

Vol. 41 • No. 5 • 2023

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THE 2023

Tech / Modernization

ISSUE

Xeriscape SB 23-178

**Smart Strategies for Community
Associations to Reduce Rising Utility Costs**

**HOAs Cannot Prohibit Installation of Solar
But Can Enforce Reasonable Restrictions**

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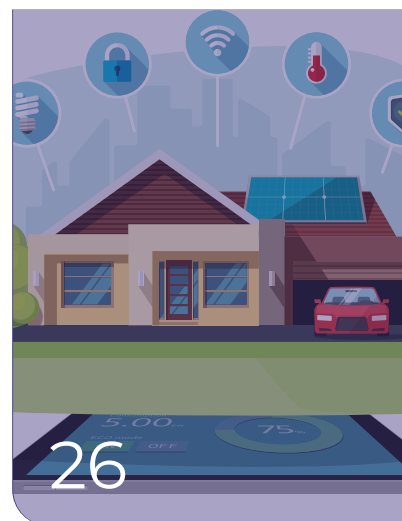
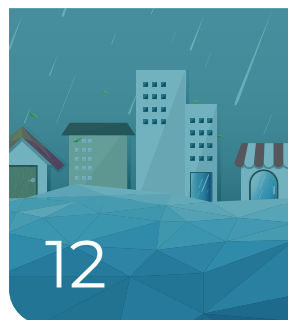
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Karli Phifer
Chapter President
CAI-RMC

You definitely need to mark your calendar for next year if you haven't had the chance to attend the Mountain Conference in Vail! This year, the conference had the highest attendance in our chapter yet. The education and networking, in one of Colorado's beautiful high altitude small

towns, make the conference a resourceful yet relaxing getaway. It is one of my favorite events and it never disappoints.

In this issue, we will share the impacts of Technology and Modernization in HOAs. With technology advancing so fast, keeping up with the times may prove to be difficult. Technology has given HOAs so many important resources. It has, for instance, often given us the tools to increase participation and community engagement by allowing more online programs and online forums. With the recent launches of dedicated HOA apps it now allows owners instant access.

As owners often expect immediate answers lately, technology has done something that I didn't expect. Increased workload.

Convenience has proven to be a double-edged sword. While it meets the growing demand from owners for immediate responses, it has also placed demands on HOA boards and managers. The expectation for constant availability and instant answers has led to an increased workload and, at times, a feeling of being overwhelmed.

We have seen that boards and managers feel the pressure now more than ever. When this happens, managers begin to feel like everything is coming at them at once, and suddenly, they need to triage and decide whose issue is the most critical. Then, the non-serious matters get shoved down and put on the back burner. This high volume of expectations may be unsustainable.

In these moments, it's important to remember to slow down and make the best use of the resources available to you, including the great partners of CAI. I extend my gratitude to our contributors, business partners, and, most importantly, to you, our readers. Your support and engagement make our mission of building better communities a reality. 🏠

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is a publication of the Community Associations Institute,
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Xeriscape

SB 23-178

ADAM THOMPSON
Landscape Designer

Xeriscape (not “zero-scape”)

is an approach to landscaping that is mindful of water usage to grow and maintain a landscape.

Have you heard of the recent “Xeriscape Bill” [SB 23-178] that was signed into law at the end of May? This new bill overrides pre-existing HOA guidelines that restricted residents from installing xeriscape, artificial turf, and vegetable gardens in their yards. The intent of the bill is to promote water-wise landscapes. Some fear this bill will bring a reduced home values and aesthetic appeal to their neighborhoods. Others see the bill as an opportunity for communities to develop their own unique look, rather than the ‘cookie cutter’ manicured turf landscapes and shrub beds that are common in most residential developments.

Across the front range, steady population growth is bringing in new developments that are putting increased demands on our water supply. Water costs make up a significant portion of an HOA’s budget and we are seeing spikes in water prices as demand makes this resource scarcer.

So what is Xeriscape and what do each of the new changes mean?

Xeriscape (not “zero-scape”) is an approach to landscaping that is mindful of water usage to grow and maintain a landscape. It is not the elimination of water needed to maintain the landscape. Xeriscapes can, and do, include plants and even turf - although many experts would limit turf to areas where it will serve a purpose.

- ◆ Drought tolerant plantings must now be allowed to at least 80% of a resident's yard. This change allows much of the turf to be removed and replaced with drought tolerant plants. We have many great examples of how nice these landscapes can look, while simultaneously reducing maintenance costs when low maintenance plants are utilized.
- ◆ Nonvegetative turf grass, more commonly known as artificial turf, is no longer restricted in back yards. Artificial turf is a polarizing subject because it is a visual and tactile replacement for turf that requires no regular irrigation, but these areas become heat islands, still require maintenance to keep them nice, and generate plastic waste when they are no longer useful.
- ◆ Vegetable gardens may be the most contentious item on the bill for some communities but when properly planned out, they can be as attractive as any conventional landscape. They help to build a sense of community in an HOA because when people have gardens, they tend to spend more time in their yards which better the chances that they will get to know their neighbors. How many conflicts do you deal with daily that could be resolved if people would just take the time to get to know their neighbors? Veggie gardens aren't sounding so bad anymore, are they?

Three pre-approved designs are required for every community which will enable residents and boards to start xeriscape implementation without overburdening the ARCs. Many free designs are available at <https://plantselect.org/design/downloadable-designs> or residents can submit their own water-wise designs for approval. It may be preferable for a community to work with a landscape designer to create a proprietary set of designs and work to establish a common theme.



Adam Thompson holds a B.S. Degree in Landscape Design & Management and has worked in the landscape industry since 2007 working in construction and maintenance between single family homes to resort properties.

While there might be a strong push for people to convert their yards to drought tolerant design, several considerations should be made before committing to a yard renovation:

What plants should be used?

- ◆ Plants should be selected for their ability to survive in our climate.
- ◆ Native plants are a great place to start. Another great resource is Plant Select <https://plantselect.org/> which publishes a list of recommended plants annually.

How will the area be maintained to keep a visually appealing landscape throughout the year?

- ◆ Xeriscapes tend to require less maintenance and create less waste as plants are allowed to grow naturally and only require pruning as needed.
- ◆ Plant selection should consider appeal in all seasons.

How will this new area be irrigated?

- ◆ We cannot just replace the landscape without adjusting the irrigation system.
- ◆ Plants should be grouped into "hydrozones" based on their exposure and irrigation needs.

Will the new design save more water than the original design?

- ◆ Whenever new plants are installed, they have an establishment period where they need more water than they do during their maintenance period.
- ◆ Sometimes maintenance standards (and residents' expectations) can be modified to save water without needing to renovate the entire yard.

How ever you choose to implement these new rules, I hope you see it as an opportunity to improve the beauty of your yard and your neighborhood. 🏡



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As utility costs continue to rise, community associations are feeling the pinch in their budgets. These costs encompass electricity, water, gas, and waste management, and they can significantly impact the financial health of a common interest association and the homeowners it represents. Unfortunately, due to fluctuations in the energy market, seasonal variability, and the unpredictability of future rates, it is often a daunting task for an association's board to accurately, and adequately, budget for utilities. With that said, there are more options than simply raising assessments or cutting back on services. As outlined below, there are proactive steps associations can take to mitigate increasing utility expenses while promoting sustainability and efficiency within their communities. In this article, we will explore various strategies that associations can implement to reduce rising utility costs.

Regular Maintenance and Inspections

As a preliminary matter, routine maintenance and inspections of utility systems can identify and address issues before they become costly problems. Ensure that HVAC systems, plumbing, and electrical systems are well-maintained to operate at peak efficiency and regularly inspect buildings for leaks, drafts, or other energy-wasting issues.

Utility Audits and Benchmarking

In addition to routine maintenance, utility audits and benchmarking are two methods that can help associations track their energy and water usage over time and identify areas where improvements can be made. First, work with your property manager and/or attorney to prepare a complete inventory of the areas and facilities to be maintained by the association. You can then employ professionals such as a certified energy auditor to perform a thorough review of your community's utility bills and inspections of the equipment and

systems. After the inspection, energy auditors will provide detailed reports of the tests and results and recommend energy-saving strategies.

Benchmarking against similar communities can also provide valuable insights and competitive motivation to reduce utility costs. By finding a comparable community that has implemented energy-efficient measures, you can compare how your energy usage and costs measure up.

Variable Assessments

Depending on the authority within the governing documents, you may have an opportunity to implement submeters for water, gas or electricity. Namely, instead of dividing the total costs of a budgeted utility expense by the number of units, utility billing companies may have the resources to provide more detailed invoices and meter information on a per unit basis. By installing submeters and using third party utility billing, some associations can make homeowners directly responsible for their utility consumption.

Energy-efficient Lighting, Appliances and Smart Technology

One of the most effective ways to reduce electricity costs is to replace outdated lighting and appliances with energy-efficient alternatives. These changes not only reduce energy consumption but also lower maintenance costs and improve property values. Similarly, the integration of smart technology can enhance energy and water efficiency. Associations can install smart thermostats, lighting systems, and irrigation controllers in common areas to optimize energy and water usage. These systems can be remotely monitored and adjusted as needed, reducing waste and lowering utility costs.



SMART STRATEGIES FOR COMMUNITY ASSOCIATIONS TO REDUCE RISING UTILITY COSTS

ANNA CHERUBIN

Solar Energy Solutions

Investing in solar panels can be a long-term cost-saving strategy for associations. Solar energy systems can generate electricity for common areas, reducing reliance on the grid and lowering energy bills. Additionally, solar power systems often come with government incentives and tax benefits, making them a financially viable option in the long run.

Water Conservation Measures

Water is another resource where significant savings can be achieved. Landscaping costs often represent one of the largest single budgetary items in common-interest subdivisions. However, associations can implement water conservation measures such as drip irrigation systems. Similarly, associations should consider xeriscaping or native landscaping practices, which reduce the need for irrigation. Planting shade trees strategically around buildings can also help cool homes naturally, reducing the demand for air conditioning during hot months.

Waste Management and Recycling

Efficient waste management practices can lead to cost savings and promote environmental responsibility. Encourage homeowners to recycle and compost, and consider

implementing a waste reduction program. Negotiating waste disposal contracts that incentivize recycling and waste reduction can also help lower disposal costs.

Community Education and Engagement

Lastly, associations should actively involve homeowners in their efforts to reduce utility costs. Conduct workshops, seminars, or informational sessions to educate residents about the benefits of energy and water conservation. Encourage homeowners to report utility-related issues promptly and consider forming a "Green Committee" to oversee sustainability initiatives within the community.

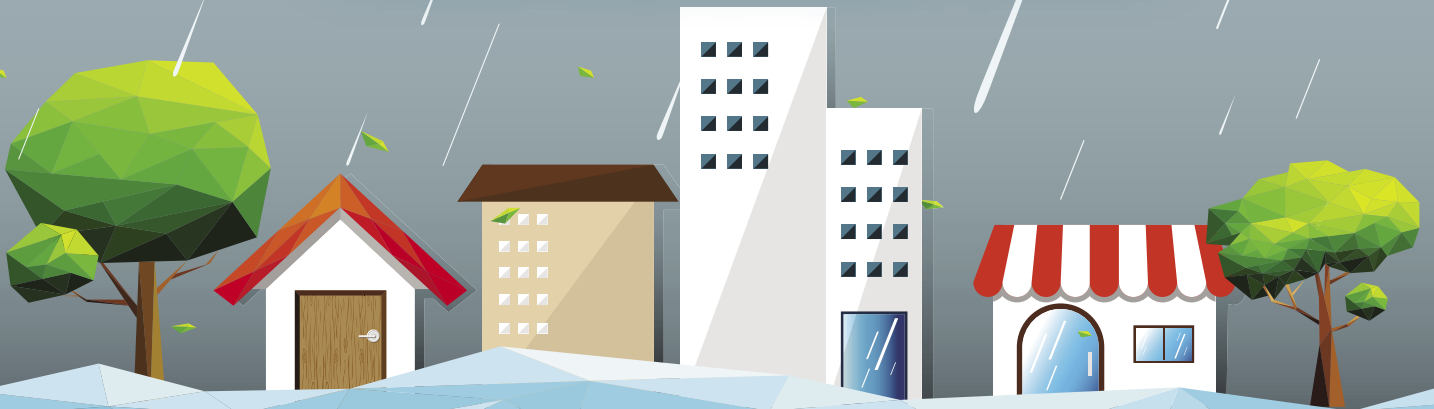
Conclusion

As utility costs continue to rise, community associations must adapt to these challenges by implementing sustainable and cost-effective measures. By investing in energy-efficient technologies, promoting water conservation, and fostering a culture of sustainability within their communities, associations can reduce their environmental footprint and enjoy long-term savings on utility costs. These initiatives not only benefit the association's finances but also enhance the quality of life for homeowners and contribute to a greener and more sustainable future. ⬆



Anna serves as general counsel to condominium, homeowner and cooperative associations. She is well-versed in the Colorado Common Interest Ownership Act and the preparation of governing documents. Prior to moving to Colorado, Anna practiced condominium and planned development law at highly-regarded firms in Florida and in California.

Homeowner Association *Flood Mitigation Measures*



KEVIN MCALLISTER
Higgins & Associates

RACHEL ANN SCHMIDT
Higgins & Associates

For any homeowner, the prospect of a flood is a daunting one. With Colorado seeing over five inches of rain in both May and June of this year, breaking a hundred-year record, the likelihood of experiencing a flood has been significantly higher than in a 'normal' year. While a flood can be equally as devastating as a housefire, flood mitigation precautions are often overlooked due to the arid environment in which we live. While installing smoke alarms and removing potential fuel sources such as pine needles and leaves are fire mitigation measures routinely undertaken by HOAs, there are some equally simple mitigation measures that can be taken to significantly reduce the likelihood of a water intrusion event.

The principal goal of any flood mitigation activity is to direct water away from structures. This is often easier to achieve in single family communities where buildings are further apart than in multi-family communities where the proximity of buildings creates greater challenges to managing water flow. The second objective of flood mitigation is to prevent water from entering a structure if it does get to the property façade. However, as the adage goes, "an ounce of prevention is worth a pound of cure" so keeping water away from structures in the beginning is far more effective than trying to keep it out once it gets there.

Gutters

Gutters are used to capture the discharge from roof surfaces. During heavy rainfall, this can result in a significant demand being placed on these drainage systems. If the gutters are insufficiently sized for the roof area or not periodically cleared of debris, the water can spill over the sides and may no longer be directed as intended. It is especially important not just to clear the gutter paths, but to also ensure the flow continues unobstructed through the downspout.

Downspouts

Downspouts are critical in flood prevention as their job is to collect concentrated water flow and move it away from the building and protects the building's foundation. As the flow from downspouts is concentrated, it can cause soil erosion at the point of discharge which will ultimately cause more issues. Downspouts need to be extended to discharge at least 5-feet from any foundation. Every foot beyond that provides a bonus level of flood prevention. At the point of discharge, downspout extensions need a splash block, cobbles, or some other means to dissipate the water without causing erosion. Finally, it is good practice to require that landscapers reposition downspout extensions that are often lifted-up during mowing or other landscaping activities.

Window Wells

Window wells are a common feature of Colorado properties with basements and should include a curb or other enclosure to prevent water from flowing into the well openings. Window well enclosures that have sunk below grade or do not form a continuous barrier with the foundation wall should be modified to ensure that water cannot enter the well from the surrounding grade.

Overwatering and Sprinkler Maintenance

With our dry climate, many communities benefit from irrigation systems to sustain plants and lawns. However, overwatering, especially during wet weather, can result in oversaturation of surrounding soils. This can create excessive run-off, erosion issues, elevated water tables, and significant underground hydrostatic pressure on foundation walls, thus increasing the likelihood of basement water intrusion. Be sure to turn off sprinklers during wet weather and conduct regular maintenance on water lines to prevent leaks damaging nearby foundations. Being knowledgeable about landscaping and areas where communities can opt for more water conscious planting and landscaping also helps prevent overwatering.

Maintaining Grading Slope

Maintaining adequate grading slope away from a building is one of the more important counter-flood measures. The International Building Code requires that a minimum 5-percent slope is maintained away from structures for the first 10-feet to ensure that water is discharged away from foundations. Flat ground or ground that slopes towards a building is one of the most common issues we encounter at buildings with persistent water intrusion issues. Site regrading and ensuring there is an uninterrupted route to discharge water off a site or to a suitable outlet point is often the only way to address this issue.

Through regular inspection and maintenance, homeowners' associations can reduce the incidence of flooding issues and avoid the resultant property damage and distress of a water intrusion event. If in doubt, we advise that a professional architect, engineer, or licensed contractor be consulted prior to undertaking any work to ensure compliance with code and that any future repairs fully resolve any identified deficiencies.▲



Kevin McAlister leads the Construction Consulting group at Higgins & Associates. He has over 30 years of experience as both a contractor and a construction consultant addressing issues in the built environment, especially within the tight confines of multi-family communities. Kevin advises HOAs on suitable property rehabilitation and maintenance approaches including drainage, roofing and grading issues and consults on the cost requirements of these activities.



Rachel Ann Schmidt leads the Civil Engineering department at Higgins & Associates. She has devoted her career to working with homeowners to assist them in assessing and resolving their civil and structural engineering problems. Rachel has helped many HOAs and property managers to manage the process from determining the cause of an issue, to designing, implementing, and validating the repair. She has experience with all property types from single-family homes to extensive multi-family home developments.



IT'S THAT, 'Dam' TIME AGAIN!

ICE DAM MITIGATION ADVICE FROM THE FIELD

LYNNEA PILLSBURY
Aspen Group LTD

Your lawn greets you with a morning frost, buzz about which ski resort will open first permeates the airwaves, any given home improvement store is already displaying the latest Christmas tree fashions (#toosoon)...and it dawns on you: winter is coming.

For mountain property owners, this stark realization may invoke flashbacks of I-70 closures, holiday lift lines, and The Great Icicle of 2022 That Never Left. And while we can't control road conditions or Chair 6 wait times, we *can* help put your rooftop ice mitigation worries to rest.

THAT'S RIGHT; LET'S TALK ICE DAMS.

THE DAM PROBLEM

Like fruit cake, ice dams are a dense, uninvited winter addition that seem to make the rounds every season.

Ice damming occurs when snowmelt flows down and freezes in ridges or chunks at the edge of your roof, creating a dam for water to pool up and re-freeze against. If unchecked, this vicious cycle can lead to ice dams growing to hundreds of pounds and blocking proper drainage from occurring. With nowhere else to go, water can trickle underneath shingles, leak into your living space, and create rows of jagged icicles (aka dangerous objects of impalement).

HOW TO MITIGATE THESE FROZEN MONSTERS?

Of course, the best way is to prevent ice dams from forming in the first place.

Due Diligence and Prevention:

Tackle the heat seep – given that the root cause of ice dams is warm air escaping through vaulted ceilings or attic spaces, addressing inadequate insulation or ventilation issues before colder temperatures arrive may help. Dealing with any problems on this front can also set you up for more palatable electricity bills as you minimize the heat fleeing from your home

***HOT TIP:** Signing up for home energy assessment may qualify you for utility or local rebates and/or free energy-saving items. A credible resource to reference is *Energy Smart Colorado*

Verify ice and water shield compliance – depending on the location of your mountain property – especially in areas above 7,000 feet in elevation – Colorado code may require an ice and water shield installed on the roof. Even if a shield is not a requirement in your County, implementing this type of “rubberized” barrier is a best practice to better seal your roof and help prevent leaks

THE DAM SOLUTIONS

Haven't earned an A+ home energy score yet, and the ice dam process is already in motion? Don't worry; there are solutions.

Tried and true methods:

Heat tape and cabling – these popular standbys can be effective tools for melting ice dams, but can also consume a lot of energy (read: spikes in utility bills)

***PRO TIP:** if you utilize heat tape, install a timer so it runs in the daytime – from 6am-6pm. This method maximizes warmth from the sun and above-freezing temperatures, thereby cutting down energy usage

Snow retention systems and gutter guards – as their names suggest, these options aim to hold snow in place or provide a barrier beyond which a slab won't slide. Depending on roof type, installing snow guards in a pattern above a snow fence is a practical two-tiered approach to slowing build-up in areas prone to ice dams. Adding gutter guards will promote adequate drainage and help protect the gutter system and downspouts from breaking off due to too much weight or frozen clogs

Ongoing general maintenance – staying vigilant about removing snow accumulations of six inches or more from your rooftop and keeping gutters cleaned and cleared will help you win the battle against ice dams

***PSA:** If your HOA doesn't utilize a contracted snow removal service, use caution when “DIY'ing” with a snow rake...and don't hesitate to call a professional when needed

Innovations and trends

EFVM® Technology – it sounds glamorous, and it is! Electronic Vector Mapping Detection – or EFVM – is a type of non-destructive, low-voltage troubleshooting test of a waterproofing membrane that locates breaches with pinpoint accuracy. EFVM testing is becoming increasingly prevalent with mountain-based roofing companies for its ability to perform tests under varying weather conditions across various roof types. Repairs can also be made and retested on-site

Roof membrane advances – from reflective coatings to lighter products that help to keep roof weight down as snow accumulates, the roof membrane space is having a moment. Once associated mainly with commercial structures, membrane systems are gaining steam in residential flat or low-pitched roof applications due to their durability and watertight coverage that helps control leakage associated with ice dams

Half-round gutters – while not a hip new invention, half-round gutters are trending in mountain towns far and wide. Unlike their K-Style or square cousins, half-round gutters don't have any sharp corners inviting trapped debris, and their circular shape is more conducive to promoting water flow and drainage (aka, no ice dams just waiting in the

continued on next page

wings). Half-rounds also have a smoother bottom, which is easier to keep clean helps prevent the metal from corroding over time

Standing seam roofing – another trend spotted in the mountains, this metal roofing is a champion for maintaining durability, strength, and longevity in harsh climates. It also shines in regards to ice dam prevention, as its surface allows snow to slide off more quickly and discourages water build-up

***BONUS:** Installing a metal roof may qualify for an “energy efficient home improvement” tax credit. For more information, visit [IRS.gov](https://www.irs.gov)

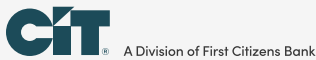
TO SUM UP THE DAM ISSUE

We all know home ownership and managing your mountain property is an ongoing journey. Even with scheduled HOA projects, meticulous planning, and prayers to the Snow Gods for kindness, icy messes, and other winter damage are bound to occur. When it does, try to take it in stride and (hopefully) remember some of the advice imparted here. ⬆

In the meantime, we wish you a season devoid of fruit cake...and ice dams!



Lynnea Pillsbury hails from Avon, CO, and works with Aspen Group to share messages of residential and commercial construction and reconstruction throughout the land. She enjoys snowboarding, a solid après deal, and entertaining the notion of serving on her HOA board



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How License Plate Readers Help Communities

DESIREE MCCARTHY, Insight LPR

License plate recognition technology (LPR) has emerged as a transformative tool in bolstering community safety and security. By harnessing the power of advanced algorithms and real-time data analysis, most of the technology we are seeing recently offers a range of benefits that encompass crime prevention, solving crimes, and effective visitor management through the following:

- **Real-time alerts:** Instant alerting to local law enforcement is a game-changer when it comes to deterring criminals and preventing crimes. With this new technology, officers could receive real-time notifications when known criminals on their watchlist enter a neighborhood. This proactive approach allows law enforcement to respond within minutes, significantly reducing the window of opportunity for criminal activities to occur.
- **Actionable evidence:** According to the International Association of Chiefs of Police, more than 70% of crimes involve a vehicle in the US while 80% of crimes go unsolved due to lack of sufficient evidence. By capturing and documenting license plate information, law enforcement gains a crucial piece of evidence to connect vehicles with criminal incidents. This tangible information can aid investigations and increases the likelihood of successful prosecutions, helping us maintain a safer neighborhood.
- **Efficient visitor management and unauthorized visitor detection:** Neighborhood security is by far the biggest concern and with advancements in technology, particularly in managing visitors effectively, authorized and unauthorized visitors can be identified by their vehicle plates allowing security personnel to take necessary actions.

In this era of rapid technological advancements, understanding how License Plate Reader technology can positively impact communities is essential for creating secure and well-protected neighborhoods. ⬆



ANNUAL MEETINGS

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VIRGINIA M. JOHNSON, CMCA[®], AMS[®], PCAM[®]
Colorado Property Management Group

As we head into the holidays, we also head into the Annual Meeting/Budget Ratification season. We all just want to survive and not have any lasting repercussions and a little preparation is all you need. These skills can be used for both at home dinners and HOA meetings.

★SET THE TABLE★

Make sure you have enough note pads, pens, seats and handouts for everyone. Have candy or snacks available – chips may be loud but chewy caramel and peanut butter have some redeeming qualities if offered. Have water for the guests as well. Most will bring their own, but it is nice to have some to offer.

★WELCOME YOUR GUESTS ★

Treat Homeowners like guests – greet them at the door and welcome them to your party, thank them for taking the time to come to the meeting – If you can't physically be at the door – assign another member of staff to help. Direct them to the seats and the refreshments.

Make sure everyone has a seat – standing against the walls and in the back could be intimidating to other guests and your board members.



★EDUCATE YOUR GUESTS★

When presenting budgets be prepared and be able to point to line items that have increased from the last budget, and speak to non-negotiables like utilities, insurance and insurance deductibles. The more open you are with the facts the easier the increases are for them to understand and ultimately accept.

★CELEBRATE AND BRAG★

Celebrate the successes the association has had this past year and how much the residents benefitted from these. Celebrate the Board for hearing the residents and making the decisions. They are volunteers and should absolutely be celebrated.

★PLAN FOR NEXT YEAR★

Future pace what the association is looking forward to accomplishing next year – don't underestimate how much anticipation will lighten the mood. We all like to look forward to something positive.

★VALUE YOUR GUESTS★ *listen to them and really hear what they are saying*

When doing homeowners forums, use the sign in list and go right down the list calling on each person individually by name. This will limit some people dominating the conversation and give everyone a chance to speak – thank them for their thoughts and always write down what they say so they know you are listening and also hearing them.

When an opportunity arises and you have a resident that is negative, encourage them to be a change agent and a champion for their association. You will know what they are passionate about from what they say and find a way to task them to become part of the solution instead of part of the problem – put them to work by either writing an article for the association newsletter, researching an issue and presenting to board at next meeting, form an ad-hoc committee, or make other suggestions to communicate positive information to other residents. I like to call this turning a negative into a positive or NTP.

★SHOW MORE APPRECIATION★

When your meeting is over and adjourned, again go to the door shake their hands and individually thank the homeowners for attending – if they want to keep giving you action items, ask them to email you because you don't have any paper with you to write it down. Have some business cards in your hands to give them.

★CELEBRATE YOUR SUCCESSES★

It really is okay to enjoy annual meeting/budget ratification meetings and make it a positive experience for all, especially you, the manager. Remember the people who are leaving this meeting are done for the year, but you could have several more of these meetings to host in the next few months. Be prepared, set the table, educate, value, celebrate, plan and show appreciation and the season will be over before you realize. Have a great annual meeting/budget ratification season. You deserve it. ⬆



HOAs Cannot Prohibit Installation of Solar but can Enforce Reasonable Restrictions

DAMIEN M. BIELLI
Vial Fotheringham LLP

For the past several years, the homeowner association (HOA) space has seen and continues to see many changes in regulation, including legislation around renewable energy options. Various states have taken a more proactive stance on the installation of solar panels, explicitly targeting HOAs that enforce restrictions on these devices. According to HOA-USA, there are 370,000 HOA-run communities in the U.S., with 53% of all homeowners living in an HOA community. An HOA's ability to regulate solar panel installation requests on an owner's property will be significantly impacted as legislation continues to develop throughout the country. However, HOA communities will still have the ability to restrict or prohibit solar panels in an association's common area. To ensure fair governance, it is crucial that HOAs stay up to date with changing regulations, understand the caveats that come with new laws, and adjust their governing documents accordingly.

Colorado alone has an estimated 10,410 HOA-run communities, with roughly 2.35 million people living in them, equaling approximately 40% of the state's population. Colorado House Bill (HB) 21-1229, which passed in 2021, increased protections for property owners within HOA-guided communities. Specifically, the bill keeps HOAs from prohibiting the installation of various home additions, including renewable energy-generating devices such as solar panels. However,

HOAs can still enforce "reasonable" restrictions on installing solar panels. A "reasonable" restriction pertains to aesthetics and safety concerns that do not significantly increase the cost of the device or significantly decrease its efficiency. HB1229 clarifies "significantly" to mean no more than 10%. Any rule imposed by an HOA that increases the cost of a solar device by more than 10% or decreases its efficiency by more than 10% is not reasonable.

This still allows HOA-run communities to enforce restrictions and standards on solar panel installations, but careful regulation is required. With that in mind, here are some key points to ensure your community regulates solar panels fairly and correctly.

Review Governing Documents

Boards must review their governing documents concerning restrictions or requirements for solar panel installation. If your documents outright prohibit the installation on an owner's property, it is time to amend them to adhere to current law—outright prohibition cannot be enforced. Additionally, any restrictions already included in governing documents must be scrutinized to ensure they are "reasonable." As each situation can vary, bringing in a seasoned HOA law attorney can make this process easier and legally sound, ensuring compliance with the law.

”Reasonable” Restrictions

Keep the 10% rule in mind when adopting restrictions for solar panel installations. Ensure any rules implemented do not explicitly prohibit solar panels from being installed on roofs and require them on the ground. This could effectively prevent owners from installing solar panels outright, making it unlawful and unenforceable. Instead, create rules that specify preferred locations for solar panels; require the solar panels to be painted or otherwise screened from view; limit the total amount of roof space utilized; or establish a preferred distance for solar panels above roof tiles. These rules must ensure they do not reach the 10% threshold. By accomplishing this, HOAs can still establish a uniform policy that all homeowners can follow for solar installations, thus maintaining the desired aesthetics of their communities.

Timely Review of Applications

Another facet of HB 1229 is the requirement that all fully submitted solar installation applications in an HOA be approved or denied within 60 days of submission. While the timeline for approval cannot be extended, it can be truncated if the associations governing documents provide a shorter time for review and approval of architectural submissions. If an HOA fails to take action on a solar application, it is automatically deemed approved after the expiration of the 60 days by state law. HOAs should establish a cohesive, streamlined review process to avoid delays, confusion, or enforceable denials.

Installation Agreements

Lastly, once an HOA board decides they want to enforce restrictions on solar panel installations, it is crucial to establish guidelines and formal agreements for homeowners to follow. Suppose a homeowner wishes to install solar panels on a Townhome roof that is maintained by the Association. In that case, a maintenance and repair agreement can stipulate reasonable restrictions that the homeowner agrees to, address situations such as the removal of solar panels should a homeowner choose to do so, and the homeowner’s responsibility to maintain and ensure their solar panels and the portion of the roof affected by their installation. Additionally, specific enforcement mechanisms, unique to each installation, may be addressed in the agreement should a homeowner breach the contract.

As the U.S. continues to shift away from traditional fossil fuel-driven energy sources, HOAs must keep a compliant mindset concerning renewable energy options that homeowners want to install on their properties. Establishing reasonable, unified, and cohesive guidelines for these kinds of installations will better protect HOAs and homeowners from litigation arising due to disputes or outdated governing documents. The legal landscape continues to evolve around renewable energy, so it is important to stay informed about requirements and have trusted legal counsel to advise and protect from litigation. 🏠



As a partner in Vial Fotheringham LLP, **Damien M. Bielli** has a unique background in HOA Law, trial advocacy, insurance defense, professional liability, coverage disputes, labor law, employment law, construction, commercial litigation, and contracts. He may be reached at Damien.Bielli@vf-law.com.





DENVER GREEN ROOFING INITIATIVE

JOSHUA FLANAGAN
Blue Frog Roofing

With the continued growth and modernization of urban areas comes the human response to energy efficiency and health. Surprisingly, roofing systems can play a large factor in this response. Energy efficiency in regard to roofing is not a new idea; however, it only truly began to gain traction in the United States in the early 2000s when California changed their energy code to use cool roofing for commercial buildings. A cool roofing system is typically when a lighter color roof is installed in areas of high heat to reflect sunlight thus reducing energy costs. Energy efficient roofing has since taken further steps with solar panels and green roofing systems.

The City of Denver passed an initiative in January of 2018 that originally required all new commercial buildings over 25,000 square feet to install a green roof. Green roofs, also known as vegetative roofs or living roofs, by definition are “ballasted roofs consisting of a waterproofing membrane, growing medium (soil) and vegetation (plants) overlying a traditional roof” (U.S.GSA). Denver and its voters cheered as this initiative passed, but when it came time to discuss implementation, “it wasn’t looking feasible,” wrote Alicita Rodriguez in the CU

Denver News. Rodriguez received some insight from Austin Troy, PhD, chair of urban and regional planning department at CU Denver’s College of Architecture and Planning on why it wasn’t looking feasible. Troy explained how green roofs are extremely expensive because of the structural support needed for the soil as well as the very high irrigation and drainage costs. Troy adds that if you force everyone to build a green roof, then investors are forced to pay a lot of money for something that may not get much use and potentially forgo low-cost green landscaping to save money. It’s important to consider that adding vegetation around buildings and using energy-saving materials can be more cost effective than green roofs while still being environmentally effective.

After half a year, and nine meetings, the Green Roofs Review Task Force changed the initiative to the Green Building Ordinance, effective on Nov. 2, 2018. So, instead of this one size fits all approach, the ordinance changed, permitting “new buildings over 25,000 feet to choose from a series of nine green-energy options in these areas: green roofs/green space, solar/renewable energy, energy efficiency, green

and the Progression of Energy Efficient Roofing Systems

building certifications (third-party programs), payment to the Green Building Fund, and the Energy Program (for roof replacement)"(Rodriquez). This gives developers, investors, and contractors a wider range of options while still participating in the modernization of energy efficiency. The following year construction results were a wide range of all nine options, with the most popular being cool roofs only, enrolling in the energy program, and on-site green spaces. Green roofs are still being proposed in Denver, but now a more selective plan can be addressed for those who choose that system.

There are quite a few benefits to these energy efficient roofing systems. Cool roofs and green spaces are known to reduce the Urban heat island with cool roofing systems also saving around 10 to 15 percent in energy costs. Green spaces/roofs are also known to help with stormwater run-off management. Solar panels can reduce operating costs and attract tenants. Cool roofs are probably the most popular of these options listed since it is a simple and less expensive option than the others with choosing the right roof material and color. "Cool roofs achieve the greatest cooling savings in hot climates but

can increase energy costs in colder climates if the annual heating penalty exceeds the annual cooling savings" (Energy.gov). In Denver, we typically have more warming days than cooling days, so installing a cool roof can reflect 60 to 90 percent of sunlight. Common materials for low slope (flat) roofs are TPO (thermoplastic polyolefin) which is white in color, PVC (polyvinyl chloride) which can be made with most colors, and light-colored metal roofing (standing seam or exposed fastener metal). However, in parts of the mountains at higher elevations with more cooling days, a cool roof system could be black EPDM roofing materials or dark colored metal roofing systems to retain more heat inside the building. For steep sloped buildings, any lighter colored materials including asphalt shingles can make a big difference in energy efficiency. Metal roofing types including Stone Coated Steel are also known to further energy efficiency. Synthetic materials like Brava or Di Vinci can achieve this as well. There are many other roofing materials, but these are some of the most popular. ⬆



Blue Frog Roofing is a premium Roofing company servicing all of Colorado and Southern Wyoming taking an educational, consultative, and preventative maintenance approach. We specialize in Multifamily and commercial roofing and large loss while having a strong service/repair team.



Modernization Lending Requirements

New Fannie Mae Requirements in the Wake of the Champlain Towers Tragedy

Following the tragic collapse of the Champlain Towers South in Surfside, Florida, Fannie Mae took a significant step to modernize lending requirements. These new requirements place a greater emphasis on the property condition and the strength of the community's reserves. In response to growing concerns about aging infrastructure and extensive deferred maintenance in certain buildings, Fannie Mae introduced a series of measures that will have a profound impact on the condominium market.

In 2021, Fannie Mae unveiled the Temporary Requirements for Condo and Co-Op Projects, a set of guidelines that reshaped the landscape of mortgages in condominium associations. Earlier this year, Fannie Mae amended the temporary

JEFF KERRANE
Kerrane Storz, PC

requirements, and made them a permanent part of their underwriting standards. The new permanent rules are effective as of September 18, 2023.

Seventy percent of home mortgages are supported by Fannie Mae or Freddie Mac. Fannie Mae and Freddie Mac are private corporations created by Congress to provide liquidity in the mortgage market. Fannie Mae and Freddie Mac buy mortgages from lenders and package them into mortgage-backed securities that may be sold. Fannie Mae and Freddie Mac have thousands of pages of regulations that provide the standards by which mortgages can be approved. Mortgages that qualify under these regulations are often referred to as "conforming" or "conventional" loans.

The first step in determining which Fannie Mae underwriting rules apply to your community association is to know which level of review will apply under the Fannie Mae guidelines:

Full Review	Limited Review	Review Waived
New Condo Project	Established Condo Project (with a high loan to value ratio)	2-4 Unit Condo Project
Co-op Project		Detached Condo Project
Manufactured Home Project		PUD

Under the Fannie Mae rules, a condo project includes associations where the owners each own an undivided interest in the common area. A PUD is an association in which the HOA owns the common property. PUDs would include most single-family home and townhome communities.

FULL OR LIMITED REVIEW

For projects subject to a full review, the new Fannie Mae requirements will exclude from financing eligibility any of the following:

- ▶ Projects in need of critical repairs which significantly impact the safety, soundness, structural integrity or habitability of the project
- ▶ Projects with mold, water intrusion, or potentially damaging leaks
- ▶ Projects with advanced physical deterioration
- ▶ Projects that have failed to pass any state or county inspections
- ▶ Projects with unfunded repairs exceeding \$10,000 per unit that should be undertaken in the next year
- ▶ Projects with evacuation orders due to an unsafe condition

These disqualifications allow for a few exceptions where projects may still be eligible for financing, such as projects where the damage or deferred maintenance is isolated to just one or a few units, and does not affect the overall safety, soundness, structural integrity or habitability of the project. The new rules also will not exclude projects in need of only routine repairs that are preventative in nature and are accomplished through the HOA's normal operating budget or through special assessments that are within guidelines.

In addition, Fannie Mae will now look at an HOA's reserve funds to ensure that the HOA is budgeting at least 10% of its assessment income to reserves. Alternatively, the reserve funds will be deemed acceptable if the HOA has adequate funded reserves that meet or exceed the recommendations included in the HOA's reserve study.

The new requirements will now strongly advise lenders to review the following documents:

- ▶ HOA board meeting minutes
- ▶ Engineer reports
- ▶ Structural and/or mechanical inspection reports
- ▶ Reserve studies
- ▶ A list of necessary repairs provided by the HOA or the HOA's management company
- ▶ A list of special assessments provided by the HOA or the HOA's management company

Fannie Mae's guidelines also extend to special assessments. Lenders must review current or planned special assessments, seeking documentation to ensure they don't negatively impact the project's financial stability, viability, condition, or marketability. In the case of assessments related to safety, soundness, structural integrity, or habitability, Fannie Mae requires that all repairs be fully completed.

REVIEW WAIVED

Fortunately for owners in PUD projects, these new Fannie Mae requirements will not apply. PUDs need only meet the normal Fannie Mae underwriting requirements.

The collective impact of these new modern lending standards is expected to render many condominiums ineligible for loans, potentially affecting the ability to buy and sell condominiums and, ultimately, property values. HOA boards and community association managers will need to become familiar with the new rules and adapt their reserve and maintenance practices to ensure their future viability and safeguard their property values. ⬆



Jeff Kerrane is a shareholder with Kerrane Storz, PC, which exclusively represents property owners and community associations in construction defect litigation. Jeff can be reached at jkerrane@kerranestorz.com or at 720-277-2076.



The Age OF THE Homeowner

MATT DeWOLF
Frontsteps

In the community management industry, we're entering an era where homeowners and board members, the core stakeholders of every community, are becoming the new focal point. While the industry has long prioritized back-office efficiency, a new emphasis on putting technology directly into the hands of homeowners and board members is emerging. By enabling the homeowner and board member, management companies benefit from fewer questions and tickets generated. This streamlines operations and costs for the management company while improving homeowner satisfaction through instant responses and complete transparency.

There's a simultaneous recognition of the rising significance of community managers who play a vital role in enhancing community happiness and productivity, thereby fueling industry engagement and prosperity. In this article, we'll explore these transformative trends, bridging the gap between technology and the end-users who define the essence of community living, and spotlighting the community manager as the linchpin of this exciting evolution in association management software. Welcome to a future where innovation empowers stronger, more vibrant communities.

Mobile Accessibility and User-Friendly Interfaces

Homeowner engagement is paramount, and to achieve it, we must meet homeowners where they want to be—on their mobile devices. They crave intuitive, easy-to-use mobile experiences that seamlessly integrate with their daily lives. Simultaneously, community managers are seeking tools that provide speed, convenience, and safety, enabling them to excel in their roles and tackle more significant responsibilities.

However, it's not merely about making the experience mobile; it's about proactively engaging homeowners when action is required. Homeowners will not go searching for information; they need immediate alerts on their mobile devices, informing them of new events, invoices, or tasks that require their attention. Push notifications are a crucial component of a mobile app that meets market expectations.

In this era, community engagement and transparency are the lifeblood of our industry. Their absence can lead to ongoing grievances about HOA overreach. However, we have the power to evolve and return to the original vision upon which the HOA industry was built - thriving communities marked by happiness, health, and prosperity.

Enhanced Data Security and Privacy

As community management continues its digital transformation, the need for uncompromising data security and privacy takes center stage. In an environment where cyber threats continually grow in sophistication, community manager software must advance to safeguard sensitive information effectively. In the future, we can expect to see advanced encryption techniques, robust authentication protocols, and multi-factor authentication becoming standard features in software.

An example of improved security requirements can be seen with recent transitions away from NACHA files. These files, the long-time industry standard in community management, also represent a potential vulnerability in the realm of cybersecurity. Transitioning to modern and secure payment solutions instead helps prevent these security risks from occurring.

By taking proactive steps, as in this case with NACHA files, our industry can ensure the trust and confidence of homeowners and clients alike. In doing so, we are on the path to achieving the vision of a community management landscape where data security is synonymous with peace of mind.

Cloud-Based Solutions for Scalability

Scalability is a vital consideration for community managers as they grow their portfolios. Cloud-based software solutions offer the flexibility and scalability needed to accommodate an expanding property management business. With cloud-based software, management companies can easily add new properties, users, and features without the need for significant infrastructure investments.

Furthermore, cloud-based solutions provide real-time data access from anywhere, facilitating collaboration among community managers, maintenance teams, and tenants. This accessibility is crucial for agile decision-making and efficient community management.

In conclusion, the future of management company software brims with potential. A commitment to innovation in technology will empower community managers to inspire homeowner associations to evolve and thrive. We envision that technology will act as the catalyst for HOAs to achieve their original and highest aspiration - fostering transparent, safe, and collaborative communities that enrich the lives of all. ⬆



Matt DeWolf is the CEO of FRONTSTEPS, a leading provider of community management software solutions. With a background in technology and a passion for improving the community management industry, Matt is dedicated to helping management companies leverage innovative software to enhance their operations and deliver exceptional service to their communities.

a Receiving credentials is especially important if you have chosen community management as your career. Designation sets you apart from others for several reasons: (1) It shows your dedication to the industry; (2) It demonstrates to others that you're willing to go the extra mile to better yourself professionally; (3) It lets others know that they can come to you for your expertise when needed; and (4) It allows you to become the professional you want to be and opens many new opportunities for you.

NEW PATH

This credentialing process can be difficult to manage while working full-time and keeping up with personal obligations. Obtaining the PCAM designation has always been a goal of mine, one that I set my sights on within my first six months of being in the industry. Although it was 10 years before I made the decision to go for it, I knew that to get where I wanted to go career-wise, I would need this designation.

Setting the goal was one thing but completing that goal was going to be a challenge. The PCAM Case Study—how can two words give such anxiety? As 2020 began, I decided December would be my best option. As the year progressed, more and more things began to be postponed or outright canceled. I watched as CAI National canceled each case study location. I became concerned that I would not be able to meet my self-imposed goal.

to YOUR

KAREN MCCLAIN,
CMCA[®], AMS[®], PCAM[®]
Associa Colorado

CAI announced this new format of a "Virtual PCAM Case Study". Participants were required to watch a prerequisite community video and login to two days of Zoom seminars. At first, I was very hesitant to enroll, but I felt there was no other option if I wanted to remain on track. There were so many questions I had. How will we do an adequate site visit? What if I miss something? Will I be able to interact and participate? What if my internet crashed? Then the unthinkable happened—my laptop crashed the week of the case study and I scrambled to purchase a new computer.

FUTURE

On day one, everyone was eager and ready to go. Manager after manager logged into the meeting, chatting about where they were from and how long they've been in the industry. It was great to see so many of us united on this unique journey. We were officially participating in the first virtual PCAM case study. Not only will it be an amazing accomplishment to attain this designation, but to do it virtually! The first stop was an introduction from the instructors, and then we were welcomed by the manager. They gave us an overview of what to expect, and we moved on with meeting the attorney, the insurance agent, the CPA, and many other professionals related to the community.

One thing that I did notice was that many of the participants were at home, but some appeared to be in their office. How amazing—you can just shut your door and take three hours out of your day to participate in the most important event of your career. As the sessions wrapped up over two days, they opened it up to discussion from the participants. One of the major questions from all the candidates was whether we were missing out on the in-person opportunity to view the property. All the instructors and the staff at CAI National reassured the participants that we are not missing out on any instruction time. One of the major bonuses to attending virtually was that all of the recordings were available for us for the 30-day duration until the paper was due.

As I reflect on the changes to technology over the recent years and changes that CAI National made in its approach on continuing education, I wouldn't have done it any other way. Part of the reason I waited was the adjustments I would've had to make to my schedule in order to fly to a location outside of my city; the time needed would have been unattainable. Attending virtually was both logistically and financially a more productive use of time. 📈

As we look to the future, and we find new ways to learn, I would recommend that you strongly consider the *VIRTUAL OPTIONS.*



Karen McClain is the Vice President of Management at Colorado Association Services, AAMC® – an Associa Company.

PCAM Q&A

Danaly Howe

CMCA®, AMS®, PCAM®



WHAT LED YOU TO COMMUNITY MANAGEMENT?

I don't think anyone ever grows up dreaming of being a community manager. I graduated CSU with a math degree and was having a difficult time finding a job in that industry. A family friend hired me to handle administrative work at his management group that managed communities. I began filing, paperwork and answering an email here and there and the company grew very quickly. I began to learn the ins and outs of our communities and took an interest in the legal side of HOAs. I started in this career field in 2012 and am proud to say I believe this is still right where I am meant to be.

WHAT IS YOUR FAVORITE PART OF THE JOB?

It's rare when someone can say they learn something new every day after 11 years in a career! Being a community manager requires me to get creative in finding new solutions and think quickly on my toes. In addition, I am the current chair of the Colorado Legislative Action Committee, the main body in Colorado that advocates and lobbies upcoming bills. I have been able to utilize that platform to be an advocate for our industry while strengthening communities in our area.

WHAT MADE YOU DECIDE TO PURSUE YOUR PCAM?

I was five years into my career as a manager and was attending a conference that was promoting it in one of the seminars. I typically welcome a challenge and when they described the strict requirements it takes to qualify and how few PCAMs there were at the time, I felt motivated that I could accomplish it. I also believed it would be a great advantage not only for me but for our company. I completed my PCAM in December of 2021.

WHAT WAS YOUR BIGGEST TAKEAWAY FROM THE PROGRAM?

The course challenged me to see all the ways that I could be an even better manager. The level of service, attention to detail and amount of care I had for my communities increased dramatically. Our company was surpassing the bar already but I realized we could go even beyond that by being more thoughtful, more proactive and more diligent. When it came to the case study itself, we were told our community was one of the worst the program had ever seen. The challenges were extensive. Fires, lawsuits, embezzlement - really any nightmare you could imagine. The high intensity issues were a huge learning curve for me and after completing the report, I was encouraged that I was able to conquer its challenges and put something together that I was proud of. My report was 176 pages long.

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

The PCAM is catered to managers with a lot of diverse experience under their belt. Be sure to have some familiarity managing complex situations before you begin. Prior to the case study, diligently study the information provided and prepare all your questions ahead of time for the interview. Set specific goals for yourself and you will be successful!

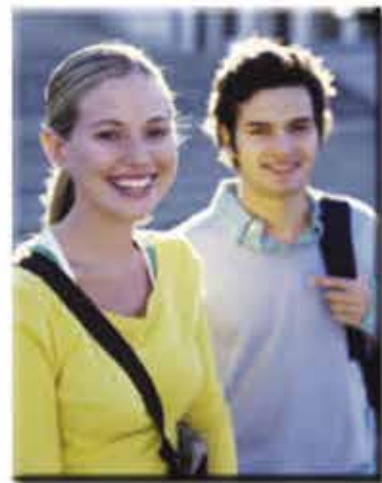
WHAT IS SOMETHING YOU WISH PEOPLE UNDERSTOOD ABOUT COMMUNITY MANAGERS OR HOMEOWNERS ASSOCIATIONS?

There is a lot of bad media out there that negatively impacts the perceptions of HOAs. Every industry has its bad apples that are not acting in the best interest of their communities. However, those are the minority. Most managers and boards are kind, empathetic people that are trying to do the right thing for their communities. At the end of the day, the people with the power are the homeowners because they are the ones who elect their boards. As managers we simply provide advice, listen and take direction from the board. Living in an association can be a great experience.

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Magically Fixing Broken Pipes

SEAN BORRIS
Gemini Pipeline Rehabilitation
Consulting

You are the property manager of a high-rise condominium building. Unfortunately, you receive a report of an issue on the first floor of a building. It could be moist drywall in the ceiling or a little wet spot at the base of a wall. You think to yourself - this property is old and is always having leaks. Once you've gotten one leak fixed, another will inevitably spring up.

The first step in resolving this scenario is identifying the source of the issue. If the problem isn't visible, it may be time to start cutting openings in the hope of a quick resolution. Once the hole is cut, it becomes apparent the leak is coming from someplace above, and more holes need to be made. Small sporadic leaks have a habit of traveling from one area, down several stories, and across to another location which can lead to property managers and building engineers suffering from temporary insanity. Once you are able to locate the source of the leak, the property manager will then notify the unit's owner that they are responsible for the damage and the exorbitant expenses. In the end, all impacted parties are upset and soon the Board of the association will be involved.

Imagine fixing a broken pipe hidden behind a wall that you cannot see or touch without cutting into a wall or ceiling. You would be able to avoid the aforementioned scenario all together. Sounds impossible, right? Well, that's not the case with pipe rehabilitation in this day and age.

What options are available?

For centuries if there was a piece of pipe that was cracked or had a small pinhole leak inside a wall or below a floor, the only option was replacement. The first step of pipe replacement involved locating the source of the issue which is sometimes easier said than done. After the cracked pipe was finally located, drywall may need to be cut, cabinetry removed, concrete jackhammered, etc. so that the pipe could be replaced. Then the process of putting the building back together would begin. The process can be messy, time consuming, and disruptive. What a headache!

Now, water and sewer lines can be fixed using internal liners or coatings that are installed using existing access points or openings inside the building envelope. These solutions work on almost all types of pipes from single-family homes to skyscrapers. Liners are safe, can reduce or eliminate costly reconstruction work, and significantly shorten the time of service disruptions compared to repiping.

What is pipe lining?

Water and sewer pipes are often neglected or not adequately maintained as they are hidden from view. As buildings age, metallic pipes can experience scale or tuberculation build-up that restricts flow or suffer from corrosion which can lead to failures. Pipe lining is a little like magic in that it breathes new life into old pipes to essentially new condition, all without the need of replacement and restoration. Liners seal cracks, stops corrosion, and prevents scale buildup.

There are an assortment of cost-effective pipe lining solutions on the market today but the two most predominant technologies for water and sewer pipe rehabilitation are CIPP (cured-in-place-pipe) liners and epoxy coatings. CIPP, invented in the 1970s, can rehabilitate fully deteriorated pipes as small as 1 1/2-inch diameter, and essentially forms a new pipe within the existing host pipe. Epoxy can rehabilitate pipes as small as 1/2-inch to 12-inch diameter and coats the inside of the existing pipe thus stopping corrosion and sealing small leaks. Manufacturers claim that liners are capable of extending the useful life of the existing pipe by 50 years or even longer!

What does the lining process entail?

The first step involves performing a condition assessment of the existing piping to determine the extent of the issue and developing a game plan of how best to execute the project. Next, cleaning the host pipe and removing all scale, tuberculation and debris to the original internal diameter, typically with high pressure water or mechanical tools. After the pipe has been sufficiently cleaned, it is now ready for the liner.

CIPP liners are constructed with a thin felt tube that is then impregnated with resin prior to installation. CIPP liners can be either pulled-in-place or are pushed through the host pipe using a process called inversion. After the liner has been installed, it is then expanded to form a tight fit with the existing pipe and then cured which, depending on the manufacture and curing method, can range from only a few minutes to several hours. Once the resin has fully cured it becomes rigid to form a new pipe within a pipe.

Epoxy lining was first introduced back in the 1980s. Prior to installation process, the pipes were dried and then sandblasted clean to bare metal. The epoxy was then either sprayed or pumped throughout the system with pressure and adhered to the interior wall of the pipe. Once the epoxy is fully cured, services can be restored.

Once installed, the system functions are now as good as new! A lot of the time, the building's occupants don't see the pipe lining contractor's employees or know that their pipes are getting fixed. The lining process is fast, clean, and quiet. ⬆

It's almost like **magic!**



Sean Borris is the President of Gemini Pipeline Rehabilitation Consulting. Gemini assists Homeowners Associations, Property & Facility Managers and helps rehabilitate water & sewer piping inside buildings or buried underground using liner systems thus eliminating costly renovations.



Editorial Calendar

Issue	Topic	Article Due Date	Ad Due Date
December	Planning Ahead / Goals / Community Vision	10/15/2023	11/01/2023



EXTERIOR FACADE- SMART SIDING

ASHLEY DOUGLAS
Reconstruction Experts, Inc.

As our communities age, one of the major capital expenditures that needs to be planned for is the exterior façade of your building envelope assembly. The simple definition of building envelopes is the assemblies that separate the interior from the exterior of the home. These assemblies include things like doors & windows, roofs, floors, foundation, insulation, and the exterior façade. In this article, we will be primarily discussing exterior façade which includes stucco, metal, stone, and siding products.

If the exterior facade of your home isn't properly maintained, you will begin to see signs of serious damage that will result in costly repairs. Some of these signs include:

- Staining of interior walls and ceilings
- Water-damaged insulation
- Water-damaged soffits and sills
- Peeling of wallpaper
- Stains and dirt along window tracks
- Mold
- Stains alongside AC units
- Rust marks
- Spalling brick
- Cracks that go through the masonry and mortar
- Discolored stone or masonry

Ideally, you've already looked in your CAI Membership Directory and hired a reserve study company to plan and budget for your community's long-term maintenance. If you're behind in the financial aspect of that plan, you can also consult with one of the qualified banking partners in our industry to inquire about a loan to fund an upcoming project.

Once your plan for funding is established and you begin to look at ways to make efficient use of your community's money, we want to highlight a product that we believe is a good investment to make into your exterior façade.

LP is a manufacturer of various building envelope products and their Smart Siding line is something we recommend to communities often when they're considering an upgrade. The LP Smart Siding products are manufactured using their proprietary Smartguard process which produces one of the most durable lines on the market. This durability allows them to provide an upgraded warranty, along with the cost benefit of a longer-lasting product that won't need to be replaced as often.

Along with functionality, LP Smart Siding comes in 16 different pre-finished colors so you don't need to paint with installation. There are also various styles available that mimic a cedar look giving a great aesthetic.

Lastly, and the main reason we recommend this to our clients, LP Smart Siding is easier to install providing efficiency in cost to you as the customer. The siding comes in longer pieces resulting in less time cutting and integrating seams. Furthermore, with less seams comes less waste factor leading to less overall materials costs for the installation of the product. When installing any product, there is a certain factor given to "waste" during install. This waste is a result of breakage during installation, and with a more durable product requiring less seams, the cost savings are tangible for you as the homeowner.

There are many different products to be considered so we recommend doing your research and talking to a trusted contractor to see which is best for your specific needs, but if you're looking to make upgrades to a building or even a single elevation or side of one building at a time, we love this product for our clients.

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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	ORGANIZATION	DESIGNATION	AWARD DATE
Ms. Ashton Nicole Kent, CMCA, AMS	Vacasa Community Association Management	AMS	08/02/2023
Ms. Misty D Thurman, CMCA		CMCA	07/18/2023
Ms. Autumn Brin, CMCA, AMS	TMMC Property Management	AMS	08/11/2023
Ms. Janice Zarifi, CMCA, AMS	Associa Colorado	AMS	07/18/2023
Mr. William Kenneth Smith, CMCA, AMS	Associa Colorado	AMS	09/12/2023
Mr. Michael Bauer, CMCA	East West Urban Management, LLC	CMCA	08/18/2023
Natasha Keppen, CMCA		CMCA	08/30/2023

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.



CAI-RMC MISSION STATEMENT

*To provide a membership organization
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Brianne Dawn Barousse-Lozier-Associa Colorado

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Douglas Ohi-ATI Disaster Recovery Services, Inc. Denver

Marla Grant-Brooks Tower Residences

Karen Jordahl-Brooks Tower Residences

Shelly Scott Nash-Brooks Tower Residences

Jeanne Root-Brooks Tower Residences

Gary Thomas-Brooks Tower Residences

Mark Trenka-Brooks Tower Residences

Craig Shelby-Building Engineering-Consultants, Inc.

Alexandria Marie Pollock, CMCA, AMS, PCAM-BuildingLink

Daniel Swannigan-
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Jeff Gray-Lifetime Roof & Solar

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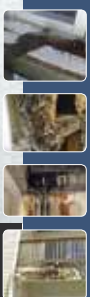
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December

01 Wed	Annual Celebration & Board Installation
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