

Vol. 41 • No. 6 • 2023

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# COMMON INTERESTS

THE 2023

## Planning Ahead/ Goals/ Community Vision

ISSUE

**Conflict Mitigation:  
When Someone Crosses the Legal Line**

**Serving your Homeowners Association  
Has Its Rewards**

**From Apathetic To Engaged**

**Get Social!**

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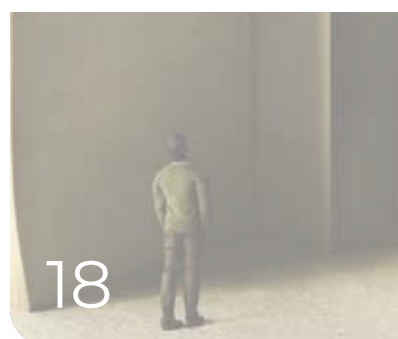
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Issue	Topic	Article Due Date	2024 Ad Due Date
February	Legal	12/15/2023	01/01
April	Maintenance / Preventative / Upgrades	02/15/2024	03/01
June	Insurance / Ethics	04/15/2024	05/01
August	Finance	06/15/2024	07/01
October	Tech / Modernization	07/15/2024	09/01
December	Planning Ahead / Goals / Community Vision	10/15/2024	11/01



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# Management Company Boundaries

Knowing When to Break Ties with an HOA and  
Qualifying HOAs on the Front End to Make Sure  
They'll Be a Good Fit for Your Management Company

**ANGELA STEVENS**

Northern Colorado at Westwind  
Management Group, LLC

**H**aving a solid foundation in the relationship between community and management is key to a successful partnership, which is why qualifying the association prior to accepting a management role and knowing when to step out of that role are so vital. Continuing a management relationship that is not fulfilling on either end only serves to burn out the management company and frustrate homeowners. By engaging in vetting client communities before and during management, management companies can ensure they are working with clients that are a good fit for their services and in line with the core values of the company, which will help prevent conflicts, misunderstandings and legal disputes down the road.



# When to Break Ties with an HOA

Breaking ties with an HOA can be a difficult decision. However, there are times when it may be necessary to do so. Here are some signs that it may be time to break ties:

1. **LACK OF COMMUNICATION:** If the HOA is not communicating with the management company or homeowners, it can lead to misunderstandings and conflicts. Lack of communication can make it difficult to manage the community effectively.
2. **FINANCIAL ISSUES:** If the HOA is experiencing financial issues, it can put a strain on the management company. This can include unpaid dues or unexpected expenses that were not budgeted for, or even strained relationships with vendors whose invoices are not being paid timely.
3. **POOR GOVERNANCE:** If the HOA Board is not performing its duty as the duly elected governing body of the community and / or as specified in their Bylaws, it can lead to a decline in the community's appeal and functionality. This dysfunction can also lead to conflicts and disappointment in management by community members.
4. **LEGAL DISPUTES:** If the HOA is involved in legal disputes, it can create a difficult situation for the management company. This can include disputes with homeowners or conflicts with contractors.

If you notice any of these signs, it may be time to evaluate and assist the Association in resolving the challenges, and if there is an unwillingness to do so, possibly to break ties with the HOA. Breaking ties with the HOA can help the management company prevent further conflicts or legal disputes.

## Qualifying HOAs on the Front End

To help prevent these issues from arising, it's important for management companies to qualify HOAs on the front end. Here are some steps to take:

1. **REVIEW THE HOA'S FINANCIAL STATEMENTS:** Ensure it has a solid financial foundation. Look for any red flags, such as unpaid dues or out of control expenses.
2. **REVIEW THE HOA'S GOVERNING DOCUMENTS:** Review the HOA's governing documents to ensure they are in line with the management company's proposed services. Look for any conflicts or inconsistencies that may cause issues down the road.
3. **SCHEDULE A MEETING:** Schedule a meeting with the HOA board to discuss their needs and expectations. This will help ensure that both parties are on the same page and that the management company can adequately meet the HOA's needs.
4. **CHECK REFERENCES:** Check the HOA's references to verify they have a positive reputation in the community. This will help ensure that the management company is working with reputable and trustworthy HOA leadership.

Homeowners association (HOA) management companies are responsible for managing and maintaining community properties. These companies are hired by HOAs to oversee the day-to-day operations of the community, including enforcing rules and regulations, collecting dues, and maintaining common areas. While management companies play a vital role in keeping communities running smoothly, there are times when it may be necessary to break ties with an HOA. Additionally, it's important for management companies to qualify HOAs on the front end to ensure they'll be a good fit for their services. ⬆



**Angela Stevens** is the Director of Operations – Northern Colorado at Westwind Management Group, LLC. She has over 20 years of experience in the custom home industry and 10+ years as an Association Business Manager. She has experience with all property types from single-family homes to extensive multi-family home developments and has a passion for helping people live better lives.

# GET SOCIAL!

Roughly a quarter of all Americans live alone and the need for socialization has become more important than ever in our communities. COVID put a spotlight on loneliness and deaths of despair caused by isolation. Increasing the sociability of our communities may not be in your job description, or even on your radar, but it may raise the property value of your community and make your job more enjoyable.

Each community is unique, and younger people may not have the same time and availability as retirees, but each community can create a culture of greater socialization however that may look. Utilizing your communities' recreational facilities and amenities can be a great way to encourage socialization and events.

**TOM WESTING**  
Cherry Hills III

Here are some strategies to consider in helping your community become more social and engaged:

**SOCIAL COMMITTEE** Try to keep it consistent and plan at least one social a month. Here are some fun things to consider: food trucks, concerts on the grass, pool parties, Halloween parades, holiday parties, etc.

**COMMUNICATION COMMITTEE** Periodically have interesting speakers share their stories or teach the community about a specific topic of expertise.

**SOCIAL MEDIA PLATFORM** One community I work with decided to purchase software called GroupValet. It has been wildly popular with the community. It has many great features such as "The Wall" where you can post about your lost cat or recommend a

vendor. It has a scrolling calendar of all events, board & committee meetings with Zoom links, and it is also a platform for reserving the tennis & pickleball courts.

**HYBRID MEETINGS** ensuring your community has capabilities to put on virtual, or hybrid, meetings allows members to participate in board and committee meetings from anywhere.

**GATHERING PLACES** Places to stop and rest, socialize, and enjoy the beauty of the community - however that may look for your specific community is a constant reminder and encouragement to be a little more social.

**DIRECTORY** Whether digital or paper, a directory can help people know their neighbors.

**WELCOME COMMITTEE** Having members welcome new residents and share important information and answer questions about living in the community can help show new members or residents the social culture of the community.

**DIGITAL MONTHLY NEWSLETTER** - Providing updates on Board and Committee work in addition to highlighting social opportunities helps to keep members engaged with their community.

**INTEREST GROUPS** Yoga, book/reading group, bridge, Mah Jongg, knitting and walking groups can all be great ways to connect members with similar interests.

**COMMITTEES** It sounds crazy, but the more committees the better. It is a great way to encourage engagement and for newcomers to get acquainted with their neighbors.

When a community focuses on engagement and social events, not only do people love living in the community but they tell their friends. We see people moving in specifically to be near friends. While the social scene isn't the only reason people choose where to live, it can certainly play a role.

Helping your community become more social will take time, but the benefits are worth it. 🏠



**Tom Westing** has been in the HOA industry for about 20 years serving as both a portfolio manager and now an onsite manager at Cherry Hills III. He currently works for Advance HOA Management.





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# Active Shooter

Completely Preventable  
Recognize the Threat  
Prevention & Training

**ED JARRETT**  
The Management Trust

It has been a year since the tragedy involving Micheal Shiners and many others at 1280 Peachtree located in Atlanta, Georgia. What as an industry have we learned and what are we doing to prevent these events? Unfortunately, since January 1st, the U.S. has experienced at least 484 mass shootings so far this year, according to the Gun Violence Archive. This averages out to almost two mass shootings a day. Mass shootings are defined as an incident in which four or more victims are shot or killed, according to the archive. The vast majority of these shootings occurred at a place of business. Candidly, these events are happening at such a rate that society is becoming desensitized to them. Indeed, many mass shootings are often no longer reported on by media outlets.



**Micheal Shiners**

Our industry, despite being somewhat of a volatile environment, (especially for onsite staff and managers), has been immune to this phenomenon until now. Over the past five years, several instances of workplace violence that resulted in the loss of life have occurred. Onsite staff perform their professional duties in an environment where they encounter disgruntled homeowners and residents, despite their best efforts. I think all of us in the industry have a story of a disgruntled resident or owner that made us uncomfortable or worse. Many of us have protective orders issued by local courts to help prevent these interactions from escalating. Unfortunately, many of these events are mental health-related, which can be extremely difficult to navigate.

## Prevention

Simply put, the term “Active Shooter” is here to stay, and incidents will increase due to the uncertainty of the times. Given the nature of our industry, we should incorporate active shooter training into our standard life safety protocols. Beyond that, employment contracts and management agreements should address this topic expressly, including which entity is responsible for training. These events can be prevented with appropriate training and a proactive response as illustrated below.

### **Per the FBI, “Study of Pre-Attack Behaviors of Active Shooters in the U.S.”**

- Approximately one-third of active shooters in this sample victimized only random members of the public, MOST active shooters arrived at a targeted site with a specific person or persons in mind.
- 73% of all active shooters had a known connection with the attack site.
- When threats of confrontations occurred, 95% were in person.

- 55% of active shooters who had a specific target made threats or had a confrontation with the intended target.
- 62% of all active shooters had documented mental health issues.

The previous information as provided by the FBI paints a clear picture that most of these events can be prevented. Beyond that, the above for industry professionals is an all too familiar set of facts. I would suspect that most property management professionals have encountered these behaviors in varying degrees, some more than others. The event involving Micheal Shinnars as well as the event in Toronto, Canada certainly contained the above warning signs.

These indicators paint a clear picture and corresponding outcome; act accordingly and do not hesitate to reach out to law enforcement. Do not allow societal pressures to influence your decision to report incidents.



## Training

### Are we prepared as industry professionals to deal with such an event at a property?

Similar to evacuation plans, active shooter training must be incorporated into the safety planning for onsite managers and staff. We should reinforce this training without creating alarm. It must become routine. We create liability for our clients and staff by failing to implement training! In conversations with other professional organizations, workplace violence and active shooter training appear to be widely discussed. Schools, places of worship, and municipal buildings are constantly improving their preparedness and training of staff. Given the size of many of the high rises in most metropolitan environments as well as those large-scale planned developments with sizeable amenity centers and schools, we as an industry should embrace this unfortunate reality. We cannot be a late adopter of workplace training given the consequences.

Training is available at little to NO cost to you, your staff or property. If you are interested, start with your local law enforcement agencies; many offer training and, in some instances, live simulations. If you are looking for industry best practices, contact Alice Training ([www.alicetraining.com](http://www.alicetraining.com)). Alice Training has evolved as the industry leader in training. They have trained over 18 million individuals over the last twenty years and boast an impressive corporate list of customers ranging from Fortune 500 companies to local schools and places of worship. **Alice can help you understand the options, ensuring you keep the individuals in your organization safe with a trauma-informed approach to safety training that works for you.**

Get training for your staff, yourself and your community. Be an advocate for an increased awareness of this seldom discussed issue!

In 2017 I managed a luxury high-rise in the Atlanta market that found itself going through many of the scenarios I've mentioned in this article, and we were asking these questions and many more. Unfortunately, a man armed with a high-capacity handgun and additional ammunition entered the building with the intent of harming select individuals. Thankfully the staff at the time was able to stop the threat. As the General Manager, I revisited every decision that led to the events of that day. It was a very difficult time as gunshots were fired, and people were harmed. The Board and I were faced with questions we were ill-prepared to address. The one thing we did learn was the need for training and safety protocols that we simply had not considered prior. ⬆️

*#alicetraining, #darkangelmedical, #activeshooter, #stopworkplaceviolence*



*In 2017 Ed Jarrett managed a luxury high-rise in the Atlanta market that found itself in a similar situation. Unfortunately, a man armed with a high-capacity handgun and additional ammunition entered the building with the intent of harming select individuals. Thankfully the staff at the time was able to stop the threat. As the General Manager, Ed revisited every decision that led to the events of that day. It was a very difficult time as gunshots were fired and people were harmed. Ed and the Board were faced with questions they were ill-prepared to address. The one thing they did learn was that there was a basic need for training and safety protocols that they simply had not considered prior.*

# CONFLICT

## When Someone Crosses the *Legal Line*



**DAVID GRAF**  
Moeller & Graf

Community association leaders—boards and professional managers-- were never given the memo that their job descriptions changed. Historically, much of the time invested in managing a community was directed towards fiscal management, fund handling, planning for and replacing infrastructure, and performing ongoing maintenance.

Leading up to the pandemic and beyond, political divisiveness, social justice movements, renewed focus on the rights of the individual, and other human factors have shaped community association leadership towards a more human-centric role: governance policies, open meeting design, frequent and much more proactive information delivery, and handling interpersonal conflict.

Many difficult owners with whom community association leaders interact with are in a category that I refer to as **"Situational Difficult,"** meaning a person who has a situation that needs to be addressed before they will go back to being an otherwise-productive member of the community. This is not a value judgment on the merits of their situation but is, instead, a recognition that there is a situation in the first place, as opposed to just a difficult human. This allows us to focus our efforts on addressing the situation instead of labeling, castigating, or isolating the individual.

A very vocal and increasing percentage of the difficult owners with whom community association leaders interact with are in a category that I refer to as **"Currently Unreparable,"** which means that their issue goes beyond our ability to deliver a result that would end the conflict. Most of the Currently Unreparable owners that I deal with thrive on the conflict; seeking solutions that would eliminate the conflict is like searching all over your house for your car keys when they were in your pants pocket to begin with. Some of these difficult owners will someday realize that the solution to their problem lies with them and will not be found through any number of contentious battles with their neighbors, the association, or its leadership.

**The CHALLENGE for community association leaders and professional managers is to recognize the difference between these two types of difficult owners and to minimize the number of difficult owners that we erroneously categorize as "Currently Unreparable."**

The reason that this is a challenge is because in the face of hostility, it is almost impossible to tell one from the other. As our job descriptions have evolved to solving difficult people problems, it is a missed opportunity to give up on finding a solution under the mistaken belief that it won't matter.

# mitigation



## Here are a few ideas to consider both before and after the moment of conflict:

1. Conduct all association business in an open session where owners are present. This minimizes conspiracy theories and builds a sense of trust.
2. Continue to collect email addresses of owners and proactively push out information even if you believe that owners don't care.
3. Recognize that limited owner participation (negatively referred to as apathy) is not a sound justification to stop being proactive in the communication.
4. Understand that owners' concerns are very personal to them. Community association leaders understandably focus on the facts of an issue whereas owners often do not have that same context and are primarily focused on what they want and how it affects them.
5. Let go of judgment that owners could have and should have been more prepared in doing their research before arriving to the dispute.
6. Remember the "steward leadership" mentality which is that while we do want to make every effort to resolve

the dispute, we must be responsible stewards of the governing documents for all of the other owners who rely on them.

7. Recognize that the temperature of the community is not accurately taken by a few very vocal and unhappy people showing up at a meeting.
8. Be aware that verbally acknowledging the importance of the issue to the owner, even if you completely oppose the situation, is healing. Often this is the difference between keeping someone Situationally Difficult from becoming Unrepairable.
9. Take appropriate legal action when the situation is untenable.
10. Understand that there is a very small but real possibility that a verbal dispute can become violent. There is no association business worth someone's life.

Community association leaders make a large and lasting impact on the lives of the people who live in communities. It can be difficult to see this value during community strife, but that does not mean that it does not exist. What you do matters. Thank you for continuing to do it. 🏠



**David Graf**, Moeller & Graf, has practiced community association law exclusively since 2001. David has been admitted to the College of Community Association Lawyers ("CCAL"). In 2018 and 2020, David was elected by his CCAL peers to the CCAL Board of Governors and is the current President of CCAL. In 2015, David was named CAI's National Educator of the Year.

# WHAT TO EXPECT IN

# 2024

**AARON J. GOODLOCK**  
Orten Cavanagh Holmes & Hunt, LLC

CAI's Legislative Action Committee (CLAC) is anticipating another active legislative session in 2024. Both the governor's office and members of the general assembly have signaled that common interest communities continue to be a significant area of focus for the Colorado legislature.

Legislative reform presents both challenges and opportunities for community associations. Among CLAC's objectives is to engage proactively with stakeholders and legislators in order to embrace opportunities and limit challenges.

## LEGISLATION EXPECTED TO BE INTRODUCED IN 2024

As of October 2023, the Colorado HOA Homeowners' Rights Task Force members have been appointed and task force meetings are underway, with the first public meeting scheduled for October 24, 2023. Additional task force meetings will be held through the end of 2023 and early 2024.

The HOA Homeowners' Rights Task Force final report is scheduled to be published no later than April 15, 2024 - in the midst of the 2024 legislative session. Among the primary issues expected to be addressed in the report are legislative recommendations pertaining to:

- Common interest community fining authority and practices
- Community association foreclosure practices
- Communication practices between community associations and homeowners
- Availability and disclosure of association records

CAI members are encouraged to participate in the HOA Homeowners' Rights Task Force survey and share comments or ideas by attending the task force meetings or submitting information online through the HOA Homeowners' Rights Task Force website: <https://engagedora.org/hoa-task-force>

Although it would seem premature to introduce legislation prior to the release of the task force's final report, legislation affecting common interest communities is expected to be introduced throughout the 2024 legislative session. The following topics have been identified as potentially subject to new/additional legislation based on recent nationwide trends, public policy statements from local and statewide trade organizations, previous legislation introduced in Colorado, and recognized state-specific concerns:

- Insurance
- Reserve studies and funding
- Colorado House Bill 22-1137 reform
- Housing affordability and local/statewide land use regulation (e.g., ADUs)
- Community association collection practices and remedies
- Wildfire mitigation, conservation, and sustainability
- Regulation of home-based businesses

## Key strategies and initiatives of CAI for the 2024 legislative session include:

- engaging in constructive dialogue and discussion with the HOA Homeowners' Rights Task Force
- building and developing political support
- identifying legislators to sponsor meaningful change for community associations, with a vested interest in building and maintaining resilient and sustainable communities throughout Colorado
- developing pragmatic legislative solutions to address challenges arising from previous legislation (e.g., HB 22-1137 clean up)
- preventing further legislation that substantially adversely impacts Colorado common interest communities, homeowners, and residents
- promoting legislation that supports overall welfare of community associations
- advocating for changes and updates to CCIOA that reflect modern best practices, embrace technology, and support harmonious, thoughtful, and recognized public policies

## WHAT ELSE TO EXPECT AND PREPARE FOR IN 2024

### *The Colorado Fair Access to Insurance Requirements (FAIR) Plan.*

The Colorado Division of Insurance will appoint the board of directors to oversee and implement the Colorado FAIR plan, established by Colorado House Bill 23-1288 and signed into law by the governor on May 12, 2023. The FAIR Plan board of directors is to be appointed by January 1, 2024.

The FAIR Plan will provide residential and commercial property insurance to eligible individuals and entities in Colorado (including community associations) when coverage is unavailable through traditional means.

Once appointed, the FAIR Plan board of directors is required to develop a "plan of operation" to be submitted to the Colorado Division of Insurance on or before July 1, 2024. The plan of operation will identify, among other things, the lines of coverage, coverage limits, policy forms, and covered perils to be made available and offered through the Colorado FAIR plan.

### *Continued discussion and analysis of future changes to CCIOA based on the HOA Homeowners' Rights Task Force Final Report.*

Community associations should expect ongoing discussion among legislators and interest groups about issues identified in the HOA Homeowners' Rights Task Force Final Report, after it is published in April, 2024. In addition to the primary topics outlined above, the final report is expected to address and include recommendations regarding possible (future) changes to CCIOA to incorporate and implement aspects of the 2021 Uniform Common Interest Ownership Act.

To ensure that constituents' voices are heard, CAI members are encouraged to attend and participate in the HOA Homeowners' Rights Task Force proceedings and contact your local legislators prior to and during the upcoming legislative session. [↑](#)



**Aaron J. Goodlock** is a partner at Orten Cavanagh Holmes & Hunt, LLC. He provides general counsel and transactional services to community associations throughout Colorado and serves on the Colorado Legislative Action Committee for CAI.

# LONELINESS



## And The Impact of **NEGATIVE** Interactions in Our Industry

**MELISSA GARCIA, ESQ.**  
Altitude Community Law P.C.

**C**ovid-19 and forced isolation? The curse of technology on quality connection? Numerous factors could cause loneliness, but the chapter asked me to focus on one: How do negative interactions in our industry impact loneliness? In my opinion, they are a key creator of it.

## WHAT IS LONELINESS?

I wasn't aware of the current loneliness epidemic until I read the Surgeon General's recent advisory: Our Epidemic of Loneliness and Isolation. The advisory defines "loneliness" as:

*...a subjective internal state. It is the distressing experience that results from perceived isolation or unmet need between an individual's preferred and actual experience.*

**First, loneliness is subjective.** For some, being alone frequently or having few social connections is not loneliness. When I'm alone, for example, I often take comfort in the solitude, as it allows time for both reflection and getting things done. The distraction of people is gone. But being lonely? I could be in a room full of people, or engage in several connections a day, yet still feel lonely. Loneliness is personal.

**Second, loneliness is the upsetting experience of perceived isolation;** when we perceive a gap between our desire for social connection and our actual experience of it. And, while our individual circumstances could be what brings about loneliness, our HOA experiences can exacerbate it.

The Surgeon General emphasizes how loneliness poses a serious threat to general well-being and long-term physical health. Citing well-documented studies, the advisory states that lack of social connection:

- is as dangerous as smoking 15 cigarettes a day,
- is associated with a 32% increase in risk of stroke,
- more than doubles the odds of depression or anxiety, and
- is the strongest, most reliable predictor of suicide attempts.

I suggest you read the advisory, as the statistics alone are startling.



If loneliness is a “significant predictor of premature death” (my favorite grim reaper line buried in the advisory), then social connection is the goal. In explaining the level of one’s social connection, the advisory provides these factors:

- **Structure** - the number and variety of relationships and frequency of interactions.
- **Function** - the degree to which relationships serve various needs (your support system).
- **Quality** - the positive and negative aspects of relationships and interactions.

The third factor seems most relevant to this article. We may have a high volume of interactions but need to draw attention to their **quality**.

## NEGATIVE INTERACTIONS IN THE INDUSTRY

The HOA industry has always been a difficult one, not only because of the numerous conflicts, but also the constant negative portrayal of HOAs. But what is it about today that makes it more difficult? What present factors shape the quality of our HOA social connections?

**First, we are living in angry times.** Nerds like me who read Gallup polls know that we are living in a sadder, angrier, and more stressful world. The animosity in the air is hard to ignore; the political climate is horrendous; the seeming lack of care (or energy to care) is woeful.

The HOA world is a natural arena for venting anger and disputes. But where there used to be gradations of disagreement (and respectful or at least professional debate), today there is polarization at every turn. And, instead of thoughtful discussion, there is chest-beating, circling of wagons, preparation for a fight. Loneliness can arise in the constant face of, and preparation for, anger and conflict.

**Second, we have demanding jobs, often with little help.** Our industry focuses on one of the most important things in people’s lives – their homes. So, we are constantly scrutinized for timeliness, responsiveness, and accuracy (which is within our control), but also dispute-resolution skills, patience, and thick skin (which we may not have expected when signing up for the job).

Demands are high, so support is critical. Still, folks are not exactly lining up for the job. It’s difficult to find and retain board

members, managers, HOA attorneys, etc. The lack of help, in face of increasing demand, could produce loneliness through:

- feeling like you have to shoulder all of the burdens yourself;
- feeling isolated, invisible and insignificant;
- feeling like you’re not making any headway, in individual tasks and the general success of your community(ies).

**Third, frequent exposure to negative interactions.** In this respect, I’m writing specifically about community association managers - the front line. You may have one boss at the office, but you have thousands of critics in the field, each with the ability to connect with you and make your day infinitely worse, just through the power of words.

And the frequency of interaction comes from the numerous opportunities for contact: at meetings, in the clubhouse, during walk-throughs, in your office, over the phone, via email, on Nextdoor, the list goes on. You may manage 10 communities, but those communities spawn infinite opportunities for negative interaction. Constant criticism, persistent conflict, and a daily environment of hostility, could all lead to loneliness, particularly if you feel like you’re fighting it alone.

I believe we in the HOA industry, because of all of the above, have trained ourselves to be self-reliant and to bury our feelings. This leads to loneliness and isolation.

## WHAT DO WE DO ABOUT IT?

So how to combat loneliness in our industry? I don’t have the answers, but I suggest that it takes thoughtful conversation, then deliberate action.

I’m certainly not trying to diminish the numerous resources and opportunities for positive social connection that are available to anyone who works in our world. But we still need to raise awareness of the loneliness epidemic, understand, and respond to it, and adopt a culture that promotes social connection.

The Surgeon General’s advisory includes six pillars to advance social connection, some of which are highly applicable to our industry. I suggest we start there, then keep the conversation going. ⬆

[www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf](http://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf)

[www.psychologytoday.com/us/basics/loneliness](http://www.psychologytoday.com/us/basics/loneliness)

<https://news.gallup.com/poll/352205/2020-sets-records-negative-emotions.aspx>



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## HOA INSURANCE:

# A TALE OF PREMIUMS PAST &



# STRATEGIES FOR THE FUTURE

**BRAD HENDERSON**  
Network Insurance Services

Several years ago, my wife suggested, "You should run for a position on our HOA's Board of Directors. You attend so many board meetings; you would be great at it!" Today, more than ever, I appreciate those who volunteer to serve their community as a board member. This often thankless position can demand so much time that it feels like a part-time job. I considered my wife's suggestion to run for a board position much longer than I would today. It seems that increasingly over the last couple of years, boards have been faced with a barrage of difficult decisions with far-reaching consequences for their community members.

Early in my insurance career, inviting the insurance broker to present a renewal proposal was often a formality and limited to 15 minutes because "we have a lot on the agenda." As the United States experienced a soft real estate property insurance market with healthy competition, low premiums, and robust coverage availability, discussions regarding maintenance, landscaping, and legal matters often took precedence over the insurance renewal.

The days of quick insurance renewal meetings have, for most communities, come and gone. The once-soft market evolved almost overnight into the hardest insurance market in a generation, putting immense pressure on communities and their financial and insurance positions. What happened?

According to the NOAA, since 1980, the United States has sustained 371 separate weather and climate disasters where the overall costs and damages exceeded \$1 billion, averaging about 9 billion-dollar events each year over the last 43 years.

The US experienced a record-breaking 22 weather and climate events in 2020 that exceeded \$1 billion. With a few months remaining in 2023, this previous record has been surpassed with 23 weather events exceeding the billion-dollar disaster threshold in the United States, exceeding a combined cost of \$57 billion.

Disasters of this magnitude are having dramatic repercussions in the insurance market. In 2020, the US Property & Casualty industry experienced a net underwriting loss of \$3.8 billion. In 2022, that loss ballooned to \$26.9 billion. The US Property & Casualty recorded a \$24.5 billion net underwriting loss in the first half of 2023. The number of costly disasters has increased over time, and the resulting underwriting losses have caused dramatic changes in the insurance market.

Underwriting capacity is the maximum amount of liability an insurance company is willing to insure or risk they are willing to assume. The market is experiencing a capacity shortage; carriers are reducing the amount of property coverage they are willing to insure. For example, a carrier that would previously insure a Colorado association with a reconstruction value of \$120,000,000 or more has recently reduced their maximum per-account capacity to just \$30,000,000.

Rising reinsurance costs have contributed to this dramatic reduction in available capacity. Reinsurance, simply put, is insurance for insurance carriers. Reinsurance transfers some of the risk and financial exposure associated with issuing insurance coverage. Reinsurance plays a valuable role in the overall insurance landscape, giving insurance companies

the opportunity to take on additional business and effectively allocate their risk. Reinsurance costs have increased and capacity reduced dramatically, and, in some cases, reinsurance has become unobtainable. The impacts of this are being felt downstream by insurance carriers and their policyholders.

These market conditions have caused many of the most competitive standard market carriers to pull out of the HOA insurance space completely. Communities across the state have experienced non-renewals over the last 24 months. This has caused confusion and frustration for many communities who may have never turned in a claim.

The few standard market carriers left have become increasingly selective about the communities they will insure. Communities with buildings built prior to 1990, with large property schedules, high reconstruction values, located in high wildfire areas, and those with poor claims history are being pushed into the excess and surplus lines marketplace. These 'carriers of last resort' typically provide less coverage for a higher price. Premium increases of 500% or more have become common, forcing board members to make challenging decisions for their communities. Residents often seem to disregard the fact that the volunteer board serving the community are members of the community themselves. The request for security services at meetings by board members has increased nearly as much as insurance premiums. If my wife attended one of these tense community meetings, I suspect she may take back her suggestion for me to join our HOA's board.

Insurance premiums will come down - the insurance market is cyclical and hard markets always soften. The big question is when this will happen? We will need to see a decrease in the cost and/or frequency of catastrophes, or insurers' ability to collect premiums and offer coverage that can sustain such significant loss activity.

The US property and casualty industry has not yet reached the inflection point between premium increases and claim costs. House Bill 23-1288, establishing the Fair Access to Insurance Requirements (FAIR) Plan, was passed by the Colorado legislature and then signed into law by the Governor in May 2023. Over 30 states currently offer some form of a FAIR plan. This program is designed to provide property insurance

**These market conditions have caused many of the most competitive standard market carriers to pull out of the HOA insurance space completely.**

coverage when coverage is unavailable from standard insurance companies. While this is aimed at alleviating some of the challenges in the current market, access to FAIR Plan policies in Colorado is not expected until early 2025.

Communities should prepare for another year or two of potentially increasing premiums until the market begins to soften. Allocating funds in the budget earmarked for potential premium increases can help offset sudden spikes in insurance costs. Increasing assessments now in anticipation can prevent a

special assessment later. Higher deductibles can result in lower premiums but should be combined with rigorous risk management practices to minimize potential losses. Protecting the master policy's claims loss ratio is a good investment. Effective and regular communication with residents about insurance-related changes and the importance of properly structuring personal lines policies ensures that both the HOA and unit owners are prepared for any new cost-saving strategies the community implements.

Successfully navigating this volatile insurance landscape requires a partnership with an insurance broker with an established reputation and trustworthiness with underwriting partners across the globe. Securing coverage for a community in a soft market can typically be done by marketing coverage to 3-5 standard market carriers. In the current insurance market, a reputable insurance broker may approach up to 40 carriers worldwide to build a comprehensive policy portfolio that adequately addresses the coverage needs of the community. Plan for quotes to be received closer to the renewal date than your board would like, as many carriers won't release a quote until sometimes within just a week of renewal. Your broker will be able to give you a pretty close estimate of the premium within 30 days of renewal.

Will rates ever come back down to where they were in 2019? Unlikely, at least in the near future. Will rates come down from where they are today? Absolutely. Enthusiastically, **"Yes!"** Weathering this hard insurance market with an insurance partner well-versed in the complexities of the HOA marketplace is key to identifying and implementing strategies to position your community for success, both now and when the market begins to cool. 🏠



**Brad Henderson** is the Executive Vice President at Network Insurance Services and leads their Community Association Division. He is a second-generation insurance professional. He began his insurance journey at 18 years old, obtaining his insurance licenses in 2008 just a month after becoming eligible under Colorado state law. His passion for problem-solving and building relationships led him to his niche focus in Community Association Insurance, where he enjoys a consultative approach to partnering with property managers and board members in navigating the complexities of commercial insurance.

# from APATHETIC to *Engaged*

CAITLIN TRAUB, CMCA®, AMS®, PCAM®  
RealManage Colorado

In a world where it seems like the average attention span only lasts for the 120 characters that can be tweeted out on X, the social media platform formally known as Twitter, how can we expect already disengaged or apathetic owners to participate any more than that?

In the reality of today's communities, generally, those owners who regularly attend meetings come in two varieties: owners with ample time on their hands or those who are seemingly trying to orchestrate a coup over their perceived enemies, the Board, which leaves a large contingent of apathetic owners who are happily, or at least not angrily, "going with the flow." But what if you need those same owners to engage to pass an amendment or special assessment, what then?

The truth is, in order to engage owners who have long been disconnected, you're often fighting the same challenges that you face in getting volunteer Board members. Much like your Board, owners within your community often lead busy lives so engaging them in easy and different ways is the key to your success.

## Embracing The "Enemy"

Yes, social media is often the bane of a community manager's existence, or at least it seems that way at times. However, the truth is that social media is successful in communicating a message. After all, how many times has a Board member brought up a concern that their community members have only noted on sites like Facebook or NextDoor? These same owners often don't communicate that same issue with a phone call or email but are clearly engaged neighbors elsewhere. Today, roughly 69% of Americans are Facebook users and

75% of those users are on the site daily. The same can be said of NextDoor where active users are engaging their neighbors nearly 4 times a week.

History has shown it is not realistic to expect single methods of communication, like a mailing, to encourage participation, even on contentious issues. Utilizing multiple mediums for communication that owners have clearly embraced will yield more participation (perhaps even more than you're really wanting).

## Making It Easy

Just as you'll need to embrace communication alternatives, increasing participation for busy owners will be most successful if you make the process of actively participating in the decision as painless as possible.

On contentious or multi-layered issues like an insurance amendment or special assessment where the breadth of information can be overwhelming, consider breaking down the information into a few infographics on the process that owners can understand and quickly review, where the infographics are visually appealing and can easily fit in a social media post.



Another consideration for communication is utilizing multiple platforms like those mentioned above, or other user-friendly options, for short 10-15 minute informational sessions to gain the most participation. The information sessions may be scheduled at various times, such as during the school day for parents who stay at home, late afternoon or early evening for commuters who could join in during their drive instead of listening to their favorite podcast that day, or before breakfast for the early risers.

Finally, in a world where everyone is always connected, you should strongly consider utilizing online voting on issues if your governing documents allow for it. With the simple click of a few buttons, you have a whole community participating in a way that is quick and easy for its members. In the alternative, if an online vote is not allowed, you may consider making the process a bit easier by providing pre-stamped envelopes or an on-site drop box where the form can be dropped off to at a time that works for the individual owner.

so the next time an issue comes up you aren't at the starting line again. Was utilizing Facebook the most successful in driving participation this time around? Keep utilizing it! Did people comment on how much they loved the easy infographics? Start utilizing them for landscape tips, meeting reminders, or social events to continue providing information in a way that your community embraces and appreciates. Was online voting a smashing success? Then remember to get a contract for Board elections or other recurring items in order to continue providing online voting.

In the end, behind each door in your community is another human who often wants to engage with their community but in a way that works for their life. By giving them the information they need on a site or in a way that they're already utilizing for the other facets of their life or making it as easy as possible to fit in their already busy schedule and then continuing to hold their interest, you've easily turned these apathetic members into actively engaged neighbors. ⬆

## Keeping The Momentum

For a large portion of owners, part of the problem is forgetting why they should be involved in the first place. Now that you've reminded them, it is important to actively keep them involved



**Caitlin Traub, CMCA®, AMS®, PCAM®** currently serves as the Senior Vice President for RealManage Colorado. Over her career that spans from Texas to Washington State and now Colorado, she has managed associations both large and small and understands the different and unique challenges that each face.



**ROB KABZA & NATE SKRDLAIS**  
ASR Companies

It's probably safe to say that maintenance and construction costs are going to go up, perhaps way up, in 2024. Why? Ongoing economic uncertainty in the market, higher interest rates, continued labor shortages, rising costs of materials, and (oh lucky us...) a highly charged political season.

We know it's coming...the question is, what can we do about it? While there's not much we can do about the conditions on the ground, there are some steps we recommend every property manager or HOA board member take to help mitigate the chaos and uncertainty (and hopefully keep your costs as low as possible).

Here are **five important steps** you can take to mitigate and manage planned project cost increases in the coming year:

## **1** **Pre-Plan, Pre-Plan, Pre-Plan.**

The more work you do upfront before engaging with a construction company the better. If your project involves structural elements (or if you're unsure), the first step is to get an engineering analysis and recommendations prior to talking with contractors. The more detail you can provide the contractors, the better. Early planning with your residents is important as well. They need to know what to expect so they can arrange their lives accordingly.

# 5

## **Important Steps You Can Take to Deal With Rising Maintenance and Construction Costs in 2024**

**2****Focus on the Desired Outcomes and Encourage Construction Companies to Offer Creative Solutions.**

What do you want from this project? How do you want your life and your tenant's life to improve? What do you want your tenants to experience before, during, and after construction? What are the needs of your community when it comes to access, safety, feedback, etc. What are your budget constraints? What is your list of MUST HAVES and LIKE TO HAVES? Share all of this with the construction companies you ask to bid on a project. Ask for multiple solution options to solve the problem and deliver the best value.

**3****Work With all Stakeholders on Various Ways to Ensure Value.**

Before your project starts, look for ways you could partner with the construction company to save time or money. Can you make space available for them to safely store tools or materials on site? Can you allow access to a greater area or allow multiple phases of the project? Can you be flexible with hours, or access, etc.?

**4****Insist on Seeing the Details, and Make Sure You're Comparing Apples to Apples.**

When comparing bids, make sure you're getting the same level of detail from each party you're considering. Make sure to discuss staging areas, security, safety, and trash removal as part of this process. Consider using an outside, objective expert to help you assess competing bids.

**5****Be Aware of Potential Bottlenecks and Make Sure Your Construction Company is Transparent and Communicates Throughout These Steps.**

The industry changed during the pandemic, and many of those changes continue today, including:

- Permitting slowed from days to weeks, even months.
- Lending institutions slowed loan processes.
- Supply chain resources and supplies became unreliable.
- Decision makers are more hesitant to make timely decisions due to general uncertainty.
- Many additional issues beyond the specific projects.

Some of these things can be sped up while others are out of everyone's control. The key is to insist on regular communication between you and your construction company, as well as ongoing communication with all stakeholders involved.



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**Nate Skrdlais** is the director of Construction at ASR Companies – Nate has over 20 years of Construction Management in Project Planning, Project Management and Purchasing experience. His focus is on Trade Partner, Vendor and Supplier relations. He supports the production team in meeting project goals, timelines, and budgets. Nate received his B.S. in Construction Management from the University of Nebraska at Kearney.



# What It Means And What It Takes To Be An Effective Community Association Manager

By Lydia Pelliccia and Matthew Green, CAE

Knowledgeable, committed community association managers are the professional mainstay of the communities they serve, providing the skills and expertise that are essential to the effective management of their homeowner associations. These managers are dedicated to their career and take specific paths to further their professional knowledge and skill sets. For example, holding the Certified Manager of Community Associations (CMCA) credential – offered by the Community Associations Managers International Certification Board (CAMICB), is a mark of proficiency and high quality and is the only internationally accredited certification program in the world for managers of homeowner and condominium associations and cooperatives.

CMCA credentialed managers show their commitment to professionalism and staying on top of industry issues and changes in the field by complying with continuing education requirements in order to maintain their credential. This is done through a process called recertification and is the cornerstone of best practices in the credentialing industry. Recertification is an ongoing process designed to promote and prove continued competency in the community association management profession. This competency is demonstrated through participation in continuing education in the field of community association management by participation in at least 16 hours of continuing education coursework every two years.

Further, community association professionals may also choose to bolster their careers and expand their level of expertise in certain areas by earning a “specialty designation.” A “designation” is recognition of professional knowledge and expertise in a given subject matter or job skill. Certain specialty designations are offered through the Community Associations Institute (CAI) including, the Association Management Specialist (AMS), Large Scale Manager (LSM), Professional Community Association Manager (PCAM), Community Insurance and Risk Management Specialist (CIRMS) and Reserve Specialist (RS). This allows a community association professional to drill down into a specialized aspect of the business. In some cases, passing the CMCA examination is a prerequisite to applying for these designations, for example the PCAM and AMS.



## Understanding the Role of a Community Association Manager

In broad strokes, the job of the CAM is part financial management, urban planning, facilities maintenance, community development, volunteer management, and project management.

Their role is to implement the policies set by the board of directors, oversee operations, services, and programs as laid out in the contract with the association, and provide information and advice to assist board members in their decision-making. Particularly, managers must be well-steeped in the details and nuances of guiding and advising their boards in specific areas that include meetings; governance, legal and ethical conduct;

budgets, reserves, investments and assessments; financial controls; risk management and insurance; property maintenance; contracting; and, human resources.

Further, a strong credentialed manager must understand contracts and real estate documents to clearly explain the materials and answer questions raised by residents or board members.

“The role of an effective community association manager is a complex position that requires a unique blend of skills and characteristics,” said Australia-based Michelle Cummins, who is the Chief People & Client Support Officer at MaxSoft Group as well as Director at Strata Community Association Australasia and Director at Strata Community Association Victoria. Cummins went on to describe some of the essential characteristics and traits that an HOA manager must possess including optimism, kindness, good presentation skills and being “other-person focused.”

“An optimistic outlook can be a game-changer when dealing with challenging situations. It helps you focus on solutions rather than problems, which is crucial when you’re responsible for multiple stakeholders,” said Cummins. “Kindness fosters a positive environment, making it easier to work with vendors, Boards, and homeowners. Good presentation skills and effective communication is key; from running annual general meetings to explaining financial statements, a good manager must be clear and engaging.”

Cummins describes “other-person focused” as being empathetic and focused on the needs of others which is critical to building strong relationships. And similarly, she noted that “intelligence isn’t just about IQ; it’s also about emotional intelligence and the ability to adapt and learn.”

In addition, an effective and compassionate CAM must have an expansive skill set that includes an array of “soft” skills. It’s imperative CAMs have excellent people and interpersonal skills, strong customer service and communications skills, and the ability to listen and collaborate in order to solve problems between residents, homeowners and Board members.

“Credentialed managers demonstrate excellent communication skills and customer service with the ability to perform the duties set forth by their Boards or residents with promptness, accuracy and integrity,” said Jennifer Andal, CMCA, AMS, PCAM, who is the Director of Better Communities in Dubai. “It’s so important for managers to be able to negotiate and understand the laws and be able to find middle ground for their stakeholders. Trusted managers are transparent with their Boards and admit when they make a mistake while offering a solution as they need the support of their Board to carry out their duties.”

### Enhancing Soft Skills

**Leadership** – A good HOA manager must be confident enough to discuss best practices and not let others intimidate them. Some Board members will be very opinionated, and you as the manager should know how to respond to them in a helpful and constructive way. A manager should be able to act as the HOA’s leader as well as know when to delegate responsibilities to others.

**Professionalism** – Professionalism means more than putting on a business suit every morning. Professionalism includes written, verbal, and physical presentation of yourself. A professional manager will remain calm in tense circumstances, won’t raise their voice, or show frustration as this will typically escalate situations. Having conflict resolution skills is a plus too, as it will help you resolve issues without needing legal intervention. Additional traits are: being accountable and taking responsibility for yourself as well as displaying emotional intelligence, accepting feedback, criticism, and building interpersonal relationships.

**Communication** – Communication is key, especially when it comes to community association management. A strong manager must communicate daily with their Board, residents, and business partners, and must be able to properly listen and respond to others and clearly articulate their thoughts. Additional communication skills include using proper email

*continued on next page*

etiquette, punctuation, vocabulary, proactively communicating, and responding in a timely manner. A strong manager should be able to interact well with all types of individuals, including residents, the Board, and business partners, despite any differences in background, opinions, or beliefs. If a manager has conflicting thoughts, they can still explain their side — but in a way that is neutral and respectful to all parties involved.

Managers must also be prepared to say no to something without making it sound negative and/or spinning a bad light on management and/or the Board. It's crucial that managers be good listeners. After all, communication is one of the biggest components of community management. Many people will come to you with their concerns (sometimes angry concerns), and you should have the patience to listen and try to understand each member's situation so you can help effectively find solutions.

**Community Association Governance** – Managers must be well-versed in the workings of their HOA(s), and its governing documents. This includes staying up to date on Federal and State laws regarding HOA communities, which is so important for ensuring the HOA is running according to the law, their governing documents, and the management contract. A good manager will be proactive and aim to serve their client to their fullest ability and take pride in the work they produce. An HOA manager doesn't need to be a professional accountant, but it's necessary to have a general understanding of accounting. This goes a long way when maintaining the monthly, quarterly, and yearly HOA budgets. Your Boards should be able to rely on your recommendations when it's time to make important financial decisions for the community.

**Business Partner Relations** – Business partners are your allies. A community association manager should respect their business partners and rely on their expertise. It's not necessary to have the specific knowledge of the various trades, but it helps to have general understanding of the work or service being provided and to be able to effectively communicate the needs of the project/community to the business partner. A strong manager should get to know the general process of each service or maintenance component which will make communication more successful between you and your business partner. RFP's should be requested to allow for appropriate response times and not burden the tradesperson. The manager will be able to understand the expected time period and rate for projects and respond timely and appropriately to ensure the RFP is received in good order. A good manager will prepare bid comparisons for the Board upon the completions of the bidding process.

**Conflict Management** – When running an HOA, managers will have to deal with a diverse group of people. There will be disagreements and opposing views on correct procedures. You may have neighbor to neighbor disputes and there are other multiple situations that may arise that will require a manager to mediate a situation. Dispute resolution is an integral part of HOA community management duties.

A successful HOA manager will know how to negotiate between parties and help them all come to a compromise. No one will get everything they desire, of course, but proper mediation can leave people happy enough with the results and feel like their opinion has been heard and considered. The relationship between the manager and the Board members is crucial to the success of the community. Apart from that, it's important to be a manager that they can trust. When there is trust, the Board and manager become more productive and efficient. Through this collaboration, good managers are able to meet the needs of their community and its residents; confidentiality and neutrality are important traits as well.

**Time Management** – Having many tasks can be overwhelming for anyone. However, a good manager will be able to handle multiple HOA responsibilities and tasks at the same time. Attending to one matter at a time is ideal, but often times unrealistic. Situations or certain periods of time, such as "in-season," will arise that will require managers to multitask in order to meet everyone's needs. There will always be a never-ending list of tasks, and managers need to find ways of handling them. Time management also involves setting boundaries that allow a manager to have a better quality of life and hopefully less stress. Understanding and practicing work life balance is key for any successful manager.

## Resource Corner

Making use of the wide variety of resources available to managers is critical to staying on top of industry news, events, and any changes arising in the profession. The Community Associations Institute (CAI), its website ([www.caionline.org](http://www.caionline.org)) and local CAI Chapters also offer an array of resources and networking and professional development opportunities. To find a local chapter go to: <https://www.caionline.org/Chapters/Pages/Find-A-Chapter.aspx>

## ***Below is a sampling of industry resources.***

**SmartBrief** – Stay on top of industry news by subscribing to the Community Association SmartBrief, a free, weekly e-mail newsbrief specifically designed for community association managers. CAMICB offers this complimentary resource aimed at bringing readers a quick, two-minute read that will help managers keep up-to-date with the latest news and trends in the profession. Similarly, be sure to follow **the CMCACorner Blog**, a platform to read about the intersections of business, industry trends, continuing education, and professional development in community association management.

**Management Company Websites** – Many management companies have blogs, case studies and other articles available to the public that cover a wide-range of topics and often showcase real life examples of managers in action.

**CAI Exchange** – An online forum that allows members to collaborate and connect with colleagues. Topics range from emergency notification systems to budgeting for insurance in the coming year to managing board member actions and everything in between.

**Common Ground** – CAI’s flagship magazine that provides in-depth information and examples on how volunteers and professionals can improve their communities. Select content available to nonmembers.

**Community Manager** – CAI’s bi-monthly newsletter for community association managers that covers topics like technology, condominium and portfolio management, and professional development. Select content available to nonmembers.

**The Foundation for Community Association Research** – The Foundation supports research and develops publications on a variety of topics that can help managers develop more effective and harmonious community associations. FCAR produces publications that include the Community Association Fact Book, Best Practices Reports, Catalyst, the Foundation’s newsletter, and more.


**CAI Chapter Newsletters** – CAI has 63 chapters worldwide, including Canada, the Middle East and South Africa. Managers should visit their local chapters’ website as many of these chapters produce newsletters, blogs and other forms of communication that can be valuable resources.

**HABITAT** – is an independent publication that mixes storytelling and service articles to cover issues of co-op/condo living and management concerns from the perspectives of board directors, community association managers and property managers. Per its website, “HABITAT provides credible, objective, substantial coverage – readable, informative, human-interest stories to illustrate and educate our readers on how people effectively govern and manage their associations and successfully contend with the complex issues of co-op/condo living.”

**HOAleader.com** – HOAleader.com was created to support the dedicated community of association managers and other professionals who work to realize the potential of their association—Board and committee members, property managers, attorneys, financial professionals, insurance professionals, developers, vendors, and homeowners. Among other things, it offers legal compliance help, advice on best practices, and practical tips, tools and sample forms.

## **A Growing Career For A Growing Industry**

Community association management is a young profession that has experienced staggering growth since its beginning just over 40 years ago. According to U.S. government reports, in 1970, there were approximately 10,000 community associations. By 2020, that number has grown to more than 350,000 community associations, home to nearly 74 million people. Housing construction statistics show common interest developments are the fastest-growing segment of residential home construction, and rapid growth is expected to continue.

The nearly 74 million people in the United States who live in covenant-protected communities rely largely on CMCA certification as proof of ethical, knowledgeable, professional community association management and CAMICB is proud to support the highest level of professionalism in the field. 

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***What It Means And What It Takes To Be An Effective Community Association Manager*** is the first in a series of articles, produced by CAMICB staff, that delve into the important issues and topics affecting community association managers.



# *Serving your Homeowners' Association Has Its* **REWARDS**

**PATRICIA A. BOOK, PH.D.**

Engaging volunteers is an ongoing challenge in homeowner-led communities. Working parents with young children have limited volunteer time. Professionals with heavy travel schedules or businesses with heavy work schedules are challenged to commit the time necessary. So, if the cost of volunteering with your Homeowners Association (HOA) is time, what might be the rewards and how do you engage homeowners in serving their neighborhood?

Tapping into homeowners' expertise, interests, and skills on specific projects has been an effective strategy for getting them engaged and has led to extraordinary benefits for the community. Whether these be social events like organizing fishing derbies, Halloween parades, or developing a swim team, to more technical needs like pond management, planning or fence replacement, homeowners recognize that they may have the experience to help their own HOA make good decisions about expenditures that directly benefit them as homeowners.

Our management company and business partners play a key role in supporting our efforts to make service to our neighborhood a positive experience for volunteers as well. The managers and business partners help educate volunteers about our practices and past experiences, help them locate important historical documents, and assist in securing additional information to support them in their work.

We have found that having a Board liaison devoted to building the relationship with the business partners is invaluable to effective communication. It helps the Board understand the partners' needs and it also facilitates prompt handling of requests from business partners that need Board action.

A success story for Willow Springs Community Association involved sale of land to the City to enable expansion of an arterial roadway. This expansion is beneficial to homeowners as it improves safety, reduces congestion, and provides improved accommodations for alternate travel modes. The project required significant negotiation because an irrigation pipe traveled through this area and we had to protect that pipe

for our 33 acres of green space and over 500 trees. To enable the sale, we had to keep the community informed every step of the way over many months of land appraisals, legal reviews and negotiations. The City contractors pressured us into a very short time frame, threatening eminent domain, but we were able to secure 75% of the homeowners' approval needed within a two-week time frame—with volunteers going door-to-door—to enable the sale and protect our irrigation system. The key to all this was transparency and communication to our 460 homeowners. Homeowners understood the situation and were responsive when ballots were sent out. Our management company provided superb support in preparing for and executing the election. The staff were as excited as the Board by our success. Now that is a partnership!

Another success story relates to the chartering of a Pond Committee to mitigate the costly recommendation in our Reserve Study to dredge our irrigation pond. We were able to tap into considerable community expertise—engineers, water management experts—as well as our vendors to come up with cost effective solutions to selectively hydroexcavate the pond, install stone rip rap to mitigate further erosion, and forego a planned Reserve budget expenditure of some \$500,000. Instead, the Committee developed a pond management plan for future Boards, documenting important technical and legal aspects of this irrigation system, including pumps, wells, water sources, and recommendations to address sedimentation. Again, communication with homeowners so they were aware of every step of the project ensured their support during various periods of disruption. The volunteers did an extraordinary job that will benefit the community for decades to come.

Transparency, communication, managing expectations, and responsible fiscal management create the necessary environment for rewarding volunteer participation. Volunteers take pride in their community and playing a part in its success, whether through short term projects or events or longer-term Board and committee service. 🏠



**Patricia A. Book, Ph.D., CAI-RMC** delegate to CLAC, CAI International's Homeowner Leaders Council and Government and Public Affairs Committee, and Executive Board of Willow Springs Community Association in Fort Collins.



# You Didn't Volunteer to be the Trashcan Police.

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# PCAM Q&A

## Michael Gonzalez



CMCA®, AMS®, PCAM®

### **WHAT LED YOU TO COMMUNITY MANAGEMENT?**

Like many of our colleagues, I fell into community management. When I graduated from college, I wasn't thrilled with the job I initially worked and was looking to make a change. I had a friend who was working for Keystone Pacific Property Management that suggested I give community management a try. I applied and landed a job as an entry level community manager. I quickly found that my skill set was a great fit for this industry. Over the years, I have gained a wealth of knowledge and had the opportunity to serve in various roles to where I am now as the Vice President of Community Management for our Colorado Division.

### **WHAT IS YOUR FAVORITE PART OF THE JOB?**

I really have a passion for connecting and engaging with others. As a manager, I enjoyed helping Boards and community members navigate through challenges and come up with creative solutions. There are unique challenges that arise daily in our world, and I find it rewarding to help our communities overcome those challenges. As a leader, I enjoy fostering relationships and helping my team members achieve success in their endeavors.

### **WHAT MADE YOU DECIDE TO PURSUE YOUR PCAM?**

I pursued the PCAM designation as part of my overall drive to grow in my career. I believe that continuous learning and professional development are key to staying competitive and advancing in today's job market. By pursuing the PCAM, I aimed to obtain the highest level of designation achievement in the industry and demonstrate my commitment to excellence.

### **WHAT WAS YOUR BIGGEST TAKEAWAY FROM THE PROGRAM?**

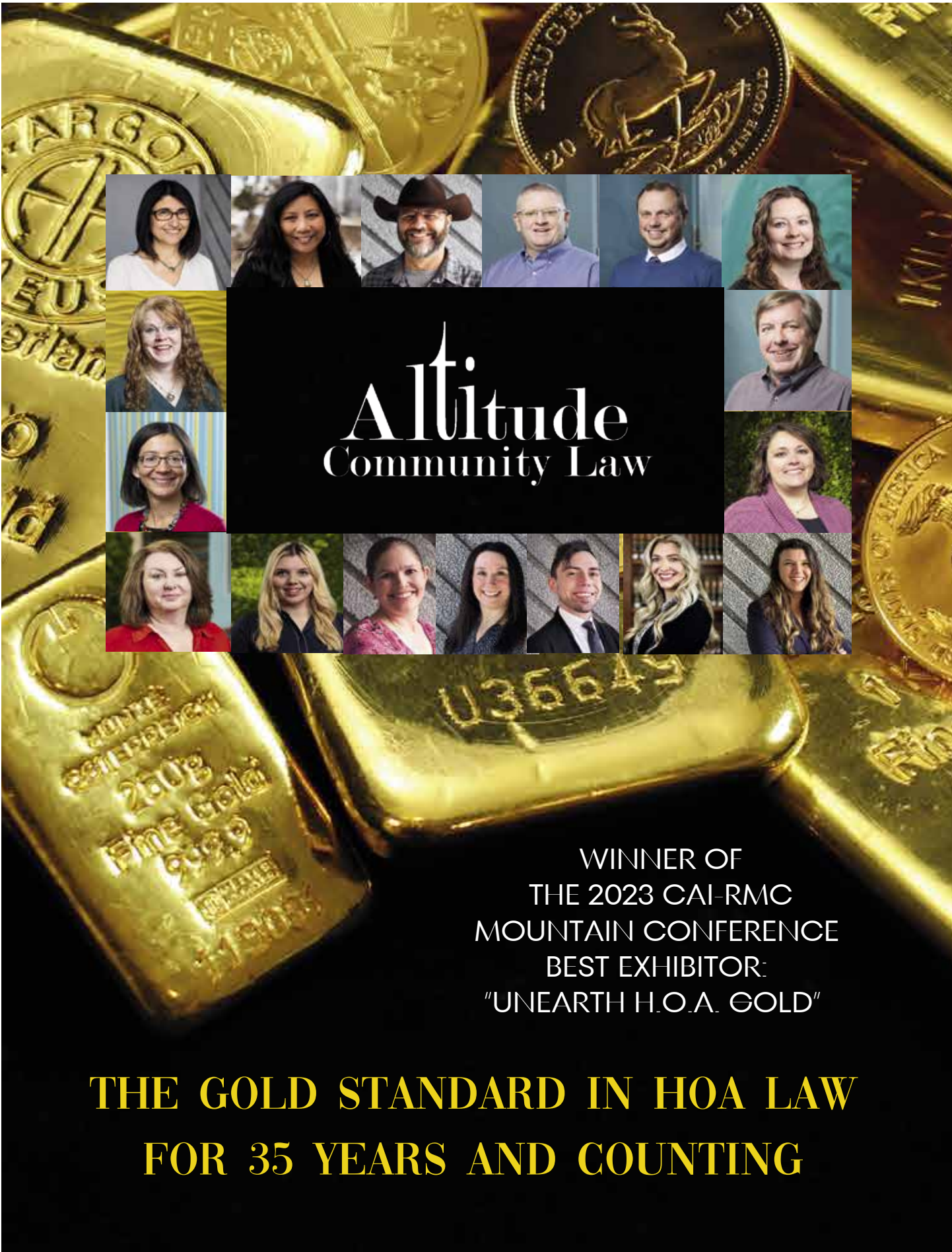
My biggest takeaway from the PCAM program was a deepened understanding of the community management profession and the industry as a whole. My case study took place at a large scale master planned community with an on-site team, which was something I had not previously encountered in my community management career at the time. I was challenged to apply my current skill set along with new concepts that I learned in the 200-level CAI courses. It was a gratifying experience that allowed me to connect with industry peers, challenged me in areas where I needed to grow and allowed me to provide valuable insight to a community in need.

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

Many PCAMs will likely have the same sentiment, but what I was advised of and would like to share with others is the importance of time management. You will be given a relatively short window to learn about the community at the start of the case study. It's important to be prepared with thoughtful questions. Following the learning period, I took a weekend off to digest the material as a whole and then planned a schedule to answer the provided questions in groups each weekend before the deadline.

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

It is unfortunate that most of the news we hear about homeowners associations is negative, when there are so many more great success stories that occur without widespread recognition. It would be helpful to all of us working so hard in the profession if the general public more clearly understood the relationship between an HOA Board and the management company as well as the nuances of that partnership. It would also be beneficial if it was understood that community managers are typically compassionate people who want the best for the community at large. We take pride in the work that we do, but are faced with many challenges that can make it difficult. At the end of the day, we value the communities we serve as much as the residents who live there.



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## EVENTS



### January

- 26 Speaker Spotlight
- 30 CEO / Management Co Forum

### February

- 06 Peak 1 - Legal (Virtual)
- 09 Board Leader Certificate Workshop (Virtual)
- 20 Business Partner Forum
- 23 Annual Bowling Tournament
- 27 Community Association Workshop (Virtual)

### March

- 01 Spring Conference and Trade Show

### April

- 23 Community Association Workshop (Virtual)
- 25 Top Golf Event
- 26 CEO Forum

### May

- 8-11 National Conference

### June

- 07 Annual Golf Tournament
- 27 Community Association Workshop (Virtual)

### August

- 01 Business Partner Forum
- 06 Peak 2 - Financials (Virtual)
- 27 Community Association Workshop (Virtual)

### September

- 30 Mountain Conference & Annual Meeting

### October

- 11 Board Leader Certificate Workshop (Virtual)
- 25 Annual Clay Shoot
- 29 CEO Forum
- 31 Community Association Workshop (Virtual)

### November

- 05 Peak 3 - Insurance (Virtual)

### December

- 06 Annual Celebration & Board Installation

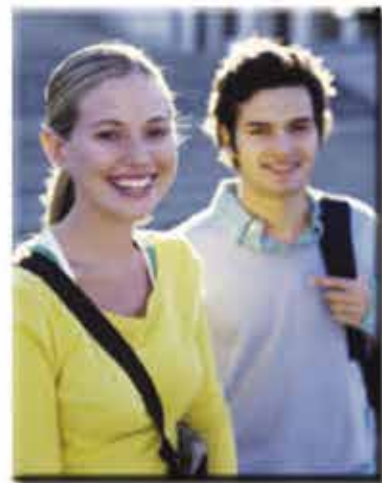




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Congratulations to our newest credentialed professionals! CAI credentials help ensure that your manager has the knowledge, experience and integrity to provide the best possible service to your association. Earning a CAI credential demonstrates an elevated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

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

NAME	ORGANIZATION	DESIGNATION	AWARD DATE
Alexandra Ferenczyova, CMCA, AMS		AMS	10/16/2023
Rachael Lee Carreiro, CMCA	Mountain Valley Property Management	CMCA	09/19/2023
Kirsten Miller, CMCA, AMS	The Meadows Neighborhood Company	AMS	09/18/2023
Christine Marie Crowe, CMCA	The Colorado Property Management Specialists	CMCA	10/24/2023

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](http://www.caionline.org) can help you. CAI awards qualified professionals and companies with credentials to improve the quality and effectiveness of community management.





# Welcome New Members

**Owen Barber**

**Olivia Dolemba**

**Alexandra Ferenczyova, CMCA, AMS**

**Kenny Nelson**

**Mary Schieferecke**

**Benjamin A Chesney**-Advanced Door Works

**Deana Rizzo**-Advanced Management Solutions, LLC

**Azure Engel**-Associa Colorado

**Ted Hanley**-Associa Colorado

**Deven Killiri**-Associa Colorado

**Tiffany V Leiper**-Associa Colorado

**Cheri Martinen**-Bancorp Insurance

**Joshua Flanagan**-Blue Frog Roofing Limited

**Katy Houston**-Cohere

**Tina Erickson**-Dam East Townhouse

**Martha Leaffer**-Dam East Townhouse

**Carol Sellman**-Dam East Townhouse

**Michael Beardsley, CMCA**

Eagle River Water & Sanitation District

**Shelley Bellm**-East West Hospitality

**Samantha A Eckendorf**-East West Urban Management, LLC

**David J Blythe, II**-i2i Construction Services

**John Bombard**-Karl's Farm Homeowners Association, Inc

**Ruby Thamann**-KC & Associates, LLC

**Brenda Emmerson**-Kensington Townhomes

**Charles Graves**-Kensington Townhomes

**Levi Hill**-Kensington Townhomes

**Troy Krumland**-Kensington Townhomes

**Devin Lynn**-Kensington Townhomes

**Derek Fenton, CMCA**-LCM Property Management, Inc.

**Amanda Cantrell**-Lodge Tower by East West Hospitality

**Lee Hall, Sr.**

Master Homeowners Association for Green Valley Ranch

**Jon Psihoules**

Master Homeowners Association for Green Valley Ranch

**Rachael Lee Carreiro, CMCA**

Mountain Valley Property Management

**Dominic Murray**-RTC Restoration & Renovation

**Greg Kelly**-Senroc Technologies

**Steffy De La Cruz**-Service Plus Community Management

**Yadira Montelongo**-Service Plus Community Management

**Lewis Moses**-Service Plus Community Management

**Jessica A. Wilson**-Service Plus Community Management

**Denisse Moreta Feigenbaum**-State Farm Insurance Agency

**Hal Fireman**-Stoney Brook Homeowners Association

**Barb Gaetos**-The Conservatory Homeowners Association

**Bill Wrubleski**-The Conservatory Homeowners Association

**Rebecca Young**

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### NOMINATING COMMITTEE

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### SPRING SHOWCASE & TRADE SHOW

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## CAI National Committee

### CLAC

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## CAI Social Media Roundup

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# CAI-RMC EVENT CALENDAR

January	
<b>2 Tue</b>	Speaker Spotlight
<b>30 Tue</b>	CEO Management Co Forum
February	
<b>6 Tue</b>	Peak 1 - Legal (Virtual)
<b>9 Fri</b>	Board Leader Certificate Workshop (Virtual)
<b>20 Tue</b>	Business Partner Forum
<b>23 Fri</b>	Annual Bowling Tournament
<b>27 Tue</b>	Community Association Workshop (Virtual)

March	
<b>1 Fri</b>	Spring Conference and Trade Show
April	
<b>23 Tue</b>	Community Association Workshop
<b>25 Thur</b>	Top Golf Event
<b>26 Fri</b>	CEO Forum
May	
<b>3 Fri</b>	Black Belt Awards Ceremony & Happy Hour
<b>8-11</b>	National Conference

To register for CAI LIVE Webinars  
go to  
[www.caionline.org/learningcenter/webinars](http://www.caionline.org/learningcenter/webinars)