also know that whether you're a community volunteer, manager, or business partner we are proud to display all those silly letters at the end of our names. Cue the alphabet soup of our industry: DCAL, Advanced DCAL, NVEBP, AMS, PCAM, LSM, RS, CCAL, CIRMS, CMCA, AAMC.

What does it all mean and why are we so proud to display all those letters?

In short, it provides our educational credentials and shows that we have taken the time and expense to become dedicated and committed experts in the HOA world that we live, work, and do business in. To better understand the letters above, first we must understand the different classifications:

- Some are state required licenses: CAM, Provisional CAM, and Supervising CAM (not required);
- Only one is an International Certification: CMCA;
- Some are considered designations: AMS, PCAM, LSM, CCAL, RS & CIRMS;

- One is a management company accreditation: AAMC;
- While others are considered chapter certifications: DCAL, Advanced DCAL and NVEBP.

Insert shameless plug: See Richard Salvatore's awesome article in last month's *Community Interests*, called "Dedication and Commitment to the CIC" for a play-by-play on each of the acronyms and a salute to the 2018 CAI Nevada members awarded certifications and designations.

For those who choose to benefit from the educational opportunities available in this industry, congratulations! Speaking for myself, I'm proud of the accomplishment and training I received to earn those letters. Additionally, it's been proven to provide an economic value, as salaries or contracts increase with different levels of education. For others it may simply be an educational yearning so that you can improve your performance as a volunteer, business partner, or management company.

Whatever the motivation, *Community Interests* is dedicated, this year, to shining a light on all the hard work and effort that goes into earning such recognition as we "Gain Altitude" with each achievement! 🌟



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.

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

Q: Hi Harry ... Our association has a three-member board of which I am a director (and CAI DCAL). Our recent board election had two seats open, consequently we now have two new board members. I am worried this could be troublesome for the association as both have never served on a board before. Each director seat is a two-year term. My question is: how can we keep some sort of continuity on our board? — Signed, Troubled Terry

A: Hi Terry, I can understand why you are worried. An association board needs to have continuity to remain consistent and keep the commitment level high. I am gathering that you are now the president of your board. Congrats on getting your DCAL.

There are a few things I would recommend: a) get together with your manager and new members, better yet, have your attorney also join in to discuss what the board's actual duties and responsibilities are and how they must act in the best interest of the community; b) explain how the CAI DCAL program is extremely beneficial to first time board members in understanding how to keep your HOA successful; c) make yourself available to answer any of

their questions and maybe even have frequent informal sit-downs with them to go over things.

Oh, one more thing, NRS 116 allows for board member terms to be three years instead of two. You may want to consult with your attorney for the best way to amend your by-laws so you can change this rotation, allowing one director position to be elected each year thus giving your board greater consistency.

I hope this helps, and good luck!

Q: Hi Harry – As a homeowner, our community is part of a Master Association. I have spoken to many homeowners in other communities who have a neighborhood watch program. I am a little concerned about what I've been hearing on the news lately about incidents that are happening in communities around town. Why hasn't my association started a neighborhood watch program? — Signed, Concerned Owner

A: – Hi Concerned, Normally HOAs do not sponsor a Neighborhood Watch program, as it creates a higher liability risk on the association. Neighborhood Watch programs are strictly volunteer based, usually started by homeowners within a community with the assistance of local police departments in order to meet certain criteria established by that police department.

Neighborhood Watch is, as the name implies, a group of people who do exactly that, **"WATCH."** They simply observe and report violations, disturbances, possible unlawful activities, including crimes in progress. Homeowners should never approach or intervene in any unlawful activity. Contact your local police department for that.

If your community homeowners are interested in starting a Neighborhood Watch, contact your local police department and ask to speak to the Crime Prevention Specialist.

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Pencil "Pen" It In!

Making the Commitment to a Better You




By Julie Nagy, SCM, CMCA, AMS

With the holidays behind us and 2019 ahead of us, now is the time when most people "resolve" to do something. Usually at least one resolution, if not all, is health related. And although going to yoga class or eating more veggies can make you feel better physically, what about mentally? Or professionally?

Yes, I know we are all "aiming high" this year. So what goals can you set for yourself when you commit to taking steps to invest in yourself? More continuing education credits throughout the year so you don't have to cram them all in a month before your renewal? Finally attaining your next designation? Getting your board packages out the week before your meetings? Actually taking a vacation this year?

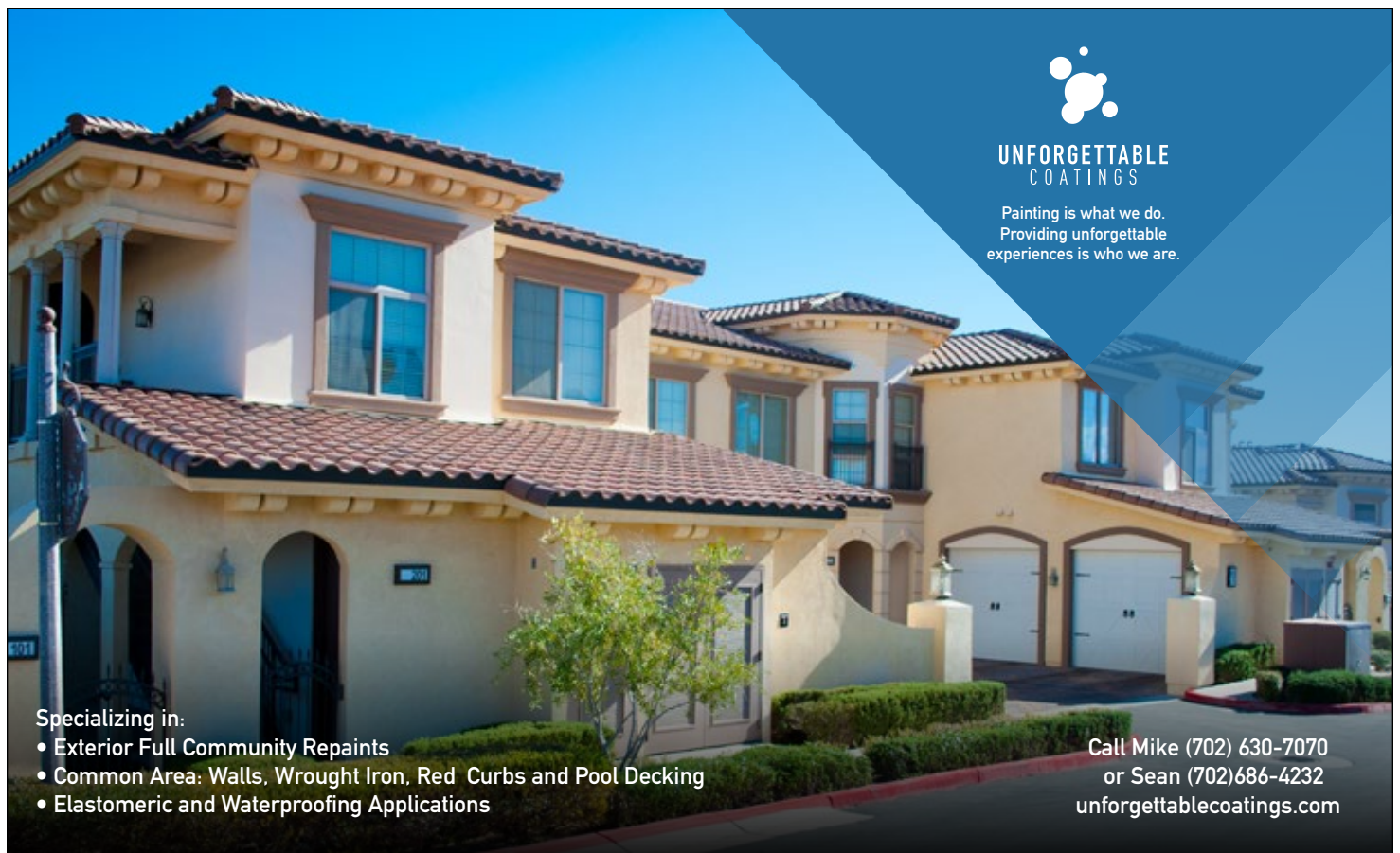
Plan it out! Whether you use a good, old-fashioned planner or a shiny, high-tech gizmo on your phone, take some time to schedule out your year. Put in your work deadlines, personal engagements, and industry events (all available online at www.cai-nevada.org). If a professional designation is on your to-do list, make sure you take a look at the calendar for CAI National's Professional Management

Development Program for the classes coming to the area this year. Or maybe decide to get a little more involved in the industry and join a committee! Make those goals and put them down **in pen** and look at them often so you can see how you're progressing and how far you have to go.

As long as you make the time to commit to your future, you can't go wrong. The skies are the limit! 



Julie Nagy, SCM, CMCA, AMS, Community Manager, V at Lake Las Vegas and Estates Unit Owners Associations/CCMC



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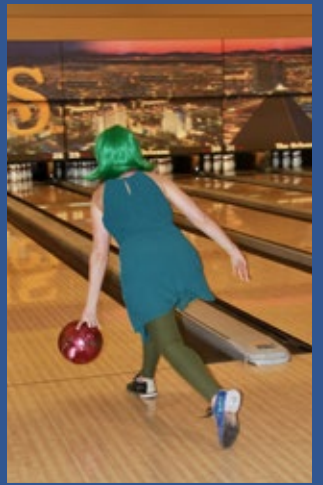
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Bowling/Bike Drive Gallery

Las Vegas Charity Bowling recently "Got Animated" at the Orleans for the annual tournament that benefits HELP Of Southern Nevada. Teams enjoyed a fun night of bowling as well as donating new bikes, toys, and gift cards for local children. Thank you to all our team sponsors and and bowlers!



Goat Yoga Gallery

2019 Team Bonding and 2019 Board and Committee Chair and Vice Chair Training! We kicked off the day with Goat Yoga and followed with lunch and strategic planning with Crystal Wallace, CAI National Vice President Membership and Chapter Relations. This team is ready to work together in 2019.



Visit our Facebook page for more photos! Search CAI Nevada.



HOA Loan vs Special Assessment

By Tony Troilo, NVEBP

“Your major repair is going to cost far more than you have in your reserve fund. You are facing a major special assessment or the possibility of a loan. I know what you're thinking, neither one of these choices may be desirable. But, these typically are the only two options from which to choose. These are key financial tools available to board members to help their association through a financial crisis.”

“We haven't raised our assessments in years!”

Have you ever heard these words uttered at your board meeting? While this sounds great, it can be your downfall and eventually place you in a position where a loan or a special assessment is your only way out. By not raising your assessments to keep pace with inflation and the rising cost of goods and services, your association may have done more harm than good.

But what happens when a major asset needs to be repaired or replaced and the association **does not** have the funds on hand? Well, that's when the association needs to review its options because the problem is not going away without some type of action.

The board is left with two options for raising funds to complete the project. The first one is a large special assessment. By passing a special assessment it will give the board of directors the power to collect the money, but there is still the difficulty of collecting from those homeowners who do not have the ability to pay.

Special Assessment:

There are two rules of thumb when passing a special assessment:

- **How much?** How much can we realistically assess?
- **How fast?** How fast can we realistically collect it?

If the special assessment is too large or you are trying to collect it too fast, it may put a financial hardship on your homeowners. In other words, they **cannot afford it**. This may lead them to not pay their regular assessments because the association could be foreclosing on their home for not paying the special assessment.

HOA Loan:

This may be a great financial option for your homeowners because in some cases you can spread the costs over 15 years, making it more affordable for them.

What are the advantages of borrowing?

- a. Downward slide of property values slowed or eliminated.** Structural problems, which must be disclosed to potential buyers, will slow the sales process and lead to falling home prices. Rapidly improving the appearance and eliminating structural integrity problems can slow or eliminate falling home values.
- b. Needed repairs/improvements completed quickly.** By borrowing the money, total needed funds become available for use much faster than through the traditional special assessment process.
- c. Reduced financial impact on homeowners.** By participating in the loan, homeowners avoid having to make a lump sum special assessment payment.

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Homeowners can pay their share over time to reduce the impact on their personal finances.

What are the disadvantages of borrowing?

- a. **May increase monthly assessments.** A special or increased assessment may be implemented to support the loan. Allocating portions of the reserve contributions can offset some or all of the increase.

- b. **Interest costs incurred may be high.** This depends upon the loan structure. However, construction savings may significantly reduce the final effect on the association's total reconstruction costs if done over a longer period of time.

How is the loan secured?

Assignment of the association's assets that may include, but are not limited to, monthly assessments. No liens are placed on individual units by the bank.


A vote of approval may be required.

Some banks will require that the board of directors be directly empowered to assign association assets by a vote of your membership. The vote is considered important because:

- a. The membership has explicitly given the board of directors the power to assign association assets and enter into a loan agreement.



- b. Membership has been notified of the board's potential action and had an opportunity to discuss the process in an open forum.

I realize that the two options we have discussed in this article are not going to be popular with your homeowners. But guess what..... **this is not a popularity contest!** As a board member you have many tough decisions you have to make, but remember, you have a fiduciary responsibility to run your HOA in the best interest of the association. 



Tony Troilo, NVEBP, VP Mutual of Omaha Bank

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"Bringing Community to Your Neighborhood"

Keeping Your Information Away from Hackers

By David Vineyard, CMCA

In this golden age of convenience, what you want is only a few clicks away. Looking for an airline ticket? You might go to Google.com to search for price comparisons. Looking for a new TV? You might find yourself going to BestBuy.com to find one. Looking for a social “pick me up”? You might go to Facebook, LinkedIn, Twitter, Nextdoor.com, or a myriad of other sites that can provide the missing piece. While it can be very easy to find what you are looking for, it can also be easy for your information to be compromised. In the world of community management, this is true as well for our homeowners and residents whose information we are entrusted with keeping safe.

Clicking on a link that was emailed to you can potentially open a “backdoor” to your network. This backdoor can enable a hacker (from anywhere in the world) to gain information that you have about your homeowners on your computer or network. Following simple, basic safety precautions can make a world of difference.

Don't be the “Low Hanging Fruit”

Attackers typically go for “the low hanging fruit.” This is a widely used network security phrase that eludes to how animals will pick and eat the low hanging fruit from a tree. The fruit found higher in the tree is typically regarded as being safer. There are many simple things that you can do to keep your information safe. Here are a few things you can do:

- 1. Don't click on links that you are unsure of.** These may have been emails from a colleague that appear “off.” They might not have comprehensible sentences or say odd things that don't sound like your colleague. If the email addresses you too formally and it is somebody that you interact with every day, that would be a red flag. Follow your local IT protocols for reporting procedures.
- 2. Don't be all trusting of that free local internet,** perhaps at your local coffee shop or airport. If it is a free and open internet it is recommended to avoid using it. Instead, **simply use your mobile carrier's network as a safer alternative to a Wi-Fi network that is not at your home.**



3. Be cautious about downloading files. If the file ends in .exe, DO NOT DOWNLOAD! This is an executable file with the ability to change permissions at the core of your computer. Report this to your IT immediately. If you remember hearing about the recent ransomware attacks that hit hospitals in the U.S., U.K., and around the world, the most likely cause of this was that an employee downloaded an executable file. This allowed an attacker to lock everyone out of the network until their demands were met. Other files such as zip and PDF can be infected as well.

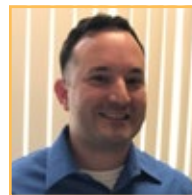
4. New Password Requirements. The National Institute of Standards and Technology (NIST) sets the standards in the U.S. They are a non-regulatory agency of the U.S. Department of Commerce. In 2017, the standards that they put out will be widely used and seen throughout agencies and businesses in the next five years. What you will most likely be seeing are the following:

- i. No more periodic password changes.** All this did was make it more difficult for users to access their information. It did not make it more difficult for attackers. NIST has advised against having a policy requiring password expiration.
- ii. No more character complexity.** If having a dollar sign (\$) in your password helps you remember it, you can keep it. The standard of having random

characters in your password is being done away with as it was found to not make passwords more complex.

- iii. Screen passwords against commonly used passwords.** Don't use commonly used passwords or passwords that have been known to have been compromised in the past. An attacker can brute force his/her way through your password and gain access to your system in a case like this.
- iv. Use passphrases that are memorable to you instead of using a password.** A passphrase might be something like "It is a beautiful day in Las Vegas during a weekend at the pool." A longer passphrase would create an exponential amount of time for a would-be hacker to crack and gain access to your information.

It is important that we protect ourselves and our clients. Don't be the low hanging fruit! 🍌



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If You Want Great Results, You Need to Be Committed

By Charlene Lundquist, DCAL and Kelly Moulson, DCAL

If you hold any type of leadership position, you need to review your goals monthly, quarterly, and annually to see what worked and what didn't work. Doing this evaluation is the only way to grow and to push the goals forward. Every company and association has different unique challenges, but there are a few things everyone can do to "keep your eye on the tiger," stay committed, and be more successful.

Be accountable! Both to yourself and others! Being accountable means taking ownership of a project or assignment and taking full responsibility for any shortcomings. Being accountable encourages a more aggressive attitude towards completing a goal because there is more purpose and passion when a promise is made to a team.

Be a mentor! One of the leading reasons people leave companies, association boards, or committees is because they don't feel like they are contributing as much as they can. A mentorship program allows one-on-one developmental training from experienced persons, which helps retention and commitment. It also helps persons become assimilated in their roles and become more committed.

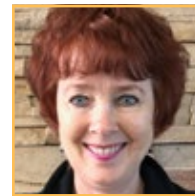
Make a commitment to inspire! Inspiration has to come from the top. The leader who is truly committed takes full responsibility and accountability for those who are being developed. The leader leads by word and example.

Answer these few simple questions to see if you are on the right track.

- **Am I positive?** ... not illusory.
- **Am I confident?** ... not arrogant.
- **Am I steady?** ... not predictable.
- **Am I candid?** ... not rude.
- **Am I trusting?** ... not gullible.
- **Am I thankful?** ... always.

The good thing about being committed is that your commitment to a certain thing is not determined by position, tenure, status, or good looks. Rather, it is a conscious, free decision made by you that *enables* you rather than *disables* you ... that pushes you forward rather than holding you back

Make your choices count! 



Charlene Lundquist, DCAL is Vice-President on The Village Green HOA Board of Directors



Kelly Moulson, DCAL is Treasurer on The Village Green HOA Board of Directors



Everyone Needs a Vice

By Richard Salvatore, Advanced DCAL

What's the first thing you think of when you hear the word "vice"? Probably, an immoral or illegal act. This can be true in some instances, but most vices are indulgences, sometimes to excess. The truth is, most vices are actions we all engage in every day. A vice has many meanings, interpretations, and a variety of actions one may undertake. Briefly defined, a vice could be a moral fault or failing, a habitual or unusual minor defect or shortcoming, or minor bad habit. "Vices are sometimes only virtues carried to excess!" wrote Charles Dickens.

Now that your interest is piqued a little, we are going to change gears and identify another type of vice: the title or position a person may hold, either elected or appointed such as Vice President, Vice Chairperson, Vice Principal, just to name a few. The title of Vice is normally the next in the line of succession, second in command or authority, just under the president, principal, chairperson, or leader. This person has the knowledge and ability to assume the responsibility of leadership when needed.

In some instances, the title of Vice is used as Co-, one such position or title that comes to mind is Co-Pilot. A Co-Pilot has all of the qualifications and ability to fly and land the aircraft and can assume the responsibility but is subordinate to the captain. But in most cases co means equal: Co-Chairs equally share responsibility, co-authors equally share royalties. A Co-Chair is a person who jointly, with another or others, preside at or over a committee, meetings, etc., while a Vice-Chair is a person that assists a chairperson or acts as a chairperson's deputy.

Beginning this year, the CAI Nevada Chapter has decided to change the committee title of Co-Chair to Vice-Chair. It is a move that has been tossed around for some time. This will not change the duties and responsibilities of the Vice-Chair, but will clearly define the leadership of the committee and the person with the responsibility of the direction the committee will take, thus creating a clear committee chain of command.

As with all of the CAI committees, the Vice Chair has shown the commitment to take on a leadership role, working closely with the committee chair and other committee members in order to meet the mission of the committee for its success. In other words, "Everyone Needs a Vice." A good vice!


All of the CAI Nevada committee members should be commended for their dedication and commitment to our chapter and its membership for a Job Well Done! 🎉



Richard Salvatore, Advanced DCAL, is Vice-Chair *Community Interests* magazine committee, on the CAI-NV Chapter Board of Directors, President of Kensington at Providence HOA.




“ Vices are sometimes only virtues carried to excess!” wrote Charles Dickens. ”


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Evacuation Management in High-rise Residential

By Stanley Monsef

The death toll of over 80 people, including over a thousand unaccounted able-bodied, elderly, disabled persons and children who could not escape the recent treacherous and destructive California wildfire, on the one hand, and the massive fire disaster of June 2017 in London Grenfell Tower, which caused the deaths of 72 residents and total destruction of the building, on the other, illustrate the devastating force of FIRE. Reviewing management and evacuation programs for high-rise residential and its occupants is an absolute necessity!

Since the appearance of high-rise buildings in Las Vegas, there has been a transformation of building design and construction culminating in glass, steel, and concrete structures. These structures are for use as office buildings, hotels, and residential buildings. The residential buildings comprise of high-rise apartments, high-rise condominiums, mixed-use condominiums, and condominium hotels.

Evacuation of occupants of the high-rise residential, high-rise condominiums, and condominium hotels must be part of every full-service, total fire safety, and emergency program. Furthermore, the role of resource allocation during an emergency situation in a high-rise environment is crucial in a successful emergency evacuation.

High-rise safety and health care facilities always support the first emergency responders who are the fire

department and in-house emergency services. In a high-rise building, fires and hazards are caused by the acts of commission and omission of people, which may result in panic and needless loss of lives and injuries. Therefore, at some point, the community manager and authorities must deal with such difficult and complex tasks as evacuating and transferring the injured occupants from the affected area to a safer location, within or outside the building.

In accordance with NFPA (Uniform Fire Code and Nevada Fire Protection Code), all high-rise residential buildings need to have a plan in place to be able to respond to internal and external emergencies. This plan is usually devised and activated by the community/facility manager.

An important task before the manager is the allocation and assignment of available fixed and dynamic resources, such as designated emergency staff, elevators, stairways, and egress routes.

The responsibility and decision making task of the manager become crucial when several floors are in danger and all their occupants need to be evacuated to safety zones. Because of limited human resources to the affected floor and some floors will have handicapped occupants, the need for assignment of more dynamic and fixed resources (such as wheelchairs, smoke masks, and cloth coverings) becomes necessary to these floors to make the evacuation process safer, faster, and more efficient. A further problem of evacuation in high-rise condominiums is, in essence, what has been experienced as a queuing problem, defined as crowding of residents in exit areas and elevators with an attempt to move to a safer location.


The problem of evacuation planning and management is certainly a very complex issue where risks are too high and interactions are too many to be fully considered. One such interaction could happen when the same hallway is used by small children, handicapped, or elderly people from various floors. Also sharing of elevators to move injured and handicapped is another source of complex interaction between units of floors in a high-rise condominium. Under those conditions, residents not receiving services in the first round of evacuation must wait until dynamic and fixed resources become available by return of respondents from the safe locations. This situation can cause panic



and uncontrollable conduct of residents. Thus, timeliness, efficiency, and safe movements of residents add more complexity to the evacuation process.

The objective of evacuation planning is to minimize the evacuation time and to maximize the number of evacuees. To that end, the community/property manager must consider the following basic principles:

- Adoption of evacuation organization, including education and training programs;
- Evacuation policy, plans, and procedures;
- Fixed Resource (FR) capacity (such as hallways, stairways, elevators, fire detection, and protection equipment) vs. the Number of Floors (NF) and structural design of the building – FR vs. NF;
- Dynamic Resources (DR) capability (such as on-site staff, fire warden, technicians, and other available respondents) vs. Number of Residents (NR) – DR vs. NR;
- Resource allocation vs. minimizing evacuation time and maximizing evacuees;
- Communication and coordination of evacuation movements;

- Consultation with relevant authorities for suggestions and recommendations relating to the evacuation of a particular high-rise building;
- Request for fire department assistance for evacuation of handicapped residents;
- Regular inspection of evacuation passages and exits;
- Preparation and implementation of an Evacuation Preparedness Checklist by the community/facility manager is important for prevention of fatalities. 



Stanley Monsef, Ph.D., President of Mercury Consultants

References:
NPR Los Angeles, November 2018
The Sun News, London, June 2017
NFPA- National Fire Protection Association, Code and Rules
Nevada Fire Codes and Standards
Allocation Resources for High Rise Buildings Code 17-7
Management of High Rise Buildings Manual, Monsef, 2008

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Northern Nevada January

CAI Nevada Reno Quarterly Breakfast

"Fraud & Embezzlement"

January 23, 2019 at 8:00 a.m. – 10:00 a.m.

Peppermill Resort

2 hour C.E. Credit

CAI Nevada Reno Homeowners Class, DCAL

"Ethics"

January 24, 2019 at 6:00 p.m. – 9:00 p.m.

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CAI Nevada Reno Managers Class

"Insurance"

January 24, 2019 at 9:00 a.m. – 12:00 p.m.

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3 hour C.E. Credit

February

CAI Nevada Reno Homeowners Class, DCAL

"Board Leadership Development"

February 23, 2019 at 8:00 a.m. – 4:00 p.m.

Peppermill Resort

CAI Nevada Reno Managers Class

"Playgrounds: Problems and Paperwork"

February 21, 2019 at 9:00 a.m. – 12:00 p.m.

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Southern Nevada January

CAI Nevada Las Vegas Luncheon

"Cat Carmichael, 2019 CAI National President, speaking on Commitment"

January 8, 2019 at 11:25 a.m. – 1:00 p.m.

Gold Coast Hotel & Casino

CAI Nevada Las Vegas Homeowner Class, DCAL

"Board Leadership Development"

January 26, 2019 at 8:00 a.m. – 4:00 p.m.

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CAI Nevada Las Vegas Manager Class

"Lewd Acts, Controlled Substances and Rock & Roll"

January 29, 2019 at 9:00 AM – 12:00 p.m.

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CAI National Professional Development

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February 1, 2019 at 8:30 a.m. to 5:00 p.m.

Gold Coast Hotel & Casino

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February

CAI Nevada Las Vegas Luncheon

"Fraud & Embezzlement"

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2 hour C.E. Credit

CAI Nevada Las Vegas Homeowner Class, DCAL

"Ethics in CIC"

February 23, 2019 at 9:00 a.m. – 12:00 a.m.

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