

Vol. 37 • No. 6 • December 2019

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COMMON INTERESTS



Association **PLANNING** & Goal Setting

INSIDE:

What is Burnout?
Community Transparency
Declaration Amendments
Eyeing the Project Timeline
What's the Plan, Man?
And More!



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Fest

THANK YOU to EVERYONE who joined us in support for our annual HOA Oktoberfest! This year, with your help, we raised over \$40,000 for the Justice and Mercy Legal Aid Center.

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COMMON INTERESTS

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President's Letter



DAVID GRAF
Chapter President
CAI-RMC

As the year comes to a close, so does my term as chapter president. Looking back on 2019, I see a year where the incredible volunteers of CAI, as well as our fearless Executive Director Bridget Sebern, outdid themselves in effort, grace, class, and teamwork. We had a number of great educational and social events and we ended the year in a solid financial position. We continued our outreach to chapter members for their input by hosting numerous group forums, and we redoubled our commitment

to training volunteer leaders through the Board Development Leadership Workshop. In fact, the chapter appears to be running so smoothly that it's easy to forget that in the midst of 2019, the governor vetoed the manager licensing bill and ended (at least temporarily) state regulation of community association managers!


Ultimately, like any good community, the chapter is all about the people. It is the people who make volunteer service for the chapter both humbling and inspiring. As for me, I'm not going anywhere!

I am on the Board of Governors for the College of Community Association Lawyers, and I will be speaking at the National Law Seminar, the National Conference, and many upcoming chapter programs. I look forward to seeing you at these amazing events that the chapter has in store for you in 2020. ⬆

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RuthAnn Zisser



Position(s) Held: Treasurer, Finance Committee Chair, Social Committee Chair, and Interior Design Committee

Association: Marionpark Condominiums

Association Size: 56 Units

Community Achievement:

- RuthAnn has served in multiple volunteer roles for the community since she moved here about a dozen years ago. She goes above and beyond the call of the average Board or Committee member. Her presence in the community is felt by everyone, and we don't know what we would do without her! ⬆



If you're interested in sharing your community's achievements or spotlighting a homeowner leader, please email bridget@caddo-leadership.com. We'd love to hear from you. You may also nominate a homeowner leader by filling out the questions referenced above.

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Homeowner Leader



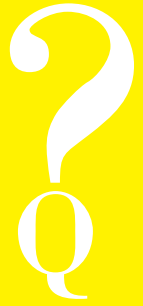
Q: Our Board of Directors can't come to an agreement regarding resident comment at Board Meetings. Is there a better time during the meeting to allow for comment or do we allow for comment after each point or topic? How do we limit (and should we) length of comment? Are comments better outside of the meeting, after adjournment? We all agree that community input is very important as it keeps people engaged, informed and we remain transparent. While we value input we want to keep the meeting professional and organized. We need some direction, please help!



A: Pursuant to CCIOA, associations are required to have 9 good governance policies. One of those policies is a conduct of meetings policy. This policy should dictate how the meetings are run and the expectations of the owners and the board regarding the behavior at such meetings. Typically, boards will have an owner forum either at the beginning or end of each meeting. This will allow for owners to present any general concerns or comments they have for the board. Most policies will limit the time for any owner to speak to 3 minutes, which can be extended by the board. The board should note that if you are extending the time for one owner, you should extend the time for all owners. After the open forum, the floor should be opened to any owner for comment before any decision is made by the board. Again this comment section should be limited to a uniform time for any owner wishing to speak. The open forum should take place after the board has discussed whatever they are planning to vote on, but before the vote actually takes place.

Having transparency and input from the members of an association is paramount to a successful association. The board should listen and take into consideration the thoughts and concerns of those members who attend board meetings. The board should also consider that it is often a small minority who attend board meetings and weigh their concerns against those members who may not regularly attend board meetings. Ultimately the board does not serve just those vocal members who attend board meetings but the association as a whole when coming to a decision.

Q: Are we required to share Association Contracts with owners? I ask because an owner wants to see and review our landscaping contract as she “knows someone” who might do it cheaper. This has made our Board question how we handle sharing contracts with our community in general. What are the best practice standards?



A: Colorado Common Interest Ownership Act (CCIOA) (and specifically Section 38-33.3-317) provides guidance to associations by clarifying what are, and are not, association records. The section provides that “current written contracts to which the association is a party and contracts for work performed for the association within the immediately preceding two years” are records of the association for purposes of document retention, and more importantly and as it relates to your question, subject to production to owners. As such, you must provide association contracts to owners when requested.

An association may require a unit owner to request production of an association record in writing, describing with reasonable particularity the records sought, at least 10 days prior to inspection or production of the documents. Additionally, examination and copying times can be limited to normal business hours or the next regularly scheduled board meeting if the meeting occurs within 30 days after the request. Finally, a reasonable charge may be imposed and can be collected in advance to cover the costs of labor and materials incurred for the production of requested documents (but the charge may not exceed the estimated cost of production of the records).

It’s important to remember that transparent governance is key to having a successful and thriving community. The Colorado HOA Information and Resource Center reports that transparency issues continue to be a primary inquiry and/or complaint received by their office.

Further (as I’m sure you’re aware), cheaper isn’t always better. If members of your community take issue with the contracts that the Association’s board members have entered into, remind them that they have the opportunity to attend board meetings and provide comment on board decisions. As fiduciaries of the Association, your board members have the obligation to consider what is in the best interest of the Association as a whole and not its individual members. Make sure that your board is practicing due diligence when reviewing contracts to ensure that your selected vendor is

the best suited for the needs of your community (and know, they may not necessarily be the cheapest!).

And finally, make sure that you have a policy regarding the Inspection of Records policy in place in your community. It’s one of the required governance policies required by CCIOA. If you’re unsure of whether your policy is compliant, contact your attorney for review. Thanks for your question! ⬆

CAI Social Media Roundup

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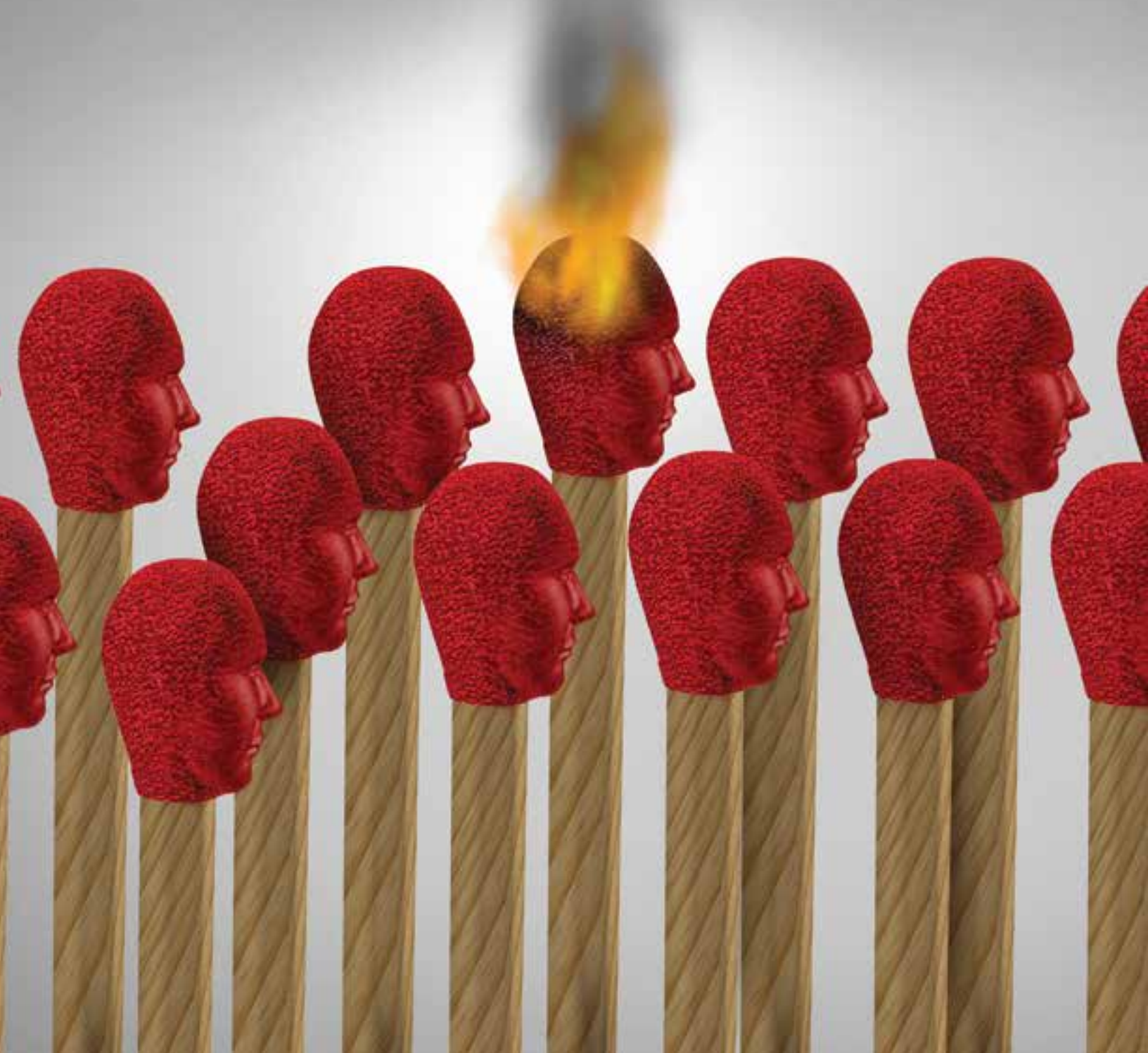
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What is **BURNOUT?**

Article published by Mind Tools Ltd.



Two important definitions of burnout are:

“A state of physical, emotional, and mental exhaustion caused by long term involvement in emotionally demanding situations.”

—Ayala Pines and Elliot Aronson

“A state of fatigue or frustration brought about by devotion to a cause, way of life, or relationship that failed to produce the expected reward.”

—Herbert J. Freudenberger

Between them, these definitions embrace the essence of burnout, with the first stressing the part that exhaustion plays in it, and the second focusing on the sense of disillusionment that is at its core.

Anyone can become exhausted. What is so poignant about burnout is that it mainly strikes people who are highly committed to their work: you can only “burn out” if you have been “alight” in the first place.

While exhaustion can be overcome with rest, a core part of burnout is a deep sense of disillusionment, and it is not experienced by people who can take a more cynical view of their work.

Specific symptoms of burnout include:

- Having a negative and critical attitude at work.
- Dreading going into work, and wanting to leave once you’re there.
- Having low energy, and little interest at work.
- Having trouble sleeping.
- Being absent from work a lot.
- Having feelings of emptiness.
- Experiencing physical complaints such as headaches, illness, or backache.
- Being irritated easily by team members or clients.
- Having thoughts that your work doesn’t have meaning or make a difference.
- Pulling away emotionally from your colleagues or clients.
- Feeling that your work and contribution goes unrecognized.
- Blaming others for your mistakes.
- Thinking of quitting work, or changing roles.

Stress and Burnout

So, what’s the difference between stress and burnout? Although the two share some characteristics, there are distinct differences.

Stress is often relatively short-term, and it is often caused by a feeling that work is out of control. You might experience stress several days in a row, especially when you’re working on a large project or under a tight deadline.

However, once the situation changes, stress often lessens or disappears entirely. (Stress can affect you over the longer-term, however, if you’re consistently experiencing these things.)

Burnout often takes place over a longer period. You might experience it if you believe your work is meaningless; when there’s a disconnect between what you’re currently doing and what you truly want to be doing; or when things change for the worse—for example, when you lose a supportive boss, or when your workload increases beyond a sustainable point.

You go through “the motions” instead of being truly engaged. Over time, this leads to cynicism, exhaustion, and, sometimes, poor performance.

Causes of Burnout

People experience burnout for a variety of reasons.

Lack of autonomy is a common cause, so you might experience burnout if you don’t have much control over your work, or if you feel that you never have enough time to finish tasks and projects.

Another common cause is when your values don’t align with the actions, behaviors, or values of your organization, or of your role.

Other causes include:

- Having unclear goals or job expectations.
- Working in a dysfunctional team or organization.
- Experiencing an excessive workload.
- Having little or no support from your boss or organization.
- Lacking recognition for your work.
- Having monotonous or low-stimulation work.

Consequences of Burnout

Clearly, the consequences of burnout can be severe. Your productivity can drop dramatically, and this not only impacts your career, but it negatively impacts your team and organization as well. Your creativity will also be affected, so you’re less likely to spot opportunities (and you don’t have the interest or desire to act on them), and you may find excuses to miss work or take days off sick.

Career burnout can also spill over into your personal life, negatively impacting your well-being and your relationships with friends and family.

Warning:

Stress can cause severe health problems and, in extreme cases, death. While these stress management techniques have been shown to have a positive effect on reducing stress, they are for guidance only, and readers should take the advice of suitably qualified health professionals if they have any concerns over stress-related illnesses or if stress is causing significant or persistent unhappiness. Health professionals should also be consulted before any major change in diet or levels of exercise.

How to Avoid Burnout

When feelings of burnout start to occur, many people focus on short-term solutions such as taking a vacation. While this can certainly help, the relief is often only temporary. You also need to focus on strategies that will have a deeper impact, and create lasting change.

Let’s look at specific strategies that you can use to avoid burnout:

1. Work With Purpose

Do you feel that your career has a deeper purpose, other than just earning a paycheck? Most of the time, rediscovering your purpose can go a long way towards helping you avoid burnout and keeping stress at bay.

Look at the deeper impact of what you do every day; how does your work make life better for other people? How could you add more meaning to what you do every day?

These are important questions, so spend time thinking deeply on them. You could also use the PERMA Model to bring more meaning and happiness to your life.

If you think that you're in the wrong role or career, develop a career strategy to help you plan for a career that's better for you. Or, use job crafting to shape your role, so that it fits you better.

2. Perform a Job Analysis

When you experience work overload day in and day out, you can start to feel as if you're on a treadmill and that you'll never catch up. This is demoralizing, stressful, and often leads to burnout.

Perform a job analysis so you can clarify what's expected of you, and what isn't. This tool will help you identify what's truly important in your role, so that you can cut out or delegate tasks that aren't as essential.

If you feel that your boss is assigning more work than you can handle, then schedule a private meeting to discuss the issue. Let him or her know that your excessive workload is leading to burnout. Come prepared with some options that could be considered for shifting certain tasks or projects to someone else.

You can also make life easier by learning how to manage conflicting priorities and deal with unreasonable demands.

3. "Give" to Others

One quick and easy way to add meaning to your career is to give to others, or to help them in small ways.

When you do this, it makes you feel good. Even the smallest act of kindness can re-energize you and help you find meaning in your work.

4. Take Control

You can avoid or overcome burnout by finding ways to create more autonomy in your role. Try talking with your boss to see if he is willing to let you have more control over your tasks, projects, or deadlines.

You'll also feel more in control of your work if you manage your time effectively. Learn prioritization techniques, and make use of To-Do Lists or an Action Program to take control of your day. Then tie these in with daily, weekly, monthly, and yearly personal goals.

5. Exercise Regularly

Exercise can help alleviate stress and create a sense of well-being. You will also experience increased energy and productivity when you exercise regularly. What's more, regular exercise will help you get a good night's sleep.

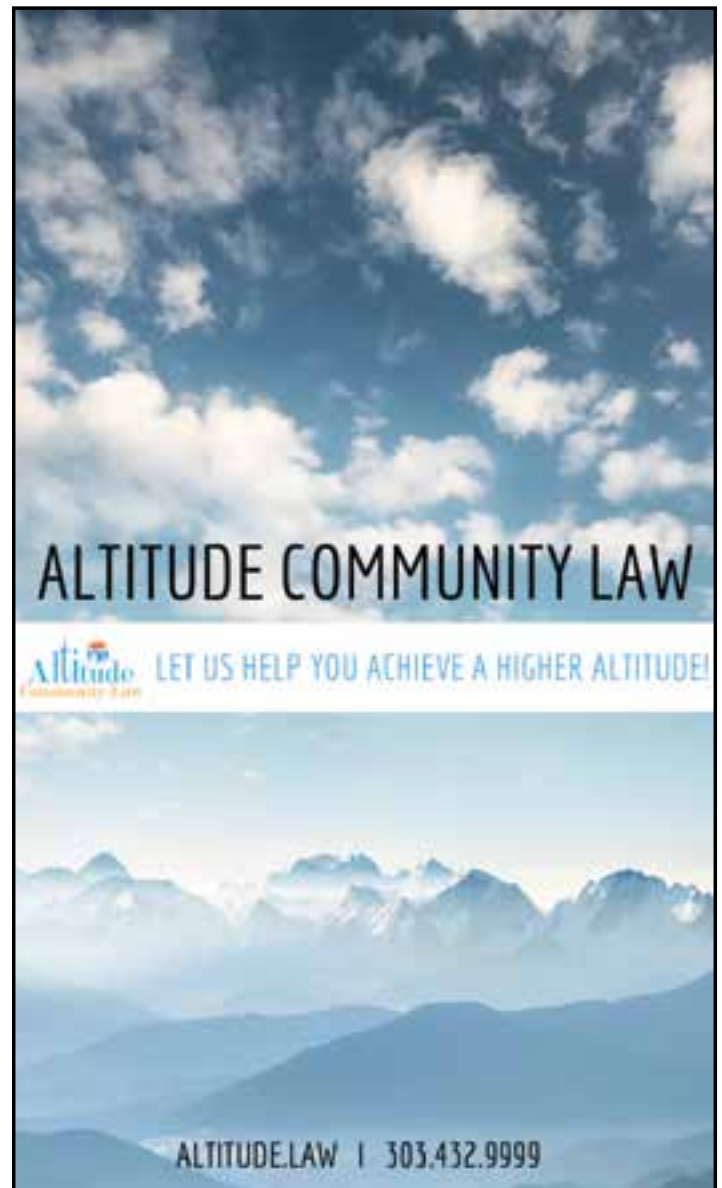
Get more exercise by getting up earlier, or even by exercising at lunchtime. You might also be more motivated to exercise by teaming up with colleagues, or by setting up an office fitness challenge.

6. Learn to Manage Stress

When not managed well, short-term stress can contribute to burnout. This is why you should learn how to manage stress effectively.

There are several strategies that you can use to cope with stress. For instance, you could keep a stress diary to document what routinely causes you stress. Practicing deep breathing, meditation, and other relaxation techniques can help you calm down when you're experiencing stress.

You can also manage the way you think—this can contribute to stress. By monitoring your thoughts and practicing positive thinking, you can change unhelpful reactions and manage your emotions through a stressful situation. ⬆



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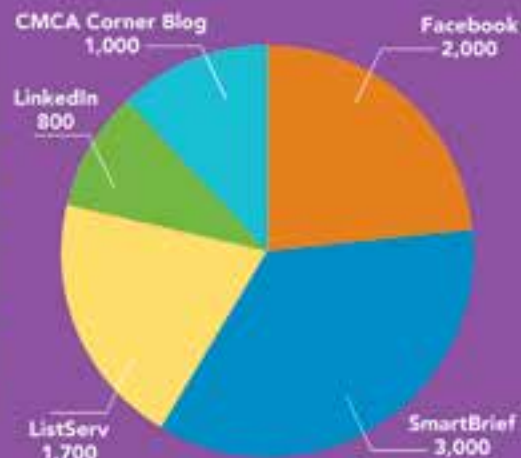


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Recruiting Tips for CAI Members

While some people were born to recruit, others might need a bit of help figuring out how to convince potential members to join. Fortunately, CAI membership is an easy sale. With unlimited information, education, tools and opportunities available to all members, CAI can be an invaluable resource. The trick is to demonstrate that value.

Here are a few tips to help you rack up your recruitment rate:

- Visit the Member Benefits section of the website, review the benefits available to each member type and share the information (and links) on the appropriate pages. You can recruit:
 - Community managers
 - Association management companies
 - Board members and other homeowner volunteer leaders
 - Product and service providers (CAI Business Partners)
- Share your own experiences about how CAI has helped you, your association, your career or your business.
- Pass along a recent issue of CAI's award-winning magazine, *Common Ground*.™
- Forward a CAI newsletter.
- Recommend a publication from CAI Press, the online bookstore.
- Convey the importance of CAI's state and national advocacy program.
- Share information about the Professional Management Development Program.
- Share information about Board Member Basics.
- Bring a member prospect to a chapter or national CAI event.
- Convey the personal and professional benefits of networking.
- Refer a colleague to one of CAI's webinars.
- Direct prospective members to CAI's website.
- Encourage a prospective member to visit CAI's National Service Directory—an excellent resource for finding local service providers—and the Directory of Credentialed Professionals.
- Tell them about members-only benefits like:
 - The 3,000-plus document Research Library.
 - The national Message Board.
 - 40 percent member discounts on all books.
 - Member rates on all national and chapter events.
 - Member discount programs.

Good luck!

Transparency Makes for an Engaged Community





**Patricia A. Book,
Ph.D.**

Willow Springs
Community
Association

Self-Governance

Our community is self-governed by an elected Board of five members with staggered three-year terms. We are guided by our Declaration of Covenants, Conditions and Restrictions (C, C&Rs), By-Laws as amended and Rules, Regulations, Architectural Guidelines, Enforcement Policy and Procedure. These are published on our Website and importantly define the notice and information sharing requirements between the Board and our homeowners. We have processes for any changes in these documents with a very high standard of community

participation in any proposed changes in our C, C&Rs. Our Board has set transparency as a high priority in carrying out our fiduciary duty to our community.

Creating Opportunities for Engagement

We have formally chartered a Pond Committee and a Social Connections Committee to engage additional volunteer expertise in our community in addition to our established Architectural Control Committee (ACC). There is a Board liaison to our newly chartered committees as well as a Board liaison with our landscape contractor. The meetings of our Board and Committees are open to all homeowners and minutes are published on our website.

The Pond Committee’s purpose is to develop a recommended management master plan for the Association’s pond in part to mitigate sedimentation with an eye to delaying or deferring costly dredging. Volunteers have expertise in pond management, engineering, and related fields and have become “pond stewards” as well, visible with their blue vests educating homeowners about the pond, catch and release fishing, fish species, etc.

The Social “Connections” Committee’s purpose is to facilitate interaction among Willow Spring homeowners through a variety of planned social events designed to appeal to a wide cross section of the Willow Springs residents. The intended result is improved neighborhood camaraderie, fellowship and sense of community. Pool parties, garden tours, neighborhood day out, and a host of activities are developed by this Committee to have neighbors get to know each other and have a good time.

The Pond and Social Connections Committee have now formed a bond, co-organizing a Fishing Derby for youth in our neighborhood.

These opportunities for community engagement go beyond the specific events and tasks the Committees are charged with undertaking. We believe they provide opportunities for neighbors to get to know each other, open communication channels, share resources, and improve overall sense of belonging. We believe, for example, that the results could affect behaviors of speeding on the neighborhood streets—when you know the kids and the retirees and families in a neighborhood, aren’t you less likely to speed by them on your way to work or to an important engagement? Another benefit of community engagement is





explaining how to interpret an appropriate level of Reserve funding, and provided a five-year budget plan on what it would take to achieve a stronger Reserve foundation. We also did an annual assessment benchmark study of comparable communities that showed our assessments were on the low side for the amenities we enjoy. Because of the communication, information sharing, and transparency, the community overwhelmingly voted for a one time assessment increase of 20% (using the process required in our C, C&Rs), followed by four years of 6% increases (the maximum permitted in our C, C&Rs) to achieve a stronger Reserve and to maintain and preserve our community common elements to a high standard. Our 2018 Reserve Study Update had us at 47.4% funded, a much improved medium condition.

In Summary

In summary, we follow our governing documents, communicate plans and decisions, and engage our homeowners in major decisions affecting our community. The Willow Springs Community is much like other self-governed homeowner communities in Colorado. We have a high level of satisfaction with the quality of life in our community and the Board enjoys considerable support from the community. It's a two-way street. The community also expects us to enforce the rules, fairly and without prejudice. We've hired a professional management company to enforce our community standards with good result. A community as large as ours requires, and can afford, contracted management services to support the administrative, financial, and legal issues Homeowner Association (HOA) Boards face. We were careful to choose a management company that has achieved "Accredited Association Management Company" (AAMC®) designation from the national Community Associations Institute (CAI) with licensed association business managers. The Willow Springs Executive Board now holds Board membership in the Community Associations Institute—Rocky Mountain Chapter (CAI-RMC) as part of its commitment to ongoing education to better enable us serve our community. 🏠

Patricia A. Book, Ph.D. is President of the Willow Springs Community Association Executive Board in Fort Collins, Colorado. Willow Springs has 460 units—single family, patio homes and condominiums—with 33 acres of green space, over 500 trees, a pool and club house, tennis courts, playground and pond stocked with fish for catch and release recreation. The community was established in 1995.

that we do want our homeowners to hear from their volunteer board and their neighbors about the good things happening in our community. We don't want to be perceived as the police or tax collectors only heard from at a time of violation or when assessments are due.

Transparency Creates Support

The Board meets bi-monthly at our Club House but calls special meetings of the community to get feedback on a range of issues, from review of a draft Reserve Study, to traffic calming, or what to do about emerald ash borer treatments. We conduct surveys gathering information about perceptions of the quality of life in our community and beliefs and attitudes about a host of issues that come to the Board's attention from individual homeowners. We share these results and use them to form plans and set goals for our community. We send out email blasts to alert the community to mosquito spraying, e.g., or upcoming events. We post signage to announce events. We conduct periodic Reserve Studies or Reserve Updates and share these with the community and revise them based on feedback received.

We called a special annual meeting to explain to the community our need to contribute more to our Reserves. Our prior Reserve Study (2015) had us at 23% funded, a poor condition. At regular annual meetings, we started to build the case for future needs of what is now an aging infrastructure with comparative bids explaining large ticket items for future planning. These include pond dredging, irrigation pump replacements, fencing maintenance and replacement, pool resurfacing, among other capital projects. The Board wisely took the time to educate our homeowners about future needs,



Speaker Spotlight

MARGEY MEYER EXPLAINS BURNOUT and HOW TO PREVENT IT

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Margey Meyer

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Should the **Declaration** Get Amended?





Suzanne M. Leff, Esq.
Winzenburg, Leff,
Purvis & Payne

Community association declarations may seem like template documents—and often they are. But not all covenants are created equally, and each community’s covenant needs are unique. Anyone shopping for homes in different covenant-controlled communities (and inclined to read the documents) will run across declarations that contain the same general terms. Those general terms tell a familiar story: a common interest community is created, owners must pay assessments, the association will take care of some things, owners are required to do other things,

certain things no one can do, and owners may change things if enough people agree. Beyond the general terms, the nuances of these recorded declarations impact the lives of homeowners within individual covenant-controlled communities. The ways in which covenants affect owners can sometimes warrant review and revision of the documents. Even though recorded covenants function like mini-constitutions for the communities they benefit, and, thus, are hard to change, communities should consider getting a vote of the people to change the covenants in the following circumstances:

Mean What You Say and Say What You Mean

Sometimes the law changes, but a community’s governing documents do not. An example of documents not updated to align with new mandates involves budget approvals. In 2018, the Colorado legislature extended a requirement for budget meetings and owner votes on board-approved budgets to certain communities formed prior to July 1, 1992. These communities must now comply with the state statutory requirement for budget approval by owners even though their documents do not give any indication that the requirement applies. While a board serving in 2018 may have received educational materials about the change to state law, newer board members may not have that same resource and may not understand the association’s legal obligation because the documents themselves give the board sole authority to adopt the budget.

An amendment to the bylaws or declaration to include the statutory budget procedures would help to ensure that the association operates in accordance with state law on an ongoing basis, without requiring board members to read and apply state statutes on their own. Other examples within this category include covenants that prohibit satellite dishes, clotheslines, or solar panels or restrict the size of families living in a home: various laws preempt the covenants in these areas and, without amendments to the declaration, may result in legally actionable missteps by association members who think they can enforce what the covenants say.

Keep Up with the Jones’

Trends happen in the world of covenant-controlled communities. When one community can do something desirable that a nearby community with the same market-base cannot do because of what the covenants say, word tends to travel. Owners may advocate for trending changes to the covenants, and community association

managers and association attorneys also recommend them in circumstances where amendment trends serve to solve common problems without the need to reinvent the wheel.

This type of amendment may relate to architectural control issues and restricting or allowing certain types of improvements, like fence styles and trash enclosures, or may concern use restrictions related to parking or leasing. Trends may include provisions that disclaim an association’s responsibility for mold when owners fail to report and mitigate leaks or, as seen in mountain condominium communities, require owners to permit inspections or access by management to help reduce costly insurance claims resulting from thermostats left too low and broken pipes. Other trends—for older communities especially—involve changes to insurance coverage requirements for associations and owners and allocation of insurance deductibles and removal of caps on how much an association can charge in annual assessments.

“This process for a complete amended and restated declaration can easily take a year’s time and requires devoted leadership to shepherd the process on the community side. Early discussions about any document amendment project must consider the realities of the membership’s willingness to support the requested amendments.”

Clean Up Messes

Simply put, some documents get recorded in a half-baked state and do not serve communities well from the outset due to imprecision, inaccuracy, and mistake. When a declarant remains on the scene, the declarant can amend the documents to correct certain types of problems. But declarants do not hold the keys to all document problems and may require owner participation to amend the documents. Other communities do not come to understand the messiness of their documents until years after development is complete.

Examples in this category include those documents brought to Colorado by developers from other states without attention to compliance with Colorado laws, and declarant use of the same documents as a neighboring community without asking legal counsel whether the terms apply to the current project. Sometimes a planned community gets a document made for a condominium and vice versa. Documents may not properly allocate owner interests or may not include reference to parcels intended as part of the common interest community. Amendments alone may not suffice for some of these scenarios. Association legal counsel can help identify whether owners can control the outcome through a vote to amend or if a court must assist.

Put Out Fires

Sometimes associations get sued and an option for resolving the dispute requires an amendment to the declaration. For example, a party may assert easement rights across association property. Depending on the powers granted to the association under the documents, the association may not have the ability to enter into a settlement agreement related to easement rights without amending the declaration to gain that authority.

General Housekeeping and Updating

A well-maintained 1960s bathroom can function for all intended purposes, but that bathroom's bubblegum pink porcelain fixtures may not appeal to every owner. Similarly, covenants recorded in the 1970s may continue to serve a community on many levels but also draw criticism for their out-of-date status. Many modern communities like to review their declarations after all development ends and the declarant no longer holds power under the documents.

Common housekeeping amendments involve scrubbing references to the declarant and development rights from documents and removing provisions related to initial purchasers of units. While other circumstances may prompt these housekeeping and update amendments, they often get included when other amendments are undertaken.

While no hard and fast rules apply to when communities should amend their covenants, any of the situations listed above should at least lead to consideration of a document amendment

project. Boards that identify the need for amendments must look beyond the substance of what the association may amend in the declaration and determine, minimally, whether the community can (1) bear the expense, (2) give the time and commitment to the process, and (3) ultimately gather sufficient owner approvals to make the efforts worthwhile. In other words, knowing that a document needs fixing does not mean it will get fixed—or that it will get fixed in the way the board wants.

Document amendment projects typically cost thousands of dollars for attorney drafting and meetings with the board and owners to educate each other on the issues and tailor covenants to community needs within legal parameters. This process for a complete amended and restated declaration can easily take a year's time and requires devoted leadership to shepherd the process on the community side. Early discussions about any document amendment project must consider the realities of the membership's willingness to support the requested amendments. Community covenant amendments necessitate board and volunteer involvement akin to a political campaign. Those seeking support for the amendments will need to understand the substance, anticipate vote counts, and work to gather approval from other owners.

With an understanding of the substantive need for amendments and the process required for owner approval, boards can better answer the question "Should the declaration get amended?" for their own communities. Professional management and legal counsel can assist with tailoring document amendment projects to the specific needs of a community while educating on options for how to navigate this process. ⬆



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My CMCA® designation is important to me because it supports my credibility dealing with Boards & Associations. Having taken the time to continue my education within the field helps others ascertain and appreciate my desire to do the very best I can for my Associations. It has also helped my employer realize that I am serious about my career and dedication to our clients by achieving and maintaining designations.

**Ross Dudley, CMCA®, AMS®, CCAM®
Community Manager, Heritage Todd Creek**

If you are a manager, insurance and risk management consultant, reserve provider, or business partner wishing to enhance your career, the information at www.caionline.org can help you. CAI awards qualified professionals and companies with credentials to improve the quality and effectiveness of community management.



Since my start in Community Association Management in 2014 it has been evident that the CMCA® is recognized across the world as the essential credential for Community Association Management. The CMCA® recognizes individuals who have demonstrated the fundamental knowledge required to manage community associations. Advanced education including the CMCA® and AMS® has been huge for my career and communities. Back in 2014 I started as an Onsite Assistant Community Association Manager and now, five years later, I am proud to say that I am the Regional Director for one of Colorado's premier management companies, Hammersmith Management. My goal for 2020 will be to obtain the prestigious PCAM® license. I would encourage any new manager starting out to obtain their CMCA® within the first year in the industry as the opportunities that it will provide for your career are excellent.

**Georgie Zuppa, CMCA®, AMS®
Regional Director, HAMMERSMITH®**



I started in the industry in 2015 in Atlanta, GA and have always enjoyed working with people and serving others. When deciding to move to Colorado, I knew that in order to be more competitive in the market I needed to have at least my CMCA® designation. Just having a CMCA® designation shows that I have a commitment to the Community Association Industry. It sets me apart from many of my peers and it is a way to further my career path in the industry. It also shows the Boards I serve that I am dedicated to increasing my knowledge in Community Association Management.

I also know that by having my CMCA®, I am able to earn a better living wage than others who do not have the designation. Additionally, there is a certain amount of respect amongst my colleagues who understand that I, too, am a professional committed to serving in the industry.

Working at Colorado Association Services has been nothing but positive for me. I love how the company strongly supports educations of its Managers to help further their careers. I enjoy being a part of a company that values education and supports CAI. I hope to use the tools CAI provides to further enhance my education and continue to excel.

**Patrick O'Hayer, CMCA®
General Manager, Larimer Place Condominiums**

2020 Vision



Eyeing the Project Timeline



Cylynda Walker
Westwind
Management

If you are like me, you are happy to have the calendar budgets completed and a new year ready for great things with your Associations! Working through your budget for 2020 and using the reserve study to aid in factoring the projects needed and available to do for the upcoming year for the Association can make you feel accomplished. But how do you begin to determine which projects happen at what time and how they will be implemented?

In Colorado, we are certainly at the mercy of the seasons. However, we can't simply just turn over the project plan to our business partner and say run with it, there should be a level of strategic planning for each project you choose to implement. Start by creating objectives for each project and keep them SMART. SMART goals are Specific, Measurable, Attainable, Relevant, and Time Based.

We all want to believe that we tackle each project in a SMART way...but do we? Let's take an example of asphalt work for an Association. How would we implement the SMART goal theory with this type of project? Let's list the goals below:

1. **Specific**—complete an asphalt overlay project in a particular section of the community and finish on time and within budget.
2. **Measurable**—create an actual timeline for the project identifying the start date, the responsibilities of all stakeholders, important stakeholder meetings before, during, and post project.
3. **Attainable**—can this project be completed in the time frame allotted? Will Colorado weather be a factor?
4. **Relevant (or Results Oriented)**—put placeholders in your timeline for assessment of the progress of the project.
5. **Time-Based**—set a hard completion date and hold the stakeholders to that date.

Now that we know what our SMART goals should be for the project, let's determine what our timeline for this project will look like:

Asphalt project for ABC Homeowners Association	
Stakeholders: Board of Directors, Homeowners, Management Company, Asphalt Business Partner, Trash Provider, Postal Carrier, Towing Company	
Project begin date:	Monday, July 13, 2020
Project end date:	Friday, July 24, 2020
Project pre-meetings with Stakeholders:	
RFP process: Monday, June 1, 2020 send out RFP to three asphalt companies with deadline of June 15, 2020 for submissions	
June 22, 2020 Board Meeting: Present all proposals with management recommendations and comments; Board chooses Asphalt Business Partner; project responsibilities identified and split among Board members, Committee Members, and Manager where and if applicable	
June 29, 2020 begin Stakeholder meetings with ancillary service providers in community in person or via email	
July 6, 2020 Reminder notification to all affected residents about project; follow up with Asphalt Business Partner for on time start	
Project commences	
July 13, 2020 - project start date	
July 17, 2020 - meetings or notification with stakeholders to discuss any concerns, ensure project timeline, opportunity for project revision for any unforeseen delays	
July 24, 2020 - project completion date - can be revised if project finished earlier than expected or is delayed	
July 27-29, 2020 - Project recap meetings; stakeholder input	

Although I have chosen to use an asphalt project for this example, these tools can be used for any projects you have for your Association. The key is to get in front of each project by using SMART goals and project timelines to ensure success for all stakeholders. ⬆

Cylynda Walker CMCA, AMS, PCAM, GRI is an Association Business Manager with Westwind Management. She has been serving Associations since 2004 and has a Master's degree in Strategic Organizational Management.

Calendar of Events

Please make sure to keep up to date with the chapter calendar at cai-rmc.org as dates are subject to change.

2020

January
22

Speaker Spotlight

July
29

Summer Social

February
4

Peak 1 - Legal
Business Partner Forum

August
4

Peak 2 - Financials
M100 - Breckenridge
PCAM Forum

7

M202 - Denver
Annual Bowling Tournament

20-22

21

Manager Forum

25

21

September

25

1

Manager Forum

4

Business Partner Forum

17

Clay Shoot

21

Mountain Conference & Annual Meeting - Vail

March

31

Spring Showcase and Trade Show

October

15-16

M205 - Thornton

April

23-25

M100 - Denver

November

3

Peak 3 - Insurance

May

5

Annual Education Summit
Mountain Education - Frisco
PCAM Forum

December

10

Annual Celebration

12

26

June

10-13

National Conference
Mountain Education - Steamboat
Annual Golf Tournament
Manager Forum

23

26

30

*Registration for all 2020 events (including conference exhibition) will be available on January 3rd. Sign up before they sell out!

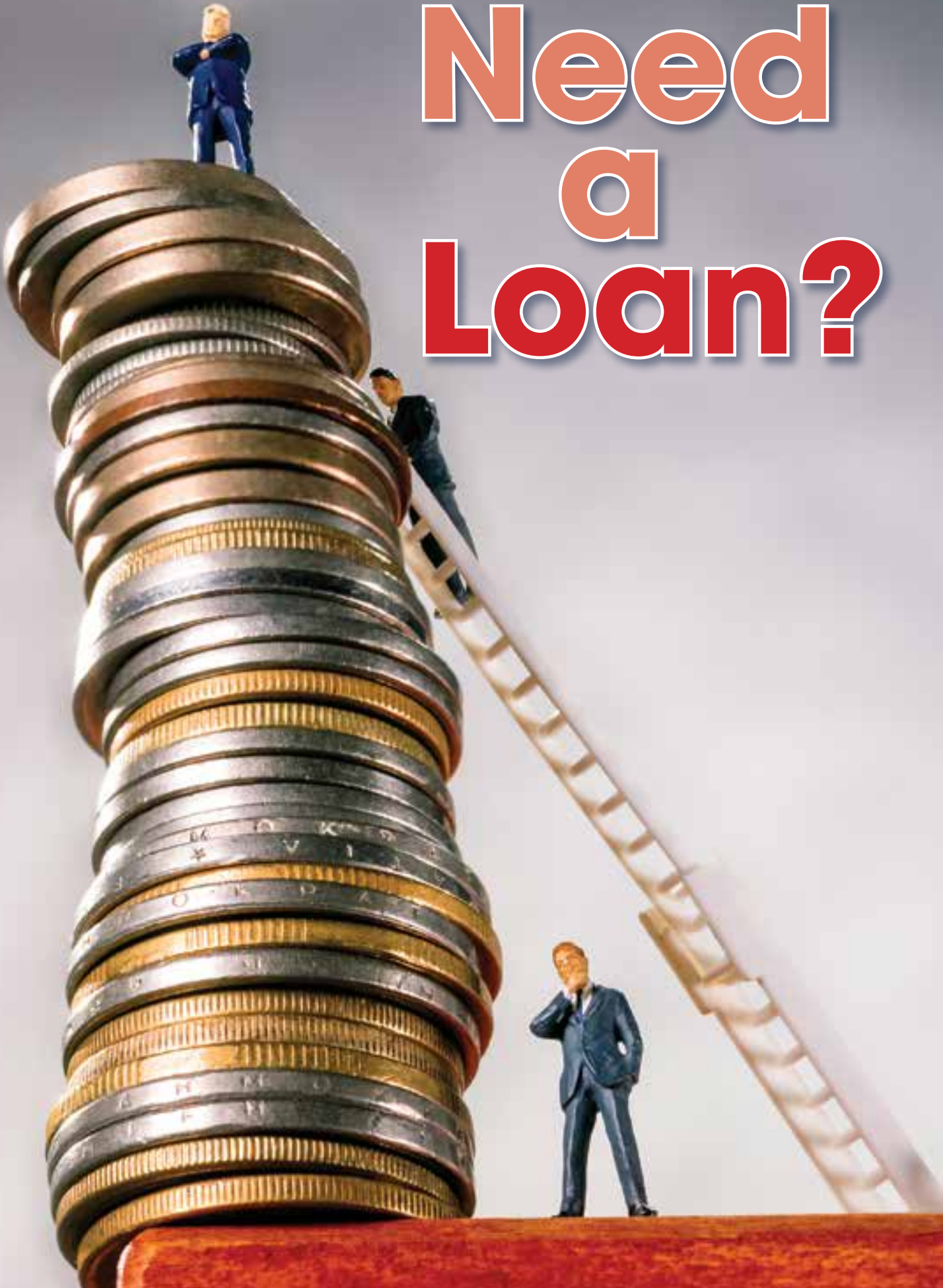


ROCKY MOUNTAIN CHAPTER
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2020 PMDP National Course Schedule

DATE	LOCATION	CLASS	DATE	LOCATION	CLASS	DATE	LOCATION	CLASS
JANUARY 2020			MAY 2020			AUGUST 2020 – Cont.		
23-25	Seattle/Bellevue, WA		7-8	Santa Ana, CA	M-205	14	Pikesville, MD	M-203
M-100			7-8	Dallas, TX	M-206	13-15	Virginia Beach, VA	M-100
23-25	Los Angeles, CA	M-100	7-8	Atlanta, GA	M-206	13-15	Dallas, TX	M-100
23-25	Lisle, IL	M-100	7-9	Charleston, SC	M-100	20-21	St. Petersburg, FL	M-205
24	Tucson, AZ	M-201	7-9	Arlington Heights, IL		20-22	Breckenridge, CO	M-100
22-24	Falls Church, VA	M-100	M-100	Seattle/Bellevue, WA		20-22	Wilmington, NC	M-100
FEBRUARY 2020			8			20-21	Austin, TX	M-204
6-7	Colorado Springs, CO	M-330	M-202			20-20	Falls Church, VA	M-201
6-7	Phoenix, AZ	M-204	8	Fort Myers, FL	M-203	21-21	Falls Church, VA	M-203
6-7	Dallas, TX	M-205	13-15	Falls Church, VA	M-100	SEPTEMBER 2020		
6-8	Houston, TX	M-100	14-15	San Diego, CA	M-204	10-11	Colorado Springs, CO	M-204
6-8	St. Louis, MO	M-100	14-15	Schaumburg, IL	M-310	10-11	Falls Church, VA	M-206
6-8	Atlanta, GA	M-100	14-15	Charlotte, NC	M-204	10-12	Oxnard, CA	M-100
7	Los Angeles, CA	M-201	14-15	Greenwood Village, CO	CASE	10-12	Draper, UT	M-100
20-21	Seattle/Bellevue, WA	M-350	14-15	Pikesville, MD	M-205	10-12	Schenectady, NY	M-100
20-21	Falls Church, VA	M-380	14-16	San Antonio, TX	M-100	11	San Antonio, TX	M-202
20-22	Santa Ana, CA	M-100	15	Houston, TX	M-203	11	Hoover, AL	M-202
20-22	Charleston, SC	CASE	JUNE 2020			11	Charleston, SC	M-201
20-22	Orlando, FL	M-100	8-8	Ft. Lauderdale, FL	M-202	11	Santa Ana, CA	M-203
21	Denver, CO	M-202	8-9	Ft. Lauderdale, FL	M-204	OCTOBER 2020		
21	Colorado Springs, CO	M-203	8-9	Ft. Lauderdale, FL	M-205	1-2	Pikesville, MD	M-330
21	Las Vegas, NV	M-201	8-9	Ft. Lauderdale, FL	M-206	1-2	Virginia Beach, VA	M-206
MARCH 2020			8-9	Ft. Lauderdale, FL	M-206	1-2	Dallas, TX	CASE
11-12	Falls Church, VA	M-205	9-9	Ft. Lauderdale, FL	M-390	1-3	Riverside, CA	M-100
13	Falls Church, VA	M-202	8-9	Ft. Lauderdale, FL	CASE	1-3	Chicago, IL	M-100
12-13	Sandestin, FL	M-206	8-10	Ft. Lauderdale, FL	M-100	2	Nashville, TN	M-201
12-13	Bloomington, MN	M-204	9	Ft. Lauderdale, FL	M-203	2	Palm Desert, CA	M-202
12-13	Atlanta, GA	M-205	9	Ft. Lauderdale, FL	M-201	2	Phoenix, AZ	M-202
12-14	Dallas, TX	M-100	25-26	Honolulu, HI	M-310	15-16	Thornton, CO	M-205
12-14	West Chester, PA	M-100	25-26	Asbury Park, NJ	M-204	15-16	Houston, TX	M-205
13	Schaumburg, IL	M-201	25-26	Bellevue, WA	M-204	15-16	Milwaukee, WI	M-206
13	Pleasanton, CA	M-203	25-26	Bellevue, WA	M-204	15-17	Bloomington, MN	M-100
19-20	Bend, OR	M-204	25-26	Pikesville, MD	M-206	15-17	Richmond, VA	M-100
19-20	Oxnard, CA	M-206	25-27	Sarasota, FL	M-100	16	Sandestin, FL	M-201
19-20	Santa Ana, CA	M-360	26	Santa Ana, CA	M-201	16	Charleston, SC	M-202
19-21	Natick, MA	M-100	26	Natick, MA	M-201	22-23	Chicago, IL	M-204
20	Draper, UT	M-202	JULY 2020			22-24	Bellevue, WA	M-100
20	Milwaukee, WI	M-201	9-10	Natick, MA	M-204	22-24	Louisville, KY	M-100
20	Charleston, SC	M-203	9-10	Bellevue, WA	M-206	23	Portland, OR	M-202
20	Hartford/Rocky Hill, CT	M-202	9-10	Las Vegas, NV	M-205	23	San Diego, CA	M-203
M-202			9-10	Sarasota, FL	M-204	23	Sturbridge, MA	M-390
APRIL 2020			9-11	Red Bank, NJ	M-100	23	Morristown, NJ	M-201
2-3	Houston, TX	M-370	9-11	Danbury, CT	M-100	21-22	Falls Church, VA	M-205
2-3	Arlington Heights, IL		9-11	Santa Ana, CA	M-100	23-23	Falls Church, VA	M-202
M-205			9-11	Atlanta, GA	M-202	NOVEMBER 2020		
2-3	Charleston, SC	M-350	10-10	Atlanta, GA	M-202	5-6	Santa Ana, CA	M-204
2-3	Northern, VA	CASE	23-24	Lisle, IL	M-206	5-6	Las Vegas, NV	M-320
2-4	Colorado Springs, CO		23-24	Falls Church, VA	M-204	5-6	Austin, TX	M-206
M-100			23-24	Honolulu, HI	CASE	5-6	Raleigh, NC	M-205
3	Santa Ana, CA	M-202	23-25	Austin, TX	M-100	5-6	Sturbridge, MA	M-206
3	Portland, ME	M-203	23-25	Palm Desert, CA	M-100	5-7	San Diego, CA	M-100
3	Kansas City, MO	M-203	24	St. Petersburg, FL	M-203	6	Schaumburg, IL	M-202
23-24	Los Angeles, CA	M-204	24	Houston, TX	M-201	6	Honolulu, HI	M-202
23-24	Phoenix, AZ	M-340	AUGUST 2020			DECEMBER 2020		
23-24	Hartford/Rocky Hill, CT	M-205	6-7	Pleasanton, CA	M-205	2-4	Falls Church, VA	M-100
23-25	Greenwood Village, CO	M-100	6-7	Fort Myers, FL	M-360	3-4	Palm Desert, CA	CASE
23-25	Pikesville, MD	M-100	6-7	St. Louis, MO	M-205	3-4	Pikesville, MD	M-204
24	Orlando, FL	M-202	6-8	Houston, TX	M-100	3-4	Richmond, VA	M-205
24	Cincinnati, OH	M-202	6-8	Tucson, AZ	M-100	3-5	Phoenix, AZ	M-100
			6-8	Sacramento, CA	M-100	4-4	Dallas, TX	M-202
			13-14	Santa Ana, CA	M-206	4-4	Portland, OR	M-201
			13-14	St. Petersburg, FL	M-320			
			13-14	Chicago, IL	CASE			

Need a Loan?





Mary Sarah Schweiger
Citywide Banks

Imagine you live or manage an HOA covenant community and the summer has been busy with hailstorms. The buildings are already damaged and are continuing to get worse right before your eyes. Or, the community has a sewer system beneath the buildings that is slowly but surely falling apart, causing backups. Or, the roads and the parking lots have lived their best lives and are in need of serious repair. What does an Association do? Does the Reserve account carry a high enough balance to complete these projects? Can the community continue to afford the band aid solutions that just keep prolonging these projects?

One possible solution to consider is obtaining a loan with a local bank to complete the entire project all at once. If you are like most HOA's, you have put aside money in your Reserve account regularly; however the project could cost more than what you have saved. Plus, it would be dangerous to deplete the reserves in the event there is an emergency in the future. Obtaining a loan can get the job done faster, lessen the strain on your Reserve account, and allow the Association to pay over a period of time to lessen the strain on the homeowners.

This is not always the easiest task and it can take some time. Here are some initial questions and answers to help you decide if your association should seek a loan and how to get started:

First step is always to speak to your local banker

Each bank is different with their loan requirements. It is a good idea to understand the information you will need to start the process and build that relationship with your banker early on in the project.

Check your governing documents

It is essential that the association's documents allow for the Board of Directors to borrow money and pledge future assessments and enforcement rights to the bank to secure the loan. If this is not in your governing documents, you may need to do an amendment. I would seek an opinion from your attorney.

Who can approve obtaining a loan?

Usually borrowing money requires a vote of the homeowners. Does that mean 2/3 of the homeowners? Or does that mean a majority of the homeowners present at a special meeting? Can you do this at the annual meeting of the members? Or does it have to be a special meeting with special notice requirements? Your governing documents will guide you.

What is the financial health of your association?

Are you a healthy association with few to no delinquencies? Are you able to meet your operating budget on a monthly basis with the monthly dues you collect? Or are you dipping into your reserves on

a regular basis to make ends meet? Could your operating budget afford a loan payment? Or do you need to increase dues or special assess to repay the loan?

Remember, the income of the Association is what the homeowners pay to the Association. What comes in must be able to pay the expenses, i.e. water, electricity, management fees, trash, landscaping, etc., including the transfer to the Reserve account. You will want to continue to transfer to the Reserve account because it ensures future projects will be supported as needed, and the Association will continue to stay healthy above and beyond the loan.

What is the entire scope of the project?

Do you have a clear picture of the entire project and all parties needed to complete the scope? What is the timeline of the project and what is the estimated cost for completion? Do you have a company that you know and trust and want to work with? Have they provided a complete bid to do the work? Are they reputable in the community?

It is always best practice to obtain 3-4 bids for comparison. Try to compare apples to apples. Ask for references. Get to know these companies. What is their customer service like after the project is completed? Ask questions.

This will help start the process. Your next course of action will depend on the answers to these questions. Maybe you will need to start with amending the documents and cleaning up delinquencies. Or maybe you just need to amend the budget and set a special meeting for the homeowners. Always feel free to reach out to your local banker with questions or concerns. That is what we are here for! ⬆

A little about me; I have been a banker at Citywide Banks for the last 15+ years. I have sat on an HOA board for 6 years and have experienced a lot during that time! I am always happy to help and share my experiences and knowledge.



Colorado Association Services



Colorado Association Services and their business partners donated time and money to help support Food Bank of the Rockies and Associa Cares. The team helped to fill 785 boxes that created over 18K meals for families in need!

MSI, LLC. - Knolls at Southbridge



MSI, LLC and the Board from Knolls at Southbridge got their community together for a Summer Block Party, complete with an ice cream food truck and fun for the whole family!

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What's the Plan, Man?





Nicole Bailey
RBC Wealth
Management

As the year comes to a close with annual meetings and board elections, Community Managers are tasked with looking at the year ahead and establishing a comprehensive management plan for each of their communities. An essential component to a management plan is the community calendar. A community calendar can provide accountability and organization to the chaos that comes with community management. Outlining the year ahead in a shareable format confirms the priorities for the community, ensures all parties are working towards common goals, and forces a proactive perspective to the

management strategy. Assigning target dates of completion to each of the community's goals can allow the board and management to back into the steps required to accomplish each goal. Community calendars should include meeting dates, contract renewal dates, community events, organizational deadlines, maintenance tasks, and project timeframes.

Establishing a meeting schedule in advance can reduce scheduling conflicts and issues with achieving quorum. The board should agree on a recurring date and time, such as the 3rd Wednesday of each month at 5pm. Components of the community calendar can inform the agenda for each meeting. For example, if the gutters should be cleaned in November, the October agenda may include "Review Gutter Cleaning Proposals." If you plan carefully enough, you can gain a general idea of what you'll discuss at each meeting months in advance.

Similar communities may end up with similar calendars. Finding commonalities can allow a portfolio manager to streamline their workload by consolidating tasks. For example, if all of your communities have holiday lights installed after Thanksgiving, you can bundle your requests for proposals to the installers. This increases efficiency and productivity, freeing up time for other tasks.

The association's operating budget can also contribute to the community calendar. Reviewing the monthly cash flow for an association can alert you to items that will require action from the board. Most associations have a tax/audit expense in April. This could be listed on the calendar in March to review CPA proposals and in April to ensure the taxes are filed. Insurance premiums are more and more frequently being paid as a lump sum rather than in installments. Insurance policy renewals should absolutely be included in the community calendar. Pool maintenance expenses will show a spike in May and through the summer months. Including the pool opening date on the calendar can serve as a tickler to ensure access devices are activated, distributed and inspections are scheduled. A comprehensive calendar will sometimes mirror the operating budget cash flow.

Beyond administrative tasks like tax filing and insurance renewals, the management plan and calendar should include routine maintenance. Tree trimming, flowing planting, gutter cleaning, elevator inspections, HVAC maintenance, and all other general maintenance items as determined by the budget and the declaration

should be noted on the calendar. Including these items can serve as a reminder ahead of time to define scopes of work, gather appropriate proposals, and obtain board approval before the deadline for completion arrives. Selecting a landscape contractor or renewing the contract well before the irrigation system should be turned on will ensure the association receives the services required at the right time. This level of proactivity ultimately protects the association's assets and reduces stress for the board and management team.

If the association has reserve expenses planned for the year, it is also beneficial to include the steps required to accomplish these projects in the calendar. Considering when planning meetings and inspections should take place will increase the likelihood of the projects being completed timely. Similar to planning routine maintenance and operating expenses, notes to gather proposals, proposal deadlines, and a deadline for a board decision can limit unnecessary delays. If the painting needs to be completed by September, when does it need to start? When does the contract need to be approved? What is the deadline for proposals? This level of planning will hold all parties accountable for their roles in achieving the common goal.

There are endless variables that can throw a wrench into the day to day operations of a community association. With strategic planning, foresight, and a comprehensive management plan that includes a community calendar, the board and management team can dedicate more focus on accomplishing community goals rather than putting out fires. ⬆

Nicole brings a broad background in community management in the Atlanta and Denver areas to her role on the West Wealth Management team. She actively volunteers with the Rocky Mountain Chapter of Community Associations Institute on the Marketing and Membership Committee.

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Community Associations: Preferred Places to Call Home

The results are in!

For the seventh time in 13 years, Americans living in homeowners associations and condominiums say they're overwhelmingly satisfied in their communities:

85% of residents rate their overall community association experience as positive (63%) or neutral (22%).

84% say members of their elected governing board "absolutely" or "for the most part" serve the best interests of their communities.

73% say their community managers provide value and support to residents and their associations.

90% say their association's rules protect and enhance property values (62%) or have a neutral effect (28%); only 4% say the rules harm property values.

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.

Results from almost identical national surveys conducted in 2005, 2007, 2009, 2012, 2014, 2016, and 2018 are strikingly consistent and rarely vary a standard margin error for national, demographically representative surveys.

The 2018 survey was conducted by Zogby Analytics for the Foundation for Community Association Research.

The following illustrations compare results from the seven surveys conducted since 2011. Totals may not equal 100 percent due to rounding and "don't know" answers.



For more information and data about community associations, visit www.caionline.org/aboutcommunityassociations



CAI'S 2019 ADVOCACY SUMMIT A RESOUNDING SUCCESS

By Dawn Bauman, CAE

Community association leaders from across the country convened in Washington, D.C., for CAI's 2019 Advocacy Summit on Oct. 23. More than 60 advocates met with key members of Congress to discuss our industry's federal advocacy priorities.

With nearly 100 meetings in the Senate and House of Representatives, advocates engaged lawmakers on the following issues:


- **Clarification on Emotional Support Animals** – Our advocates urged members of Congress to send a letter to the U.S. Department of Housing and Urban Development for clarification and guidance on emotional support animals amidst the increase in the misrepresentation of assistance animals in more than 20 states.
- **Support the Disaster Assistance Equity Act** – Our advocates shared the importance of all community association residents having the right to federal disaster response, recovery, and mitigation resources.
- **Support the Protecting Local Authority Act** – Our advocates urged members of Congress to co-sponsor and support H.R. 4232, the Protecting Local Authority Act. Community association owners must have the authority to determine what short-term rental policy is appropriate for their community. However, short-term rental platforms rely on the Communications Decency Act to evade compliance with state and local laws and community covenants. This bill

would ensure that the Communications Decency Act does not shield short-term rental platforms from pre-existing laws and community rules.

- **Support the National Flood Insurance Program (NFIP)** – Our advocates urged Representatives to support H.R. 3167, the National Flood Insurance Program Reauthorization Act of 2019, and Senators to support use of H.R. 3167 to negotiate a five-year NFIP renewal. Community association homeowners face the possibility of devastating under-insured or uninsured losses if NFIP's statutory authority expires and a lapse ensues.

Our advocates—volunteer homeowner leaders, community association managers, and business partners—also hosted briefings with members of Congress and their staff to inform them about the community associations housing model and how they can support the 1 in 4 Americans living in common-interest communities.

“Events like Advocacy Summit are critical to allowing community association voices to be continuously heard by our lawmakers. While CAI advocates year-round for the more than 73.5 million Americans living and working in community associations, in-person meetings with legislators are a powerful experience and instrumental to moving the needle on our advocacy priorities. CAI thanks these advocates for their hard work, terrific advocacy, and endless energy throughout this year's Advocacy Summit,” says Tom Skiba, CAE, chief executive officer at CAI.

To learn more about CAI's advocacy efforts, visit www.caionline.org/advocacy. 

Congratulations Recent Designation Recipients

Congratulations to our newest credentialed professionals! CAI credentials help ensure that your manager has the knowledge, experience and integrity to provide the best possible service to your association. Earning a CAI credential demonstrates an elevated commitment to their professional education—and your community’s welfare.

CAI-RMC is proud of the following individuals who have demonstrated a personal commitment to self-improvement and have elevated their practical knowledge and expertise:

Name	City	Organization	Designation	Award Date
Georganne Virginia Ortiz, CMCA, AMS	Brighton		AMS	09/29/2019
Erika V. Lane, CMCA, AMS	Roxborough	Roxborough Park Foundation	AMS	11/12/2019
Thomas Michael Hobelman, CMCA	Englewood	Hammersmith Management, Inc.	CMCA	11/01/2019
Andrew P. Herrington, CMCA	Carbondale		CMCA	11/13/2019
Jacob Hofmann, CMCA	Red Feather Lakes	Crystal Lakes Water and Sewer Association	CMCA	10/08/2019
Ashton Nicole Kent, CMCA	Keystone	Keystone Resort Property Management	CMCA	09/18/2019
Ari Michael Shore, CMCA	Englewood	Hammersmith Management, Inc.	CMCA	09/18/2019

If you are a manager, insurance and risk management consultant, reserve provider, or business partner wishing to enhance your career, the information at www.caionline.org can help you. CAI awards qualified professionals and companies with credentials to improve the quality and effectiveness of community management.



Welcome New Members

- Kimberly M. Bacon, CMCA** — Mastino Management, Inc.
- Justin Bayer** — Knott Laboratory
- Greg Bruskvige** — Genesee Foundation
- Gloria Cornyn** — Push Pedal Pull Fitness Equipment
- Clinton Dorris** — Property Loss Advocates
- Christy Michele Eiguren** — BoulderHOA
- Thalassa Fuhrmann** — Spartan Construction Services
- Amy Gahrn**
- Marvin O. Hill** — American Family Insurance
- Angie Hunt** — Worth Ross Management
- Indea Jaramillo** — The Aspens Townhomes
- Jamie Letts** — Great Roofing and Restoration
- Hannah Katherine Loudin** — The Ritz-Carlton Club and Residences Vail
- Elcira Lovato-Edgerton** — The Aspens Townhomes
- Vincent Marciano** — ADV Insurance Agency
- Heather Mills** — BoulderHOA
- John Ordway** — The Aspens Townhomes
- Steve Rogowski** — Lindenwood Homeowners Association
- Elisa Sarussi** — Touchstone Property Management, LLC
- Justin Scott, CMCA, AMS** — Homeowners Association Management Company
- Sarah Scott** — Homeowners Association Management Company
- Evan Simmons** — Master Homeowners Assoc. for Green Valley Ranch
- Mary Simpson** — Master Homeowners Assoc. for Green Valley Ranch
- Pamela Smith** — Wilderndest Property Management
- Jeffrey A. Ulm, CMCA, AMS, PCAM** — Bank OZK
- Stephanie White** — Top Gun Pressure Washing
- Mary Wilson** — Wintrust Community Advantage



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Editorial Calendar

Issue	Topic	Article Due Date	Ad Due Date
February	Legal	12/15/2020	01/01/2020
April	Maintenance / Preventative/Upgrades	02/15/2020	03/01/2020
June	Insurance / Ethics	04/15/2020	05/01/2020
August	Finance	06/15/2020	07/01/2020
October	Tech / Modernization	07/15/2020	09/01/2020
December	Planning Ahead / Goals / Community Vision	10/15/2020	11/01/2020



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CAI-RMC EVENT CALENDAR

JANUARY

22 Wed	Speaker Spotlight
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FEBRUARY

4 Tue	Peak 1—Legal
7 Fri	Business Partner Forum

21 Fri	M202—Association Communications
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21 Fri	Annual Bowling Tournament
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25 Tue	Manager Lunch Forum
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MARCH

31 Tue	CAI-RMC Spring Conference
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For the latest information on all our programs, visit www.cai-rmc.org!
Don't forget to register for events as prices are significantly higher the day of the event.