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COMMON INTERESTS

THE 2022

Tech / Modernization

ISSUE

**Virtual Meetings: The Pros, The Cons,
and the Legal Requirements In Between**

**Homeowners Associations and
Technology: Benefits and Pitfalls**

**Manage Insurance Risk Through
Proactive Pipe Replacement**

**Audio and Video Security Systems
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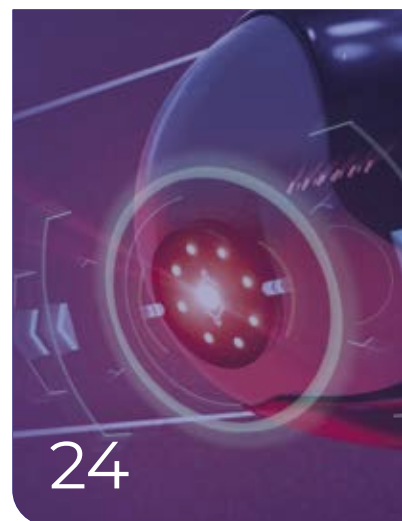
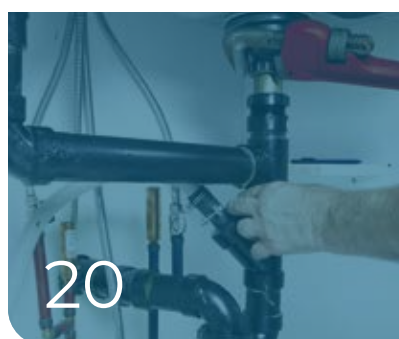
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JEFF KUTZER,
CMCA, PCAM
Chapter President
CAI-RMC

Rocky Mountain Chapter Members:

It is hard to believe that it is about time to put away the garden hoses, mowers and other summer equipment, close pools, winterize sprinklers and break out the snow shovels and ice melt along with all the other seasonal changeover requirements. The great news is that we all get to live in a state where we

can enjoy outdoor recreation in every season once we get our community association duties up to speed!

Speaking of up to speed, that will be the focus of this issue of Common Interests, Tech and Modernization. I have been fortunate to see the changes in managing communities over the last 35 years. I can tell you that pretty much everything involved in managing and servicing community associations has changed significantly in that amount of time, especially when it comes to tech. Imagine a time when the only way to communicate was through land lines and mail. One had to wait until you were home or at the office (and not in a car) to make a phone call. The only way to hold a meeting was to be in the same room together. Fax machines were a new thing (does anyone fax anymore?). Back then, we thought pagers were the best (and worst) thing because it meant we weren't tied to our home just in case there was an emergency.

As technology changes, it is important that community associations properly vet when it is an appropriate time to modernize. For example, irrigation clocks are now required by some municipal water providers to be ET controllers with master valves. These are very expensive to install, but over time will save on water enough that they pay for

themselves rather quickly when modernizing from older technology. Many management companies have a virtual presence where homeowners can submit architectural or maintenance requests, pay their dues and lots more from the convenience of their phone. The best practice for Homeowner Leaders, Business Partners and Community Managers is to keep abreast of changes in technology as well as when laws or ordinances require updates and to decide when it is appropriate to look at updating the technology.

Is your community association in the stone ages? Not likely. That meant that the Homeowner Leaders, Community Managers and Business Partners have all had to evolve in how they do what they do as technology and the laws around community associations has changed. I have always been taught that change is inevitable, so the best practice is to embrace the change.

In this edition, your Chapter member experts will help guide you through the advances in technology that will continue to modernize and hopefully improve the ability of the professional and volunteer leaders to manage and maintain our community associations.

As I write this, we are only weeks away from the Mountain Conference in Vail. Our Board looks forward to seeing many of you face to face as we celebrate community together in a beautiful location. Please remember to review the calendar of events on our website at www.cai-rmc.org/Events. We have more events coming soon including a fall fundraiser for our Colorado Legislative Action Committee. Camaraderie is just as important as education as even the social functions permit us to share in our best practices for the betterment of our communities. ⬆

Cheers!



Editorial Calendar

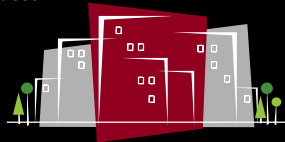
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Covering A Community Association's CYBER EXPOSURE

NICOLE HERNANDEZ, PCAM
CCIG

Almost every day we hear a story or read an article about a cyber-attacks. With increasing cyber events and associated losses, it's reasonable for community associations to be concerned about potential exposure and liability and are often left wondering "how do we protect ourselves?"

Many communities work with management companies and third-party contractors to handle the management of the Association's records. (Keep in mind when we are talking about data and records, this includes both digital formats as well as paper files.) However, the exposure is often identified too late when there is an event that causes a loss. Although a management company is contracted to manage the association's records, the records are still the custodial responsibility of the association and in the event of a loss, the HOA could be responsible for providing data breach response.

Cyber liability policies include coverage for what can be the most expensive part of a cyber event: navigating the response to the event for the individuals affected. The State of Colorado requires that individuals affected by such an event be notified and offered credit monitoring services. As you can imagine, when we are talking about larger communities that contain hundreds or even thousands of units, this can be quite an expense for the association's operating budget to take on.

Coverage for data breach response offered by a cyber liability policy often includes coverage not only for the notification and credit monitoring, but also for legal support, computer services, public relations and notification management expenses and associated costs.

In addition to the data-breach response services covered under a cyber liability policy, liability coverage is also part of the policy. The liability coverage part of the policy is meant to address any regulatory response, defense, penalties, expenses, and costs associated with the event.

Fortunately, there are a number of products being developed and available to cover an HOA's cyber exposure. Many of the top HOA program carriers have developed a product designed to protect an HOA from this exposure and offer varying limits of coverage. Minimum coverage limits offered are typically \$25,000 to \$50,000.

Recent market reports have reflected an increase of carriers offering cyber liability coverage which is increasing the limits of coverage available in the market significantly. Although cyber liability & data breach response premiums are currently inflated, the additional availability should eventually help steady premium rates. In a community association, the cyber liability premium will be scaled based on the number of homes in the community.

A well-rounded risk management program not only includes proper coverage for associated losses the community may face, but also proper measures to protect against such loss. Ensuring education, policies & procedures and resources for Board members and management company employees is a key foundation for any cyber risk program. 🏠



*With over twenty years of Community Association experience, **Nicole** understands the structure of Community Association Management and the challenges Managers and Boards face daily. Nicole combines that background with a passion for education and her community. She utilizes this foundation to provide risk management and insurance services to HOAs across Colorado along with CCIG's specialized HOA team.*



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Virtual Meetings:

**The Pros, The Cons, and the
Legal Requirements In Between**



MELISSA M. GARCIA
Altitude Community Law

When I was a little girl, one of my favorite cartoons was The Jetsons. I loved watching all that awesome technology like the flying cars, Elroy's cool jetpack, and Astro's treadmill. The Jetsons seemed to be a great predictor of technology today. Maybe we're still a few decades from jetpacking to school, but what about Rosie the robot (Roomba anyone)? Or George calling Mr. Spacely on his watch (aka the smartwatch)? Or Jane's futuristic food making machine (did you know that NASA can now 3D print pizzas in space)?

One particular Jetsons-predicted technology is the subject of this article: the virtual meeting. Three years ago, the thought of conducting an annual HOA meeting entirely online would have been unthinkable. Today it is mainstream.

So why did virtual meetings become the norm? The pandemic of course. In 2020, social distancing requirements were in place on both state and local levels, with the number of attendees restricted for indoor events. The fear of contracting an easily contracted disease also forced us indoors. And yet, business had to be conducted. So, face to face meetings were forced to go virtual.

Two years later, not only have we become quite proficient in using Zoom, Microsoft Teams, and other virtual meeting apps, but we've come to realize the benefits of conducting virtual meetings. To name a few:

- Higher attendance rate: We don't have to carve time out of our busy schedules to drive to an in-person meeting.
- Accessibility: We are no longer restricted by location. Remote HOA meetings are more convenient because we can attend from anywhere.
- Better participation: With in-person annual meetings you could have a full house but very little participation. With the virtual setup often comes better engagement. The cameras are off (and thus, the pressure is off), so those who wouldn't typically speak up at a public meeting are encouraged to be more involved. And some are more comfortable expressing themselves when they're in a familiar environment, such as from home or the office.
- Reduced costs: Remote HOA meetings help save money by cutting travel expenses, meeting room expenses, etc.

(Other indirect benefits? No need for makeup. Heck, no need for pants. And that oh so lovely MUTE button.)

But we must also acknowledge some of the cons of conducting a virtual meeting, such as:

- Fewer attendees: For those who choose not to become virtual meeting proficient, we lose participation.
- Less engagement: After the first 10 minutes your mind starts to wander, you become distracted, you start sending emails and multi-tasking. Limited attention span is a definite possibility.
- Technology problems: We continue to have technological problems such as connection issues, frozen speakers, the "you're still on mute" and "I'm not a cat" phenomena. You could call them the modern day seances ("John...are you here?" Make a sound if you're here. We can't see you but we can hear you.")

Continued on page 14

- Video call fatigue is real! The feeling of being worn out by endless virtual meetings can hinder rather than foster productivity. And virtual meetings arguably dampen brainstorming. We are so hyper-focused on the face in that box our minds might not think as clearly or as creatively.

Even with such cons, most likely virtual meetings are here to stay. So, we need to make sure we meet both the legal and practical requirements of holding a virtual meeting, which are different depending on whether one is conducting a virtual Owner or Board meeting.

VIRTUAL MEETINGS FOR OWNERS

Authority to Hold a Virtual Owner Meeting

Currently, neither the Colorado Common Interest Ownership Act (“CCIOA”) nor the Colorado Revised Nonprofit Corporation Act (“Nonprofit Act”) expressly authorize a “virtual” meeting. But that’s just because the law hasn’t caught up with technology, at least in terms of terminology. For Owner meetings, C.R.S §7-127-108 of the Nonprofit Act provides:

Unless otherwise provided in the bylaws, any or all of the members may participate in an annual, regular, or special meeting of the members by, or the meeting may be conducted through the use of, any means of communication by which all persons participating in the meeting may hear each other during the meeting.

In the above provision, the method of communication (whether in-person, telephonically, or virtually) is not as important as that all participants must be able to hear each other during the meeting.

With respect to a virtual meeting, everyone can hear each other if they have audio on their computer or mobile device. So, conducting a virtual Owners meeting should be allowed under the Nonprofit Act, as virtual platforms allow everyone to hear each other.

But if a participant uses the chat box vs. speaking out loud, you are not able to “hear” their commentary. If you enable the chat box feature, then simply have someone read the question or comment aloud. As far as allowing the chat box to be used at all is a different question, as it often leads to sidebar conversations, distracting commentary that is off topic, and other problems. It would be better to disable the chat box feature until certain portions of the meeting when Owner comments are appropriate, instead of throughout the meeting.

Finally, keep in mind that the Nonprofit Act defers to the Bylaws. If your Bylaws require all meetings to be conducted in person, or limit or prohibit certain types of communication methods for meetings, then you must follow such provisions. Better yet, amend them out so you can take advantage of the more flexible approach under the Nonprofit Act.

Notice of a Virtual Owners Meeting

There is no difference between legal notice for a virtual meeting vs. an in-person meeting. You need to meet the same requirements regarding timeframe for notice (notice but be sent no less than 10 no more than 50 days prior to the meeting), and delivery of notice (snail mail or hand-delivery, physical posting in the community if practicable and feasible, and email notice if you have the ability and if the Owner has requested email notice and given you their email address).

As far as what must be included on the notice itself, CCIOA provides: “The notice shall state the time and place of the meeting and the items on the agenda.” So, what is considered the “place” of a virtual meeting?

Some have argued that the place is the internet, and the address is the link provided for the meeting. Others include the management company or other host’s address as the place of the meeting, but make it clear that only virtual attendance is permitted. Again, while the law has not caught up with today’s terminology for virtual meetings, which do not have a physical address, the spirit of the statute is clear that if participants can hear one another, they should be able to meet.



Check-in at Virtual Owner Meetings/ Submission of Proxies

While both in-person and virtual meetings have the same check-in process, virtual meetings tend to have more problems. Check-in at a physical meeting is relatively easy, as you’re sitting at a table verifying names and addresses against a list, and you’re physically exchanging proxies for ballots.

Checking in attendees at a virtual meeting could take a lot longer given its own unique problems. For example, attendees may have signed into the meeting using a mobile device that has a different name or no name at all, so verification is not as easy. Or someone could log on at the last minute with numerous proxies that must now be reviewed by the check-in person.

To prevent the above and other problems from happening, the Association should send out instructions well in advance of the meeting, and again as a reminder on the day of the meeting. You should provide for an earlier check-in time than normally used for in-person meetings, in case of technological problems. The instructions should provide the registration and link, user/password, clear instructions on how to log-in, and that attendees must sign in with their actual names (“my iPad” is not sufficient). You should keep individual participants in the lobby until their check-in is complete and their names displayed correctly.

And yes, it is ok to mute the person who continuously interrupts. And yes, it is ok to kick the unruly participant out of the meeting and prevent them from rejoining the meeting.

In addition, your notice should ask for proxies to be submitted as early as possible to avoid delays at check-in time, even if the law allows proxies to be submitted up to the meeting time itself. Note that the law does not require hard copies of the proxies be presented. The attendee could email you the proxy, upload it to the chat box, take a picture and text it to you, or otherwise deliver it to you, as long as you can read the pertinent information.

Also, keep in mind that C.R.S. §38-33.3-317(1)(n) requires you to keep “ballots, proxies, and other records related to voting by unit owners for one year after the election, action, or vote to which they relate.” This applies to proxies submitted for all meetings, including virtual ones.

You might want to provide an email address and/or call-in number in case people have problems logging in. However, an attendee’s inability to log on or understand the technological aspects of the meeting does not prevent you from holding the meeting. It is the owner’s responsibility to become familiar with the virtual meeting app ahead of time; it is not your responsibility to ensure they are technologically proficient or that their computers or mobile devices are correctly set up.

Voting at Owner Meetings

The Association should review its Bylaws for voting procedures, as there may be a particular voting method that must be used. For the most part, however, Bylaws do not prescribe a specific method of voting, and you’re allowed to vote however you wish, including a show of hands, rollcall, vote via the chat box, use of polling, or other voting tools that might be allowed with the particular platform.

The one exception is the use of secret ballots. C.R.S. §38-33.3-310(1)(b) requires secret ballots to be used under two circumstances: (i) during contested elections (i.e., more people are running than positions open), and (ii) at the request of 20% of owners who are present in person or by proxy at the meeting.

So how does one conduct a secret ballot vote during a virtual meeting? At an in-person meeting you would simply use ballots that have no identifying marks of the person casting the ballot. But for a virtual meeting, you must preserve the secrecy and: (i) show that the attendee voted (for themselves and any proxies they held), (ii) without showing how they voted. Most regularly used virtual platforms cannot meet both foregoing requirements. So, unless you have the technology ready for such vote, which should be secured well in advance of the meeting, you cannot conduct the vote.

And what if you don’t know that a secret ballot is needed until the time for the actual vote? For example, nominations from the floor could cause a previously uncontested election to turn into a contested one, thereby requiring secret ballots. Again, unless you have the technology to conduct a secret ballot election, you cannot hold the vote.

Instead, you should announce that no election can occur due to the election being contested and the ability to conduct a secret ballot vote, and that

a separate vote will take place sometime after the meeting (whether at a later in-person meeting or by mail). However, you may still want to hold a “meet the candidates” session and record it. That way, if you are conducting a separate vote by mail, you can link to this session.

Unruly, Disruptive Owners at Virtual Owner Meetings

Unfortunately, disruptive and unruly attendees can occur at any meeting, virtual and otherwise. To combat this, the Board should already have in adopted a conduct of meetings policy pursuant to C.R.S. §38-33.3-209.5(1)(b). This policy sets forth the ground rules for the meeting. The rules could include, for example, only speaking when recognized by the chair, timeframe for speaking, only one person speaking at a time, no profanity, personal attacks, or shouting, etc.

The conduct of meetings policy is very important during a virtual meeting, as it is easier to interrupt, talk over one another, and sometimes get verbally abusive when you can hide behind the black box. If you believe a meeting is going to be heated, we recommend reading the ground rules at the beginning of the meeting, as a reminder to participants.

And yes, it is ok to mute the person who continuously interrupts. And yes, it is ok to kick the unruly participant out of the meeting and prevent them from rejoining the meeting. Be sure you have given them ample opportunity to comply with the rules and notate their name and disruptive behavior in the minutes, before removing them from the meeting. And, if you still need to vote on something, you may want to move them into the virtual lobby instead of removing them from the meeting entirely. Once you are ready to vote on an agenda item, allow them back into the meeting to allow them to vote.



Continued on page 16

VIRTUAL MEETINGS FOR BOARDS

Authority to Hold a Virtual Board Meeting

The Nonprofit Act language for holding a Board meeting is similar to that for Owner meetings. C.R.S. §7-128-201 provides:

Unless otherwise provided in the bylaws, the board of directors may permit any director to participate in a regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all directors participating may hear each other during the meeting.

So again, if all directors can hear each other at the same time, they can conduct the meeting virtually.

Notice of a Virtual Board Meeting

The same notice that is required for in-person Board meetings is required for virtual meetings. Check your Bylaws for specific requirements, but typically no notice is required for Board meetings if the Board has already adopted a schedule for the year (e.g. the 1st Monday of the month).

However, if the schedule provides for in-person meetings, and you are switching to a Board meeting conducted entirely virtually, then obviously you must provide notice of such change to the directors. The Nonprofit Act provides for a minimum of least 2 days' notice to directors if the Bylaws do not specify otherwise. Additionally, the law is much more flexible in providing notice to directors for Board meetings, in that neither mail or hand-delivery is required.

Currently the law does not require notice of Board meetings to be sent to Owners; however, C.R.S. §7-128-203(3) requires the Board to make agendas (to the extent created) available for Owner examination so they can determine whether they want to attend the meeting, whether it's being conducted virtually or in-person. The same statute requires the Association to inform the Owners, at least annually, of the method by which such agendas will be made available.

Attendance of Owners at Virtual Board Meetings

C.R.S. §38-33.3-308(2) provides that all Board meetings to be open to Owners or their designated representatives, other than when in executive session. This applies whether the meeting is conducted in person or virtually. Therefore, should an Owner wish to attend a

virtual Board meeting, you will need to provide them the link and the same instructions previously discussed with the Owner meetings (other than with respect to proxies), so you can verify their right to attend the Board meeting.

The Board has the right to mute all Owner participants at a Board meeting until the appropriate time. An Owner's presence at a Board meeting is to observe only, not to vote, and to participate in a very limited manner. C.R.S. §38-33.3-308(2.5) requires the Board, prior to voting on any issue under discussion, to permit those Owners present to speak on the issue. Again, this applies to both in-person and virtual meetings. At its discretion, the Board may also allow an Owner forum during the Board meeting. However, other than with respect to the foregoing situations, Owners may be muted during the meeting.

Virtual Executive Sessions

Although Owners are permitted to attend Board meetings, the Board meeting may hold an executive session (i.e. closed session) to discuss information that falls within the categories of C.R.S. §38-33.3-308(4). Accordingly, if any Owners are attending a virtual Board meeting, the Board may move them into the virtual lobby while the Board meets in executive session, and then bring them back into the meeting once the executive session is complete.

The difficulty with virtual executive sessions is that you don't know whether they are being conducted confidentially. You might have a rogue board member who is allowing a non-Board member to sit in on the discussion, outside of the viewing screen. Given this problem, it would be better for executive sessions to be held in person.

TECHNOLOGY TIPS

Last but not least, here are some general technology tips for your virtual Board or Owner meetings:

- Schedule and send out invitations well in advance
- Provide clear instructions on how to sign in
- Test equipment
- Use software that everyone's comfortable with
- Remind people to test their connections
- Have expert on hand to handle technical difficulties
- Reboot your computer ahead of time
- Clear your desktop screen
- Don't bring your laptop to the bathroom!! 🏠



***Melissa Garcia, Esq.** is a shareholder at Altitude Community Law P.C. and an HOA enthusiast! She provides advice and counsel to Colorado community associations in all areas of community association law. With over 20 years of experience under her belt, Melissa has represented a vast range of communities, including traditional, high-rise and mixed-use condominiums, townhome and single family home communities, and commercial-only communities.*



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HOMEOWNERS ASSOCIATIONS AND

TECHNOLOGY:

BENEFITS AND PITFALLS

ARTHUR BEISNER
RowCal

The landscape of business management and service delivery is shifting increasingly towards reliance on technology. Technology in business once meant large, complex, and costly machines. Still, today businesses are leveraging computing technology to bring efficiencies to processes while automating away a lot of paper that used to be pushed. The cost of development and deployment of computer programs and software has become such that even small businesses can afford to utilize this technology to their advantage.

The community association industry is no exception—recent advancements in automation and cloud-based management computing have begun changing the way HOA management has been done for decades. Community associations and management companies have started relying on technology, from primary payment processing web portals all the way to advanced, complex, and sometimes proprietary management platforms that automate everything from account management to work order tracking, and all in between.

In this article, we will evaluate some of the benefits and some of the pitfalls of deploying technology as a solution in Homeowners Association Management.

BENEFITS

Automation

Gone are the days of the carbon copy ticketing system—well, for the most part. Payments processed virtually are becoming almost a rule. Today's systems allow community associations to automate virtually all workflows that used to require forms, stamps, signatures, and a spool of red tape. For example, certain technologies facilitate the entire Architectural Control process via a web portal that speeds communication and houses required documentation. Maintenance requests can be submitted, dispatched, updated, and even invoiced, all from the palm of our hands today. This automation can result in improved service delivery and reduced costs.

Transparency & Accountability

When technology is used to automate processes, a welcoming side effect is caused, especially for an industry plagued with mistrust. Timestamps, approvals, and automatic report generation are among many other features that level the playing field for community association boards and management service providers. With proper use of technology, board volunteers can gain insights into their community's finances, projects, operations, and management. And, with cloud-based storage services, board members and homeowners can access association documents with just a few clicks. The result is a tangible improvement in transparency and accountability.

Savings

All of this translates into savings for associations. Of course, there is a cost to using software or computerized systems, just as with any other tool. But tools are only used because they increase productivity. The efficiencies gained from reduced labor and associated costs, the improved transparency and quality controls, and the insights gained from powerful analytics will all ultimately save associations money—not to mention reduced paper costs, storage costs, and mailing costs. The right technology can be powerful in saving both time and money.

PITFALLS

Service Quality

We've all turned purple while helplessly cycling through phone landing systems. While we all probably agree that, in theory, those systems are designed to improve efficiency, sometimes all we want is to speak to a real human being who can help solve a problem. One of the significant pitfalls of relying on technology is that often service quality can waver as the human element is lost. Not every issue can be resolved with a few clicks and some pre-coded workflow logic. Some issues require problem-solving, empathy, negotiation, or simple human acknowledgment. These are actions that no software, artificial intelligence, or computer program can perform. It's vitally essential that technology be understood and used as a supplement to, and not a replacement of, dedication and commitment to exceptional customer service.

User Challenges

In our industry, our work involves an extremely personal subject: people's homes. While business speeds ahead with technological advancements, not everyone is ready to use an app or the internet for everything. The goal of HOA management providers is to provide both effective management and quality service to homeowners. Forcing homeowners to access solutions to their needs exclusively via a channel outside their ability or comfort zone is self-defeating. An app or a portal may be the solution for most homeowners, but additional solutions should be available to those that need them.

Expectations

The opposite side of ensuring service quality is setting service expectations. As technology speeds up the pace of transacting business, caution should be taken that proper expectations are always set considering technology's benefits. Just because a computer program can change a maintenance request from pending to dispatched within 0.00294 seconds doesn't mean that it should be the expectation of the end-user or customer. Even basic technology,

like email, can fundamentally skew professional expectations, and some people can become accustomed to immediate access to management for non-emergency matters. While technology can seriously improve service delivery, it also creates a false sense of efficiency when considered in a vacuum by an end user. Research, planning, transacting, collaborating, and executing can all still be time-consuming and labor-intensive, even when facilitated with high-speed computer programs.

In summary, technology has provided incredible advancements and innovation in the community association industry. Leveraging technology for HOA management has been positive for all stakeholders involved. But it's crucial to deploy this technology with an understanding of its limitations and pitfalls.

RowCal is an HOA Management Company that delivers full-service management and maintenance solutions by empowering Community Managers who are supported by a team of subject matter experts. At RowCal, state-of-the-art technology improves the experience for homeowners, board members, and community managers alike through efficiency, transparency, and accountability. ⬆



Arthur Beisner began his career in the HOA industry by managing a high-rise condominium building in Miami Beach, Florida and has been with RowCal in Colorado since December 2020.

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What is The ROI of a Community Association Website?

Examining the roles websites play in community operations

DAVID BRADLEY
FRONTSTEPS

Public websites are a mainstay for community associations. Yet just because websites are common does not mean they are effective. This article examines some of the ways a community website can deliver value for an association and shares tips for unlocking that value otherwise known as the return on investment (ROI)

1) Answering common questions.

HOA boards often receive an enormous volume of mail from their residents, frequently about the same topics. How do I submit a work order? Where are the minutes from the last board meeting? When does the pool open for the season? It can be a challenge to keep up with the volume, and yet any delays in responding can cause frustration by residents who feel 'ignored' or not like a priority.

Some of this information can and should be posted directly to the community's website, for easy, anytime access. More sensitive information may be reserved for the secure resident portal. Yet even that secure information can be mentioned on the public website with instructions for signing into the portal to see it if desired.

According to a recent study, 8 in 10 community association managers (CAMs) reported that the volume of homeowner questions increased in 2022. Those CAMs also shared that homeowner communications are the most time-consuming part of their job. A well designed, easy

to find, and informational website can take a significant amount of that burden off the board members and CAMs.

2) Ensuring on-time payments.

Assessments are one of the most frequent interactions between community residents and the board or management company. Despite their ubiquity, homeowner assessments are still notoriously cumbersome in too many cases.


Most associations have a method of paying assessments online and this is often the fastest and most convenient payment option available. However, the online payment method must be readily available for it to get used. One shortcut is to put the online payments link in a prominent place on your public website. Another important tip is to offer multiple means of completing an online payment. Some residents will prefer to pay a one-time assessment and will want the minimum steps to complete that task. Others prefer to schedule recurring payments, so they no longer have to worry about a check arriving on time. In most cases that can be done through their secure homeowner portal or mobile app, and instructions for accessing both should be readily available from your public website.

3) Getting residents set up in their portal.

Which brings us to the final, and perhaps most important, function of a public website. The website plays an important role covering the most common questions and giving a range of visitors (vendors, guests, potential future owners, etc.) basic information to help them plan a trip or provide a service to the community. It is also a common jumping off point for residents, particularly new residents just getting things set up, such as their approach to paying assessments.

However, just as important is recognizing what a website should not do for your community. A website is not well equipped to serve as the primary communication vehicle between the board and homeowners, particularly for time-sensitive matters such as common area repairs, weather closures, and community events. It is generally not an appropriate place for storing and sharing sensitive community documents. Those tasks, and others like them, are tailor-made for a homeowner portal and mobile app. Your website should not seem like a substitute for a secure online portal because residents who stay at the surface might be caught off guard by road closures, miss out on neighborhood barbecues, and otherwise feel left out from the advantages of community living.

Instead, the two experiences complement one another, with the public website serving as an entry point for anyone related to the community and the portal a deeper, richer experience for the residents living there day to day.

Websites can deliver significant benefits. Getting the most value from yours starts by understanding the most important roles that website should play, as well as by recognizing their limits. 



David Bradley oversees the product strategy for FRONTSTEPS' widely used HOA management suite, including FRONTSTEPS Caliber, Community, Payments, and Dwelling. FRONTSTEPS is the most complete, connected, and homeowner-friendly software on the market, running everything from a community's front gates to its back office in one cloud. Learn more at frontsteps.com.

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Proof of the Spoof

CLINT LARSON
303tech



We all have tendencies and preferences. It may be a favorite restaurant, sports team, or financial institution. Did you ever think those preferences can be used against you?

We are part of a highly connected society. From our smart phones, computers, emails, and websites, we can communicate with almost anyone, at any time, from almost anywhere.

Bad Actors use this highly connected society against us, in every way. Instead of scaring you into submission, or being the doomsday predictor, lets take a different approach. We hear on a regular basis about someone's account being hacked or compromised. There are studies, statistics and stories that can scare even the most hardened person you know. We have fallen victim to this or know someone that has. From a simple email account compromise to business identity theft, from losing a few emails to losing millions of dollars. We all know the dangers and there is no way to stop it. So how can we recognize it before it becomes a problem? With the simple curiosity of a child.

Most of you were a child once, or have had, or know, a small child and the wonder they have with the world around them. It does not matter if they are watching a caterpillar crawl up a branch or watching a campfire in the woods. These small children are amazed and fascinated by the world they are a part of.

We too need this same curiosity when dealing with the digital world we are a part of. We need to learn that the fire is hot and will burn before we burn ourselves or others. We need to be able to identify what is real and what is not.

When my children were younger, I would ask them to help with the chores around the house. If it was something that I had never asked them to do before, they would sometimes ask me "Why." With a simple question they were getting clarification and gaining a greater understanding of what was really needed. We need to have this same curiosity and understanding, especially in the digital world of today.

Bad Actors can change the caller ID shown on your phone, they can send millions of text messages about package deliveries or charges to your bank account. They can call you about some issue that needs your immediate attention. They can create emails and websites to look like the real thing.

These bad actors know where you bank, what websites you shop at, and even what shipping companies deliver your packages. So how do

you know what is real and what is not? With the simple curiosity of a child and asking one simple question, Why?

- Why is this email coming to me?
- Why does the email account not match the company that sent it?
- Why is there an attachment?
- Why do I need to verify my password?
- Why do I need me to call them?
- Why did this pop up on my computer?
- Why are they asking me for gift cards?
- Why do they want me to do a wire transfer?
- Why did this end up in SPAM or Quarantine?
- Why did I get this text?

These Bad Actors are utilizing your human response of fight or flight to get you to respond to the text, click the link, open the attachment, or call them on the phone. They have the ability to compromise legitimate businesses' email accounts and then just sit and wait. You may be interacting with the real person, then the next email is from the Bad Actor. Still coming from the real person's email account, but now they are asking to change banking information or need a copy of sensitive information. Ask yourself the all-important question, Why?

When an email comes in from anyone and they are asking you to do something, take a moment and ask yourself, "Why?"

Fear, misinformation, and timing are what the Bad Actors are attempting to exploit. The fear of punishments, fines, and even getting law enforcement involved, are all tactics used against us.

- Don't be afraid to call the person and verify over the phone what they need.
- Don't believe the email, website, or text sent to you, even from your supervisor.
- Setup Multi Factor Authentication (MFA) on all accounts possible.

We can all remember 3 questions to ask about emails.

- Why are they sending me this email?
- Why does the email have poor grammar and misspelling?
- Why are they asking for immediate action?

You don't need to get burned to know that the fire is hot. A simple "Why" can save you and those around you from being subjected to the Bad Actors wanting to hurt you. ⬆



Clint Larson, Managing Partner, 303tech, Serving management companies, communities, and boards for more than 20 years.
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Manage Insurance Risk Through Proactive Pipe Replacement

Common Pitfalls and Guidance for Community Association Boards and Community Managers

CAROL SHENK
SageWater

As pipes begin to fail in condo and co-op communities, water damage and related hazards can become more frequent and severe. And as incidences increase, so do community association insurance costs and risk.

For example, to recoup the costs of repair, community associations and their community managers will file insurance claims and eventually see their premiums go up. They can even lose coverage altogether if they don't move early to implement proper remedies.

If the pipes in your community are failing, you can reduce annual insurance bills and save money in other ways by moving early to replace your piping system.

A Leak Is More Than a Leak

Consider this all-to-common scenario:

A unit owner sees paint bubbling and water running down the wall from her bathroom ceiling. Maintenance discovers a pinhole leak behind the bathroom sink in the unit above that's been slowly misting water into the wall cavity. They shut off water to the building and hire a plumber, drywaller, and painter to replace the damaged pipe, repair the walls in both units, and replace the upstairs sink.

What does this all add up to?

- A building-wide water outage for four to five hours, which angers residents.
- Three days during which the upstairs unit owner has no bathroom sink and two days when both unit owners have walls open.
- Plumbing and drywall/painting costs totaling more than \$7,000.
- Delays in routine maintenance across the community.
- Possible health and financial risk since the association responds to the emergency without assessing or addressing hazardous substances like asbestos in the existing walls and mold.

Clearly, a leak is more than what you might expect.



The Ongoing Challenges of Aging Pipe

Unfortunately, the story doesn't end here. In this scenario, the leak has occurred in an older building, which means it's just one of many. On average, piping systems usually start failing at around 30 years old¹ and often need to be replaced within the next 20 years—sometimes sooner.

As the number of incidents and damages to unit owners' personal property multiply, the board decides to file for eligible losses in addition to pulling from maintenance and reserve budgets. After repeated claims, the insurance company informs the community that it will face increased premiums and deductibles when the policy renews.

The board discusses its options, one of which is to replace the piping system. The board obtains a rough estimate and decides a re-pipe is too expensive; it chooses to pay the increased insurance costs.

The board's decision might mean:

- Increasing complaints from residents disgruntled over repeated water shutoffs.
- Long-lasting negative effects on insurability and unforeseen association costs. For example, carriers typically won't cover water that leaks or seeps over time, which leaves the association to pay for damages and repairs.
- Possible board liability and litigation for neglecting fiduciary responsibility to maintain the building(s).

And It Continues

Less than two years after the board decides to delay pipe replacement, "it" happens: The worst-case scenario. A massive leak from a larger diameter pipe floods an elevator shaft. Repairs cost the community more than \$200,000, the elevator is down for almost two months, and the insurance company notifies the board that they will lose their coverage when their policy term runs out.

Finding a new carrier with affordable rates will be nearly impossible since insurance carriers won't issue a new policy without seeing loss run sheets that reveal the leak history. In fact, it's not uncommon for deductibles to rise to \$25,000 per unit or even \$50,000 per unit when there's a history of repeated leaks.

Worse still, the board must now raise condo fees even higher than if they had proceeded to replace the piping earlier.

How to Avoid High Insurance Costs for Pipe Problems

What can you do to avoid these issues? Get proactive.

- **Make sure you've implemented and are keeping up with a regular maintenance plan.** If you aren't doing so already, use an incident tracking tool like a Leak Log so that you can detect when leak patterns indicate systemic piping failures.
- **Understand your circumstances.**
 - With the help of your legal counsel, review your governing documents to know the community's responsibility versus that of the unit owner when pipes fail.
 - Include your insurance broker in the meeting so that you also learn what is covered and not covered by the master policy.
 - Compile your leak and loss histories. Pull the leak history from your leak log or preferred tracking tool and request a five-year loss history from your insurance provider, which will detail water damage claims. Combined, the data from these histories will help you and your broker better identify if your community's pipes are failing and the extent of the problem.
- **Work together with your broker to develop a proactive service plan/written service timeline.** Allow at least 10 months before your next policy renewal and repeat periodically. Key activities include:
 - Conduct an independent on-site inspection with a loss control specialist. You'll learn the strengths and weaknesses in your piping system.

Continued on page 24

- o Inform residents about pipe health. For example, deliver periodic education seminars for new board members on topics such as insurance vs maintenance responsibility and publish newsletter articles about community vs. unit owner responsibilities.
- o Meet six months before your policy renewal to discuss capital improvement projects like pipe replacement, maintenance projects, and insurance market conditions that can affect your policy.
- **Look to replace pipes early.** How do you know the right time to replace your pipes? In our experience, it's earlier than most boards realize. We suggest you do it when it costs less per year to finance a loan than the annual cost of damages, deductibles, and increased insurance rates. That's not always easy to know, but a proactive service plan and scenario planning will help.

Consider our example above, where the re-pipe project was estimated to cost \$2 million. The community would have paid ~\$14,000 per month to pay off a loan that was financed over 15 years at a little over 3% annual interest. That means \$168,000 per year, which is far less than the \$200,000 it cost for the one leak that ruined the elevator. In addition, the re-pipe would have netted further savings from reduced insurance rates and deductibles, and lower maintenance costs and water bills.

The Benefits of Proactive Pipe Replacement Are Clear

The calculations above don't even factor in the full benefits that come with a new piping system like a new plumbing warranty, improvements to building functionality and life safety, and code upgrades. You'll also avoid liability issues that can arise when you defer maintenance. Plus, you'll enjoy happier residents, fewer maintenance calls, and less stress.

Aging pipes are inevitable, but severe condo fee increases, and insurance risk don't have to be. Stay proactive with your building's piping systems. You'll realize significant monetary savings, a safer, happier community, and overall peace of mind. ⬆

¹ Estimated Useful Life Tables:

www.fanniemae.com/content/guide_form/4099f.pdf

www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF



Carol Shen heads up SageWater's Regional Account Executive team building SageWater's brand from the ground up. You will find her at local trade shows, networking with members from various multi-family industry associations and educating clients on the value of a re-pipe.

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Homeowners Guide

FOR HOLIDAY & RELIGIOUS DISPLAYS

Community association board members may choose to develop a holiday and religious display rule that is easy for residents to follow and easy to enforce. Have a happy holiday with these tips.

BOARD MEMBERS

- Engage residents in a conversation on whether your community association would benefit from a rule for holiday and religious displays.
- Consult with your community association manager and attorney if your community decides it would benefit from a rule. These experts can help make sure your policy is consistent with your association's governing documents as well as state and local laws. Create a holiday and religious display rule only if necessary.
- Include community consensus in the rule. It may include the start date and end date of when decorations may be displayed, hours when lights and displays in yards or balconies may be on, and specifics regarding size, sounds, and placement.
- Ensure that the policy is clear, enforceable, and reasonable.
- Request feedback from residents throughout the process.
- Communicate new information to all residents after the policy is adopted and remind residents of the rule prior to the holiday season.
- Review your policy regularly and determine if it needs to be updated.

RESIDENTS

- Participate in the community engagement process by reading information, attending meetings, and contributing to the conversation.
- Know your community association's rule before putting up your holiday decorations and religious displays.
- Ask your board for clarification if you have a question about the rule.
- Enjoy your neighbors and your community during the holidays and throughout the year.



A CAI-RMC Board Member Perspective



Jeff Kutzer, CMCA®, PCAM®

CAI-RMC 2022 President - Manager Member

Serving on the Board this year has shown me the strength and tenacity of our members to not only deal with the constant change and challenges the Community Associations World puts on our members, but to have done this in the third year since the start of an actual world changing event. 2022 started with hope and promise that we were heading in the right direction until the economy told us mid-year to hold on because this rodeo isn't over yet. To see our members dig in and face these new additional challenges along with their participation and input they have provided at all our Chapter events this year has been a true inspiration to me and I love that.



Patricia Book

CAI-RMC Vice President - Homeowner Leader Member

For me, it has been an inspiration to see the unique collaboration among homeowner leaders, professional community managers, and business vendors coming together in CAI-RMC, all focused on making living in a community association the best experience possible. It is all about helping one another, reaching out, and serving communities.



Karli Phifer

CAI-RMC President Elect - Manager Member

Serving on the Board for CAI RMC is the cultivation of my dedication to the organization over the last 9 years. To be a part of continuing the mission of the chapter is not only an honor, but a duty that provides value to life, my career goals, and I hope the organization gains value from my commitment.

In 2022, I loved being able to serve on the CAI RMC board with other great minds who share the same common goals. I am proud of how quickly our chapter has been able to jump in and address issues related HOAs and support the needs of our members as quickly as possible.



Chase Carmel

CAI-RMC Board Member - Business Partner Member

My favorite part about being on the board is coming up with solutions to our members wants/needs to make sure they're getting the most out of their CAI membership.

WHAT I'VE LOVED ABOUT SERVING ON THE BOARD IN 2022

Alicia Granados, CMCA®, AMS®, PCAM®

CAI-RMC Treasurer - Business Partner Member

The 2022 Board seems to exude a vibrant energy and level of excitement after two years living in world limited by Covid. This group is full of ideas, action and a truly positive approach to improving Colorado communities and helping guide those who lead them. The energy is contagious!



Karla Strader, CMCA®, AMS®, PCAM®

CAI-RMC Secretary - Manager Member

I have loved serving on the Board because I have met so many wonderful people. Being new to Colorado in 2017 I didn't know anyone when I moved here and CAI has helped me get to know the best community management professionals and homeowner volunteers in the HOA world. There are so many experts out there involved in CAI that are willing to offer advice.



Justin Bayer

CAI-RMC Board Member - Business Partner Member

My favorite part about serving on the CAI-RMC BOD has been the opportunity to develop inclusion and camaraderie within our organization. I love being able to meet folks who are new to CAI and who possess the drive to contribute in a multitude of positive ways, and imparting the knowledge I have learned along the way about how to be a successful contributor to our wonderful community.



Mike Wolf

CAI-RMC Board Member - Homeowner Leader Member

I've enjoyed getting to know more CAI members, working with others to improve the Community Management world and connecting with business partners, homeowners and community managers.



AUDIO AND VIDEO SECURITY SYSTEMS

within Associations



DAMIEN BIELLI
Vial Fotheringham LLP

It is estimated that most people are caught on camera at least 70 times every day. This may include your homeowners' association ("HOA") or your neighbor's home security cameras. Can owners within an association install cameras? What should an HOA consider before installing cameras?

Association Camera Systems

Generally, there is no requirement that an HOA install security cameras on the common area as an HOA is not the ultimate guarantor of safety for a community. HOAs must, however, exercise ordinary care if they do decide to install audio or video surveillance equipment.

If a community's governing documents do not require the HOA to provide security, the HOA, by installing cameras, may be creating a duty to the members or implying a guarantee of safety where none otherwise exist. While security measures are a good idea in principle, an HOA must be careful not to unintentionally increase its liability for third party criminal acts by creating an expectation of security through the installation of cameras.

If the Association does wish to install cameras with audio and/or video capabilities, then the intent of this equipment must be made explicitly clear to the membership. If it is not the intent of the Association to provide security, then it should be communicated plainly to residents that it is not providing that service. This should be done by way of written policies setting out the limited purpose of the surveillance equipment, as well as posting signs around the community that the equipment is not monitored for security purposes. This is necessary so residents and guests do not believe security is enhanced by the use of cameras. This, however, is not a guarantee that the HOA will be insulated from liability should an incident occur.

HOAs must also be cognizant of local and state laws regarding audio and visual recording. Colorado privacy laws prohibit anyone from visually recording another without consent in situations where the person has a reasonable expectation of privacy. Areas that create an expectation of privacy such as bathrooms, locker rooms, and conference rooms should not have audio/visual surveillance equipment. Colorado is a one-party consent state which means someone can record their own conversations without telling others. However, it is illegal to record a private conversation to which the person recording is not a participant. If audio and video equipment is located in public areas there is generally an exception to this rule. You should seek legal advice prior to the placement of audio and video recording devices in your community.

Resident Camera Installation

Residents who wish to install audio/video surveillance equipment will be subject to the community's governing documents. This is especially true in condominium and townhome communities where exterior maintenance obligations usually rest with the HOA and a general prohibition to exterior modification is found. In these communities, clear rules should be enacted on the location, size, and placement of these devices, if permitted. The same is true for single family communities. HOAs must look to the authority granted within the governing documents for regulation of size, placement and location of these devices. Once again, clear rules and regulation should be adopted governing the exterior placement of security cameras, if permitted. As always, if the Board has any questions, they should contact legal counsel. ⬆



As a partner in Vial Fotheringham LLP, **Damien** has unique background in Homeowners' Association Law, trial advocacy, insurance defense, professional liability, coverage disputes, labor law, employment law, construction, commercial litigation, and contracts.



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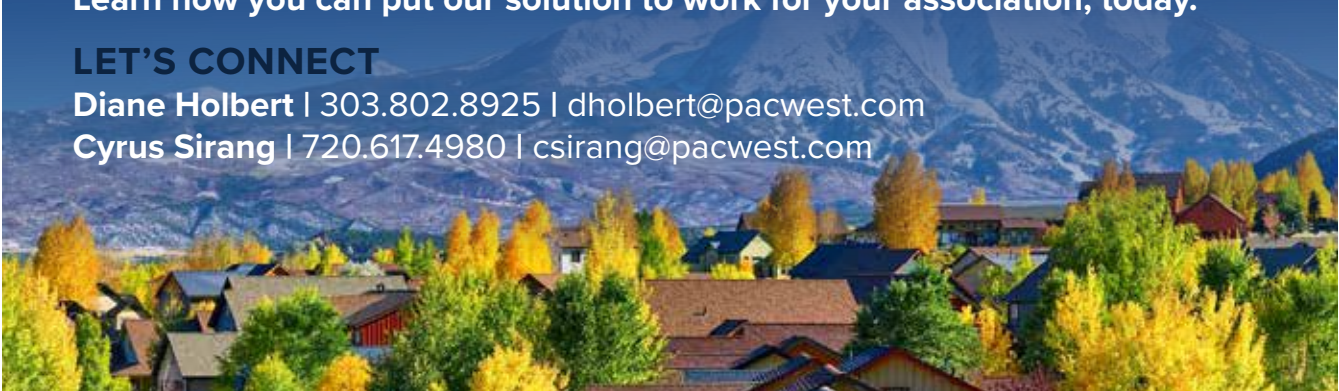
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Average Tenure of a Community Association Manager



SOURCE: ATTRACTING TALENT TO COMMUNITY ASSOCIATION MANAGEMENT RESEARCH REPORT.
DOWNLOAD FULL REPORT AT FOUNDATION.CAIONLINE.ORG/ATTRACTINGTALENT





Legislative Action Committee Volunteers: Thank You!

BY LULA FEKADU AND DAWN BAUMAN, CAE

More than 600 individuals from across the country volunteer their time to serve on a state or federal Legislative Action Committee (LAC).

Additionally, more than 100 of these volunteers served 10 or more years on their state LAC, dedicating their time and talent to protecting the interests of community associations at the state level.

Join us in expressing our sincere appreciation to these incredible volunteers for their leadership and dedication to the community association housing model. Share your appreciation by signing a petition (located at <https://www.voterve.net/CAI/Petitions/3340/Respond>), thanking these incredible volunteers. This petition lists the name of each LAC committee members who have served for the last 10 years or more.

LAC members represent CAI members interests in the following ways:

- Promote and follow CAI public policies (<https://www.caionline.org/Advocacy/PublicPolicies/Pages/default.aspx>) at the state level.
- Draft and review calls to action and other correspondence to let CAI members know what legislative is being considered and/or has passed, and how it may impact community associations.
- Write articles, letters, and position papers on behalf of the LAC.

- Conduct and organize lobbying activities.
- Communicate with legislators or industry allies in support of the LAC activities.
- Stay informed on current state and industry issues and update chapter members of developments.
- Draft materials for mailings and communications to legislators, chapters, and CAI members.
- Manage the administration, operations, and financials of the LAC.
- Raise funds to keep the best lobbyists hired.

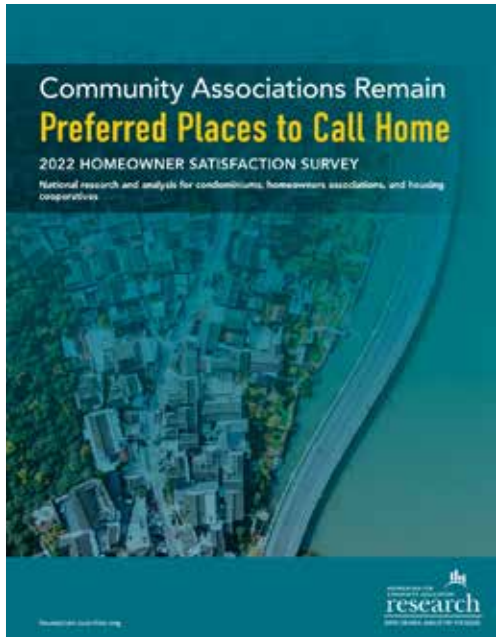
Over the past decade, there was a tremendous increase in issues of relevance, concern, and interest to community associations at each state capital. Each volunteer's contributions, time, ideas, and input in this committee were vital for keeping the Colorado LAC strong and relevant, and imperative to its growth.

Thank you, CAI legislative action committee volunteers!

On behalf of CAI staff and members in Colorado, we sincerely thank you for being part of this very important committee. 🏡



2022 DATA JUST RELEASED



FOR THE NINTH TIME IN 17 YEARS, AMERICANS LIVING IN HOMEOWNERS ASSOCIATIONS, CONDOMINIUMS, AND HOUSING COOPERATIVES SAY THEY'RE OVERWHELMINGLY SATISFIED IN THEIR COMMUNITIES.

The April 2022 survey affirms the findings of almost identical national surveys conducted every other year since 2005. The 2022 survey was conducted by Zogby Analytics for the Foundation for Community Association Research. The findings from the surveys throughout the years are strikingly consistent and rarely vary a standard margin error for national, demographically representative surveys.

By large majorities, most residents rate their overall community experience as positive or neutral.

87% think the members of the elected governing board, absolutely or for the most part, strive to serve the best interests of the community of the whole.

87% say they are on friendly terms with the community association board.

74% say the manager provides value and support to residents and the community as a whole.

86% said the experience with their manager is generally positive.

The Foundation for Community Association Research provides authoritative research and analysis on community association trends, issues, and operations.

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Preventing Fraud and Embezzlement

Community association boards should consider implementing the following practices and procedures to safeguard association funds.

1. Know the association's federal tax identification number (FTI) and keep separate accounts.

Use it to obtain periodic listings of all bank accounts and account numbers, and make sure they are all under the association's name and FTI number. Needed to verify the existence of accounts and open new accounts, the FTI number should not be disseminated to the general membership, but each board member should know it. If, for example, only the treasurer of a self-managed association knows the bank names and account numbers, and something happens to the treasurer, it becomes nearly impossible for other board members to know where the association's money is located. When using professional management, commingled funds make it very difficult to ascertain which funds belong to whom. Even self-managed associations need to ensure funds are not commingled. All too often, a volunteer treasurer will provide his or her social security number instead of the association's FTI number, which makes it easier for the treasurer to transfer money to personal accounts.

2. Use a lock box system for deposits and require dual signatures for all withdrawals. While it may seem obvious, never sign blank checks. If your association is professionally managed, require dual signatures on all checks or a monthly report showing check numbers, payees and amounts. As proof, require the bank to return canceled checks or provide electronic images of the canceled checks along with the monthly statements. A lock box system allows owners' payments to be mailed or transferred directly to the association's bank accounts. This reduces the chance that the association's money will be deposited into the wrong account.

3. Segregate and safeguard your association's reserves. As the association builds its reserve funds, make sure you are segregating and safeguarding them. Similar to checking accounts, the reserve account(s) should be under the control (ability to make withdrawals and transfers) of at least two people. If your association uses professional management or another person, such as an office manager or bookkeeper, to handle the finances, any transfers or withdrawals should also require the name and signature of a board member. Do not give one board member or bookkeeper total control over reserve accounts. It is also important to lock long-term savings into non-liquid accounts such as certificates of deposit.

4. Require that duplicate monthly statements of operating and reserve accounts be sent every month. One statement should be sent to the management company (or, if self-managed, to the treasurer or bookkeeper) and the duplicate to a board member, who does not have authority to sign the checks or make any type of transfer or withdrawal. Alternatively, many banks offer statements by e-mail, which could be sent to more, if not all, of the board members. Another option would be to give the board members read-only access to view the account(s) online. While this recommendation requires boards to update the information—and, if necessary, change passwords—whenever a change on the board occurs, it is a small chore considering that this step alone could prevent someone from falsifying bank statements, or otherwise covering their tracks, to conceal withdrawals from association accounts.

5. Check invoices against checks paid and the original receipts for credit card accounts, if any. If the association has professional management or a bookkeeper, the board treasurer should conduct this

review. If self-managed, a board member without access to the bank accounts or credit card privileges should check for any unauthorized use.

6. Shop around for bank services. Several of these steps require the cooperation of the bank to be effective. Unfortunately, some banks do not enforce dual-signature requirements or prohibit electronic transfers among accounts, despite their being under different FTI numbers. It is not enough to choose a bank that pays the highest interest rate. If the bank wants your business, demand that it demonstrate the safeguards it has in place to minimize the threat of theft, especially through electronic transfers.

7. Know the association's insurance company and consult with the agent. Every board member should keep copies of the association's insurance policies or, at a minimum, the declaration(s) page. At least once a year, the board should have the agent attend a board meeting to discuss the association's policies and whether additional or increased coverage is recommended.

8. Insure the association's money. Obtain fidelity coverage on the board members and the management company/bookkeeper, if any, in an amount that equals or exceeds the association's reserve and several months of operating funds. It is just as important as carrying adequate property and liability insurance and should be part of every association's common expenses. When you purchase directors and officers insurance, a part of that provides fidelity insurance bonding on the board members, but it may not be sufficient. Similarly, fidelity coverage for the management company is not included in the base policy and requires the purchase of a managing agent rider. Even with coverage through the association's insurance carrier, the board should require evidence that the management company carries its own fidelity coverage, which would provide the first line of recovery in the event of a theft by one of its employees.

9. If your association is professionally managed, make sure that the management agreement includes specific terms to require these safeguards. The association should have its legal counsel review the original agreement and any renewal prior to execution, so the agreements are not riddled with lopsided terms that are detrimental to the association.

10. Regularly engage an independent Certified Public Accountant to conduct an audit. While it may be too costly to conduct an audit every year, the board should commit to having one performed at least every few years. In the interim, the association should have an annual review performed, with the stipulation that the bank balances be independently verified. While no single suggestion is fail-proof, these safeguards used in combination should help to create a system of checks and balances to keep your association and homeowners from being victimized.

This is a modified excerpt from "Whodunit," published in the July-August 2007 issue of Common Ground, the flagship magazine of Community Associations Institute. The article was written by Darcy Mehling Good, Esq., a partner with Kaman & Cusimano, LLC, which represents community associations throughout Ohio, with offices in Cleveland and Columbus.

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PCAM Q&A

Emily Ramirez



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WHAT LEAD YOU TO THE MANAGEMENT INDUSTRY?

In 2005, one of my personal friends had a friend that was a community manager who ultimately introduced me to it. The people are what made me stay. This industry is close-knit and feels like a real community of other managers and business partners, all of whom understand what you're going through and are so supportive.

WHAT IS YOUR FAVORITE PART OF THE JOB?

I really enjoy the opportunity to help my team members think outside the box, especially when I can help take a negative situation and turn it around for good.

WHAT IS SOMETHING YOU WISH PEOPLE UNDERSTOOD ABOUT PROPERTY MANAGERS?

I wish that homeowners understood that we didn't make the laws or write the governing documents. We are just the messengers!

WHAT IS YOUR ADVICE FOR PEOPLE STARTING OUT IN THIS INDUSTRY?

Be a proactive manager and not a reactive manager. When I first started, I was always chasing fires, but now I always have a game plan and a structured calendar, so I can prevent those fires in the first place. I would also advise overcommunication. Always keep communities informed and send weekly emails or action lists. This ultimately decreases your workload as you have fewer incoming emails from communities and build trust, both of which make your job easier. Also, when in doubt, fake it til you make it and never let them see you sweat!

HOW DID YOU BALANCE THE WORKLOAD OF PREPARING FOR THE PCAM?

At the time I was studying for the PCAM, I was an empty-nester and new to Colorado, so I really took advantage and devoted my free time to studying. I carved out time at the office three days a week and dedicated six hours on Saturdays to studying, turning off all distractions. The curriculum was complicated, and I really utilized the resources I had, including attorneys, insurance agents, and reserve specialists. Having great connections was so helpful in my preparation.

WHAT IS SOMETHING YOU WOULD LIKE PEOPLE WORKING ON THEIR PCAM TO KNOW?

It will be challenging, but it is a really great accomplishment. You will learn so much. This is an industry where you will never know everything, so it is important to keep learning, and the more you learn, the more prepared you are in your role. I hear a lot of CAMs default to "ask the attorney", but I feel so much more equipped to answer questions and handle issues since I got my PCAM.

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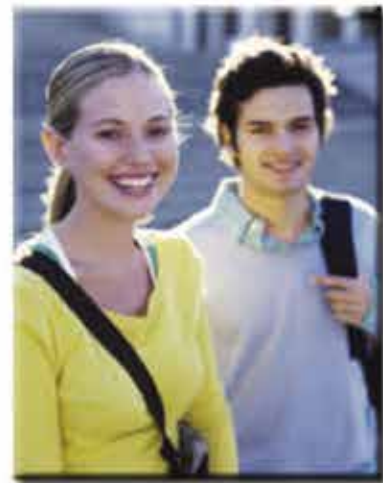
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Angela K Stevens, AMS	Westwind Management Group, LLC	AMS	09/08/2022
James William Schulze, CMCA, AMS, PCAM	Hammersmith Management, Inc.	PCAM	07/17/2022
Whitney Patterson, CMCA	Associa Colorado	CMCA	08/05/2022
Leif Romo, CMCA, AMS		AMS	09/13/2022
Karime Scandelai, CMCA		CMCA	09/08/2022

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.



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To provide a membership organization that offers learning and networking opportunities and advocates on behalf of its members.



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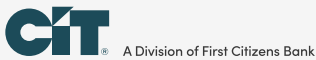
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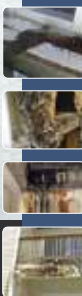
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¹Funds deposited through the Lockbox will follow Western Alliance Bank's funds availability policy as outlined in the Deposit Account Agreement Disclosure. ²Fees may be imposed for additional services related to online banking. Refer to Business Online Banking Setup and Authorization for more information. ³Refer to the disclosures provided at account opening and the Schedule of Fees and Charges for additional information. Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance Bank ranks high on Forbes' "America's Best Banks" list year after year.



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Alliance Association Bank has over 50 years of combined experience meeting the unique and complex banking needs of community associations. This experience, combined with our financial strength and stability, make Alliance Association Bank a key financial institution to build an alliance with to grow your business. Alliance Association Bank is a division of Western Alliance Bank, Member FDIC. Part of top-performing Western Alliance, Alliance Association Bank has the reach, resources and deep industry knowledge that make a difference for customers.



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CAI-RMC EVENT CALENDAR

November	
1 Tue	Peak 3 - Insurance
15 Tue	2023 Sponsorship Sales Q&A (Virtual)
18 Fri	Manager Forum
December	
2 Fri	Annual Celebration & Board Installation

To register for CAI LIVE Webinars go to
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