


Vol. 38 • No. 5 • 2020

www.CAI-RMC.org



COMMON

I N T E R E S T S



TECH MODERNIZATION & UPGRADES

INSIDE:

Meeting Emerging Expectations
What Your Association Needs to
Know to Conduct a Virtual Meeting
Improving Property Values
Online Voting & Director Elections



ROCKY MOUNTAIN CHAPTER
community
ASSOCIATIONS INSTITUTE

HOAMCO®

www.hoamco.com
(720) 660-9129

Masterplanned. Condos.
Active Adult. Commercial.
**We are experts in
Community Association
Management.**

Serving the Greater Denver area.

Family owned and operated since 1991, HOAMCO focuses on building unique management plans, tailor made for each community that we manage.

Our boutique management approach now benefits more than 400 communities, comprised of 100,000 satisfied homeowners.

"HOAMCO staff are superb professionals. I enjoy having the opportunity to work with what I believe to be the best management team an Association could have."

Bob Sisley, Board President
HOAMCO Client for 20 years

"Reliable, accurate, professional and responsive – that's HOAMCO. We wouldn't choose to work with any other management company."

Gidget Schutte, CPA for Schutte & Hilgendorf, PLLC
HOAMCO Vendor for 16 years



FEATURED

- 08 **Meeting Emerging Expectations**
by Chase Carmel and Katie Conely
- 12 **What Your Association Needs to Know to Conduct a Virtual Meeting**
by Caitlin La Luz
- 16 **Drones and 3D Property Reconstructions for Homeowners Associations**
by Taylor Spiegelberg
- 20 **Improving Property Values**
by Ashley Douglas
- 22 **Tackling Your Outdated Plumbing System**
by Eric Lecky
- 26 **Online Voting & Director Elections**
by Jonah Hunt



COLUMNS

- 4 **President's Letter**
- 18 **Advocacy Corner**
- 28 **Recent Designation Recipients**
- 32 **Service Directory**
- 37 **Welcome New Members**
- 38 **2020 List of Committees**
- back **Event Calendar**





President's Letter



ALICIA GRANADOS
Chapter President
CAI-RMC

We have finally made it to the fourth quarter of the year, where we can begin to focus less on COVID-19 pool guidelines, and instead spend time watching football and constantly debating those with very strong views ... about pumpkin spice. I personally

fall squarely in the “pumpkin spice everything” camp, but if you don’t, that’s okay, you’re just wrong.

The chapter is happy to be celebrating many successful programs and events that have taken place over the past couple of months. The Community Manager Apprenticeship Program, in partnership with Arapahoe Community College, is in full motion, with our fabulous instructor Heather Hartung and our management company mentors guiding an eager group of apprentices into a new career.

We were finally able to gather together in person, safely and socially distant of course, for the annual Golf Tournament, Clay Shoot and the Vail Mountain Conference and 2020 Annual Meeting. Each event was a huge success, in spite of the obvious planning challenges, and we are grateful for everyone who attended. I want to give a huge shout out to Bridget and the members of the Activities and Mountain Conference Committees for their outstanding efforts.

It felt so good to see everyone and feel the sense of excitement from actually connecting in person ... face mask to face mask.

Congratulations goes out to our newest CAI Rocky Mountain Chapter Board members, Karli Sharrow and Jeff Kutzer. Karli and Jeff were elected at the Annual Meeting in September and will officially begin their terms in January. I am excited for the knowledge and passion they each bring to the Board.

We also held a full house Zoom event in October, “Pandemic Parliamentary Puzzlement”. Big thanks to David Graf and Melissa Garcia for putting this much needed program together for us and helping managers and homeowner leaders navigate the world of virtual annual meetings and voting. The “Spring” (forward to Fall) Conference in November will allow another opportunity for everyone to reconnect in person, experience great education and get the most out of CAI. The Spring Conference committee has been hard at work to adapt plans, assuring that our biggest and best event of the year is successful, in spite of the obstacles 2020 has thrown their way.

We will wrap up the year with the Board Leadership Development Certificate Program, the Peak Series Insurance Program, continued membership group Zoom forums and finally, the Chapter Annual Awards and Celebration December 10th at Comedy Works. We can’t wait to see you all very soon! 🏠



Editorial Calendar

Issue	Topic	Article Due Date	Ad Due Date
Issue 4	Finance	06/15/2020	07/01/2020
Issue 5	Tech / Modernization	08/15/2020	09/01/2020
Issue 6	Planning Ahead / Goals / Community Vision	10/15/2020	11/01/2020



MULTI-FAMILY ROOFING SERVICES

We restore and repair multi-family properties, both steep and low slope. **There is no project too big or too small; we have the proper team in place to help you.**



Local Team
NATIONAL RESOURCES

Complimentary
INSPECTION REPORTS

Assistance on
INSURANCE CLAIMS

CALL TODAY TO TAKE ADVANTAGE OF PREMIER'S AWARD-WINNING SERVICE!

303-944-6736 • WWW.PREMIER-ROOFING.COM/MFA



is a publication of the Community Associations Institute, Rocky Mountain Chapter.

EDITORIAL STAFF

Bridget Sebern
(303) 585-0367
bridget@cai-rmc.org

Lauren Klopfenstein
Lauren Graphics Inc.
Design & Layout
lauren@laurengraphicsinc.com

EDITORIAL COMMITTEE

Justin Bayer—jbayer@knottlab.com
Ashley Nichols—ashley.nichols@yourcornerstoneteam.com

Bryan Farley—bfarley@reservestudy.com
Geneva Cruz-La Santa—gcruz-lasanta@cpandm.net
Heather Nagle—heather@thereceivergroup.com
Jeffrey Smith—jsmith@altitude.law
Jeslyn Gilcrest—jeslyn@crc-roofing.com
Lindsay Thompson—lthompson@kerranestorz.com
Meaghan Brown—mbrown@empireworks.com
Nicole Hernandez—nicole.hernandez@centralbancorp.com

ADVERTISING

Deadline: First of each month for the following month's issue.

NOTE: All ads must be to the required format and specifications, or additional charges will apply. All ads must be prepaid. Advertising in Common Interests is a benefit of membership, and you must be a member to advertise. Acceptance of advertising in this magazine does not constitute endorsement of the products or services. Rates available upon request. Email bridget@cai-rmc.org.

ROCKY MOUNTAIN CHAPTER OFFICE

CAI Rocky Mountain Chapter
11001 W 120th Ave, Suite 400
Broomfield, CO 80021
(303) 585-0367 • www.CAI-RMC.org

2020 BOARD OF DIRECTORS & OFFICERS

Alicia Granados, CMCA, AMS, PCAM, President	Laura Sanchez, Secretary
Melanie Peck, BA, CMCA, President-Elect	Kenneth Atwell
Patricia Book, Ph.D., Vice President	Ashley Mayer
Jordan Kincaid, CMCA, AMS PCAM, Treasurer	Wes Wollenweber

CAI SOUTHERN COLORADO

7187 W 79th Drive, Arvada, CO 80003
719-432-9960
info@caisoco.org • www.caisoco.org

NATIONAL OFFICE

6402 Arlington Blvd, Suite 500
Falls Church, VA 22042
Toll Free (888) 224-4321 • www.caionline.org

COMMUNITY ASSOCIATIONS INSTITUTE: YOUR ROADMAP TO COMMUNITY LIVING AND MANAGEMENT



Road Map

01

EDUCATION

- We encourage managers to elevate their knowledge with courses that offer certification and designation. Education is essential to manager success.
 *camicb.org caionline.org/learningcenter
- Board Members often need a strong foundation to properly fulfill their role and to ensure that they are meeting their fiduciary duty. CAI has the classes to provide this foundation through events geared at specific topics (Legal, Financial and Insurance) to a full day class designed specially for a 101 of all things that board leaders need to know.
 *cai-rmc.org/events

02

BEST PRACTICES

- Best Practices are shared either in person, by attending events and getting to know your peers, or by using sites geared to help!
- *resources.caionline.org
 - *foundation.caionline.org

03

WEBINARS

- We understand that attending meetings in person may not be the most convenient path for you. Our national office offers websites that deal with a wide variety of topics and include the latest trends.
- *caionline.org/learningcenter/webinars

04

NETWORKING EVENTS

- The Rocky Mountain Chapter hosts over 30 events per year. The Chapter has events designed specifically for managers and homeowner leaders. Make sure to check out upcoming events (most are free!).
- *cai-rmc.org

05

PUBLICATIONS

- Magazines - Common Ground (National) and Common Interests (Local) -for volunteers and professionals outlining industry best practices and stories of success in improving communities.
- Monthly Newsletters - recaps the news community association volunteers and professions need to know - from trending topics to industry insights and the latest events.
- Blog - news, tips, and trends important to community associations.
- Research Library: search for specific articles or topics - thousands of published articles and decades of information.
- CAI Press - collection of books on association governance, management and operations.
- Useful websites:
 - *resources.caionline.org
 - *foundation.caionline.org
 - *exchange.caionline.org

SIMPLY SAFER PIPE REPLACEMENT.



WHEN COVID-19 STRUCK, SAGEWATER RESPONDED.

Reliable plumbing is essential during a global pandemic. SageWater responded by implementing process changes to ensure the safety of our crews and all the residents of the communities we serve. By enhancing our use of personal protective equipment, performing daily health screenings, and improving our daily cleaning processes, we have proactively taken steps to help reduce the spread of COVID-19 on our jobsites. That's not just simply smarter pipe replacement, but simply safer pipe replacement too!

888-584-9990

[sagewater.com](https://www.sagewater.com)

sageWater®

MEETING EMERGING EXPECTATIONS

| by Digitizing
Communications
& Transactions



CHASE CARMEL
OSG

&

KATIE CONELY
OSG

What do Millennials actually want? This question has been front and center in recent years for anyone who is interested in marketing services or products to the globe's largest rising group with purchasing power. Millennials have been accused of being "flighty" and "killing off" everything from "the concept of the starter home" to "napkins," according to Business Insider. Millennials began their experience in building their financial savings and their resumés at a time when finding employment was difficult. As a result, they became the "Boomerang Generation," who in large numbers found refuge by moving back into their parents' homes or in delaying purchasing a home longer than previous generations.

To cast them in a slightly different light: Millennials are financially careful. They, along with Generation X, are the first group of adults accustomed to having the entire world at their fingertips on their mobile phones. They sift through multiple options before making decisions—they don't mind taking the time to find the right solution, and they do their research. They believe, often rightfully so, that there might always be something better out there for whatever they are pursuing if they just keep looking. Most importantly, Millennials are wary of being taken for a ride.

So, how do Millennial attitudes and behaviors affect forward technological trends in the HOA market?

A major benefit property management companies and homeowners associations would gain from the Millennial perspective is a greater insistence on integrated, one-stop-shop, technologically savvy solutions for payment processing and reporting. Your younger homeowners and renters want options in paying their bills, from the ability to pay using any device they like to payment automation or scheduling. They already have access to multiple payment channels for utilities, online purchases, flights, insurance, and nearly anything else you can think of. Why not rent or association fees as well?

A significant factor that results in late bill payments is the level of accessibility in bill payment channels. Your customers have busy lives. They may remember to make a payment while waiting in line at the store, for instance, but get distracted on the way home before they can dig out their checkbook. An obvious benefit to creating more digital payment channel options for your busy homeowners and renters is a better likelihood of on-time payments. The customer waiting in line at the store would pay on their phone through a mobile-responsive website, a mobile app, a text-to-pay solution, or by calling in to engage with an interactive voice response menu—if they could.



Paper bills, while sometimes necessary for customers who prefer not to opt in for paperless billing, also present obstacles including mail delays, lack of visibility of when your payers receive and open their bills, and decreased communications interaction from your primarily online audience. Automated electronic billing clears every one of those obstacles and greatly increases your ability to track and make informed projections for incoming payments.

Cutting edge technology in the HOA and property management world is highly focused on digital integration right now. In consolidating information by integrating payment channels and customer details on one searchable reporting platform, your payments vendor can create a simplified command center for your company. Using this, you can access one central source of information about your customers, their preferred payment channels, the type of payments they are making, their interaction with your communications, and your incoming or outgoing payments. The chief end of all of this is to provide you with greater visibility and control over your money.

The more your customers expect from you in terms of digital communications and transactions, the more you ought to require out of your billing company. Property management is one of the last industries to digitize the payment experience for their customers, which means there is a fantastic opportunity for advancement. By streamlining your payments processes across all channels, you can spend more time growing your business and less time on billing organization. 🏠

Chase Carmel works for OSG, an international company specializing in billing and communications for multiple vertical markets, including HOA and property management. For the last 13 years he's been working on improving technology in the HOA space, and is currently serving as the CAI Rocky Mountain Chapter Northern Colorado Committee Co-Chair to bring more educational programs to Northern Colorado.

ROOFS & GUTTERS • SIDING • PAINTING



ASPEN GROUP
aspengroupco.com


Covering all your reconstruction needs.

Aspen Group is a comprehensive General Contractor specializing in exterior reconstruction for large scale multi-family units and homeowners associations (HOA's).

Call or email for a proposal.

Susan Horton
Susan@aspengroupco.com
303.242.2598

RETAINING WALLS • CONCRETE • DECKS

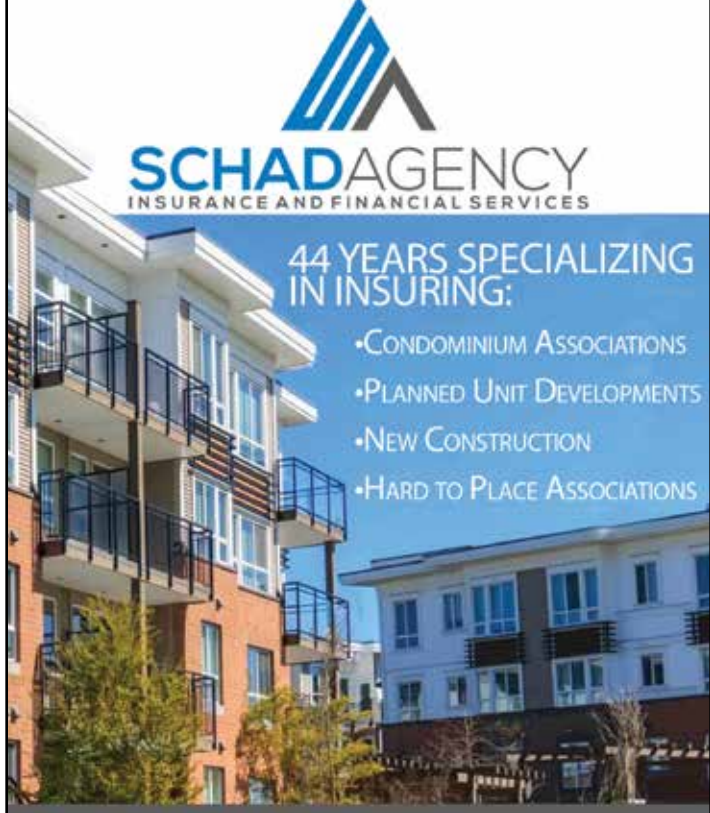



SCHAD AGENCY
INSURANCE AND FINANCIAL SERVICES

44 YEARS SPECIALIZING IN INSURING:

- CONDOMINIUM ASSOCIATIONS
- PLANNED UNIT DEVELOPMENTS
- NEW CONSTRUCTION
- HARD TO PLACE ASSOCIATIONS

DEVON@SCHADAGENCY.COM
303-661-0083





24th ANNUAL

GOLF TOURNAMENT

JULY 31, 2020

THANK YOU TO OUR SPONSORS



Wealth Management



Hearn & Fleener, LLC
CONSTRUCTION ATTORNEYS



McKenzie Rhody
Construction Defect Attorneys





**Committed to
your Community.**

EDUCATION | ADVOCACY | EXPERTISE

Contact our team today

(720) 386-2915

CBInsuranceColorado.com



Monument Signs | Interior Signs
ADA Compliant Signage
Wayfinding Signs | Street Signs



303.696.6106 | 800.869.6376

Sales@ArchitecturalSigns.com

Advertisement

RESULTS

Helping Communities Stay Strong

BURGSIMPSON
BURG | SIMPSON | ELDREDGE | HERSH | JARDINE PC

(303)792-5595
BURGSIMPSON.COM

What Your **ASSOCIATION** Needs to Know

TO CONDUCT A **VIRTUAL** MEETING



CAITLIN LA LUZ
Winzenberg, Leff,
Purvis & Payne, LLP

In today's day and age, associations are looking for more convenient, flexible, and safe ways to conduct association business. The ongoing pandemic has only amplified the need for associations to explore their options to conduct business virtually. The good news is the Colorado Revised Nonprofit Corporation Act ("Nonprofit Act") under section 7-127-108 states, "*Unless otherwise provided in the Bylaws, any or all of the members may participate in an annual, regular, or special meeting of the members by, or the meeting may be conducted through the use of any means of communication by which all persons participating in the meeting may hear each other during the meeting.*" The Nonprofit Act also includes a similar provision for director meetings. These provisions in the Nonprofit Act authorize an association to conduct member and director meetings virtually by any means as long as all attendees can hear each other and the bylaws for the association do not prohibit this method. There are numerous platforms to choose from, both free and for purchase, that can help associations achieve this new method of meeting. It's worth looking into the different options and price points of various platforms as some will have more features, like enhanced security and longer time limits for meetings.

It is important to remember that an association must comply not only with Colorado law but the governing documents for the association as well, whether meeting virtually or in person. Under the Colorado Common Interest Ownership Act, associations must have a policy detailing the conduct of meetings. Though associations may be conducting virtual meetings they should remember to review their meeting policy and adhere to it. An association's other governing documents, like the bylaws, are also important to review in order to comply with the notice and procedural requirements for both director and member meetings. If conducting a meeting with an election, the board will need to be even more careful to follow all requirements in statute and in



the governing documents of the association; like the potential need for a secret ballot in a contested director election. Luckily, many associations can choose to conduct an election via mail-in ballots or join the tech savvy associations now using online election and voting platforms. If an association is unsure about what procedures are required or confused by the language in the governing documents, it should reach out to the association's counsel for advice.

Meeting virtually requires advance planning and preparation. The association should schedule meetings with enough time to send additional instructions and guidance to those attending. For instance, if a board plans on setting up a Zoom conference for a director meeting, the meeting ID and password will need to be sent out to all potential attendees prior to the meeting. It will also be helpful to provide guidelines on the procedure of the meeting to attendees (i.e. attendees must remain on mute and ask questions via the chat box). A meeting with a clear direction and procedure will run much more efficiently than one without. ⬆

Here is a quick checklist to help associations plan to meet virtually:

- Review the association's governing documents for meeting requirements and procedures (most importantly look to the conduct of meetings policy and the bylaws) and consult an attorney.
- Plan ahead as much as possible. Pick the meeting date and communicate with the community that the meeting will be held virtually, and details will follow, if not already provided. Make sure people who may be interested in serving on the Board make their interest known early. This will help determine whether secret balloting will be required.
- Test your potential meeting method and familiarize yourself with the tools and resources available in the virtual platform you plan to use. Consider offering a "test run" of the meeting for homeowners who may not be familiar with the platform.
- Send out meeting access instructions, an agenda, and guidelines to attendees prior to the meeting. This way, everyone knows what to expect and can easily stay on track. You can include this information in newsletters, e-mail blasts, and bulletin flyers.
- Delegate tasks. Choose a person who is familiar and comfortable with the online platform to host the meeting and be in charge of admitting new people into the meeting. You may also want to designate one person to monitor the chat feature for questions and comments during the meeting as well as other duties.
- Be prepared for delays and technical difficulties on meeting day. Start the meeting early to make sure any technological issues can be fixed before the meeting start time. Be patient and continue to communicate if there is an issue and when it will likely be resolved.
- Record minutes throughout the meeting for the association's records.
- Ask for feedback from attendees at the end of the meeting to find ways to improve future virtual meetings and consider updating the association's conduct of meetings policy to include procedure for virtual meetings.

Caitlin La Luz is an attorney at Winzenburg, Leff, Purvis & Payne, LLP. For nearly 40 years, the law firm of Winzenburg, Leff, Purvis & Payne, LLP, has represented homeowners associations, townhome owners associations and condominium owner associations throughout the State of Colorado.

24th ANNUAL

GOLF TOURNAMENT

JULY 31, 2020



CONGRATULATIONS TO OUR WINNERS

CO-ED FIRST PLACE TEAM SERVPRO

Erik Nielsen
David Jewell
Kati Moats
Kiley Brenneman

CO-ED SECOND PLACE TEAM GROUND ENGINEERING

Jessica Irons
Aaron Klingsmith
Joe Zorack

MENS FIRST PLACE TEAM RADIANT LIGHTING

Craig McBride
Layne McBride
Justin Roush
Martin Zarlengon

MENS SECOND PLACE TEAM ASR COMPANIES

Chris Boortz
Ryan Fleming
Duncan Griffiths
Conor Bancroft



Monica Uribe Michael Lowder Heidi Storz Jeffrey Kerrane Danita Glenn Rebeckah Watala

Over 20 YEARS

KERRANESTORZ
CONSTRUCTION DEFECT & INSURANCE ATTORNEYS

2020 U.S. News - Best Lawyers
"Best Law Firms"

Over 100 Years BEST LAW FIRMS USNEWS 2020

FREE INITIAL CASE EVALUATION

www.kerranestorz.com | 720.896.9680 | Interlocken Blvd, Suite 630 | Broomfield, CO 80021

REQUEST A LIVE DEMO!

XAZ
ROOF WORK ASSURANCE PROGRAM

We now provide the **#1 ASSET PROTECTION PROGRAM** for commercial properties



Our autonomous drone inspections are coupled with manual examinations to provide a wealth of data to **plan for the future.**

Our reports focus on:

- Potential Leak Points
- Manufacturing Defects
- Weather Related Damages
- Precision Measurements
- Remaining Functional Life
- Ongoing Maintenance Items
- Comprehensive Planning

Roof WorX
Prescription for Quality

Michel Brooklyn
Business Development Manager
CAI Educated Business Partner
michel.brooklyn@myroofworx.com

303.353.1812
myroofworx.com



KEEP CALM AND CALL ALTITUDE COMMUNITY LAW

Pool closures?
Virtual meetings?
Enforcement issues?
Collection issues?

We are Colorado's go-to law firm for all things HOA related.

WWW.ALTITUDE.LAW

303.432.9999

Colorado Springs | Durango | Frisco | Lakewood | Loveland



DRONES

and 3D PROPERTY RECONSTRUCTIONS

for Homeowners Associations



TAYLOR SPIEGELBERG
Knott Laboratory

For HOAs, it can be very useful to have a tool to document a house or property to view later. Often, this would entail just taking photographs of anything relevant or particularly specific on a property. However, photos can

only get you so far. Perhaps you want to have a measurement on a wall or area, but it was not documented on your initial inspection; or maybe you want to take a closer look at the roof, but it was either too difficult or too dangerous to access. Through modern technology and software, photos can be taken and processed to create a digital 3D version of the property which can be used to check measurements or view items through angles that just might not be possible by the human eye.

Let's look at one tool that can be used to assist in the documentation of roofs – the use of unmanned aerial vehicles, more commonly known as drones. Until recently, to inspect a rooftop or even higher elevated window or siding, you would need to physically go up yourself. This can cause a lot of headache, as there is the safety concern of falls as well as the extra necessary equipment such as a ladder, a lift, harnessing, ropes, and the like. Certain properties you may not even allow access to use those, which would leave the entire roof undocumented. With drones, this takes the guesswork out of how to get on the roof and stay safe. By flying a drone, you can quickly and easily navigate the entire roof area, and with many drones having high resolution digital cameras onboard, you can take high quality photographs and video of the

rooftop. This imagery is actively captured by the remote control display while flying, so you can view on-site and immediately target specific areas that may need more focus. Taking the guesswork out of roofing inspections is one valuable part of using the drones, but the imagery can be transformed into a useful asset for HOAs once processed on the software side.

So you have photographs and video of the roof and other areas on location, now what?

Say you want to measure a distance or find an angle; you couldn't find this unless you had a tape measure or other measuring tools in the photo. Today, there is software that allows a set of photographs to be converted into a scaled 3D representation of your property. This allows you to later look at the property from any view you'd like, such as a top down representation which can lead to an accurate floorplan. Not only does the view help, but as this is a 3D format known as a point cloud, you can grab dimensions on anything you need. This is an invaluable tool, as often you may notice things well after the fact, and the point cloud allows you to view the property again without having to physically be there.

Now not every set of photographs can be used to create these 3D point clouds. The software is looking for similar points in between photographs to be able to tell where each photo was taken from to make the point cloud. This means that the photographs need to be taken with a lot of overlap to create a high-quality point cloud of what you're trying to capture. Drones are good at this in general, as



they can be programmed to fly set paths above roofs and take plenty of photos for this specific use. For an interior space or going around an exterior, you'll want to take a lot of photographs, maybe taking a step or two in between. Picture yourself looking at the house or room and going in a circle around it, and that's what you want your pictures to capture. This is good for getting an overall model, and if you need more detail in spots you can take a set going in and focusing on specific areas. There is also software which can create a detailed model of an interior space using 360° cameras and taking fewer pictures by spacing the photos periodically throughout the interior.

You'll also want to remember a tape measure while taking your photographs. This is to ensure that the resulting 3D point cloud gives you accurate measurements. You don't necessarily need to have the tape measures in photos, however you can if you wish, but you'll want to know several dimensions to be able to set the scale of the point cloud and check against your measurements. You only need to do this in a few spots, and don't need to go over everything, as the point cloud scales everything together so you can measure things you did not initially measure.

These advanced tools put the freedom to explore a property well after the fact into the HOA's hands. The value this brings is not only the ability to look at the point cloud made from the interiors or exteriors, but also the time, safety, equipment, and efficiency of looking at the property in detail. Technology moves fast, and there are more and

more streamlined approaches to help HOAs. It's exciting to see what will come next! ⬆



NETWORK
INSURANCE SERVICES, LLC
www.insureHOA.com
Colorado HOA's Choice for Insurance

Ranked Among the
Top 25 Insurance
Brokers in CO by the
Denver Business
Journal - 2019

**Community Association
Insurance Experts with a
Common Goal:**

**"Get the Best Insurance Protection
at the Best Price for the HOA,
while Simplifying the Busy Life of
our Property Manager Partners."**

We realize the job of a property
manager is not always a 9 to 5 role,
and have a licensed person on call
**365 days a year to take your call
when you need us.**

**Text Brad to 76626 for HOA
Insurance Solutions**



Brad Henderson



Network Insurance Services, LLC
5261 S Quebec St, Greenwood Village CO 80111
Tel: (303) 805-5000 Email: HOAteam@insureHOA.com

Taylor Spiegelberg is a Senior Visualization Expert with Knott Laboratory, a forensic engineering firm. Mr. Spiegelberg earned a Bachelor of Fine Arts degree in 3D Graphics and Animation from the University of Colorado- Denver.

CHANGES TO FEDERAL MORTGAGE RULES IN THE WORKS

© COMMUNITY ASSOCIATIONS INSTITUTE

C. SCOTT CANADY • CAI Advocacy Blog: advocacy.caionline.org

In a storyline only 2020 could deliver, as the nation slogs its way through a pandemic and economic recession, home sales have increased by 25% according to the National Association of Realtors, and mortgage lending has jumped 33% according to the Mortgage Bankers Association. Now, changes to federal mortgage rules are in the works.

Community association boards and community managers have been working overtime to keep communities safe and open during the pandemic, and now they are facing heightened demands to turn around lender questionnaires, estoppel letters, and new homeowner packets.

But wait, there's more! CAI's Government and Public Affairs team is tracking changes to federal mortgage rules that impact community associations. Within the past month, CAI filed comment letters with the U.S. Department of Housing and Urban Development's Federal Housing Administration office and the Consumer Financial Protection

Bureau. A brief summary of the letters and links to CAI's responses are below.

1. CAI supports proposed changes to FHA condominium approval forms to reduce constant lender questionnaires and to limit association liability when providing information necessary to complete FHA forms.
2. CAI urges FHA to partner with associations to help borrowers keep their homes when possible or make a graceful exit if necessary.
3. CFPB is eliminating a mortgage safety regulation that verifies consumers can afford monthly payments like association assessments before qualifying for a mortgage. CAI responded to the CFPB, urging that a borrower's ability to pay association assessments remains a factor in mortgage lending.

For more on government actions affecting community associations, visit <https://www.caionline.org/Pages/covid19gov.aspx>.



**Full Service Solutions
For the Foundation of Your Association**

Focused Experience - Simply Executed

720.279.4351

ashley.nichols@yourcornerstoneteam.com

CORNERSTONE
LAW FIRM
Your Community Association's Team

ALL Property Services, Inc.

Residential, Commercial and HOA Property Management

**Serving Northern Colorado
Since 1986**



Community Association Management

Property Management

Commercial Management

www.AllPropertyServices.com

Contact us at (970) 224-4445 or (970) 613-4446

1630 S. College Ave., Fort Collins, CO. 80525
1113 N. Cleveland Ave., Loveland, CO. 80537

Improving Property Values



ASHLEY DOUGLAS
Reconstruction Experts

If I were to ask you to picture a thriving older HOA community near you, chances are you could bring one to mind easily. This type of community appears to age gracefully with residents who are happy to live near one another. They have flags of their favorite sports teams out front, their patios are decorated beautifully, and they have great participation in their monthly board meetings and community events. They have clearly attracted residents who want to invest in where they live.

The one that comes to mind in my neighborhood has always looked like a place that I would want to live--even before I worked in the HOA industry. Their siding is painted nicely, their roads are smooth and clear, and the landscaping is flawless. Whenever I drive by, I see a team of people working on some area of the property to keep it looking its best. In town they are known as one of the premier communities to live in, and units are always in high demand.

These types of HOAs make it look easy, but all of us know that maintaining high property values takes a tremendous amount of planning, effort, and money. And I'm not just talking about the work it takes to make things *look* nice.

Over the years I have gotten to know the HOA I mentioned above, and they've set the bar in my mind for how an HOA should approach caring for their community.

So, what have they done from a maintenance perspective to keep homes selling and residents happy over decades of time? The

answer may surprise you because they do not focus most of their attention on flashy aesthetic repairs.

It's easy to put up a coat of paint and keep the flowers looking nice, but what takes real effort and attention is what's done regularly to keep the important systems of the building in good condition over the long haul. You know, the typical list of issues building inspectors come back with when a unit is getting ready to sell.

When I asked this community's Board of Directors how they approach maintaining their property, I was refreshed to hear their reply. *(The things I've included below aren't an exhaustive list but will give you an idea of what I'm referring to.)*

Life safety issues are always the top priority. Things to plan for in this category include:

- Deck maintenance
- Concrete trip hazard repairs
- Stairs on site that could use handrails
- Stairs leading to entry landings that need repair or replacement

Next, it's important to consider what types of things could be causing the building damage right now. Most of these types of repairs center around keeping water out of your building.


- Roofing and Siding maintenance or replacement
- Window maintenance
- Maintenance of sealants
- Inspections for proper grading & drainage
- Regular gutter cleaning



**The ranking list of repairs should be evaluated by a reserve study specialist and a design professional that you can find through your membership with CAI. Your reserve study should be updated regularly.*

Once the HOA has gotten to the point where they have maintained all the important building systems, aesthetics can then be considered. This is where fun updated paint schemes and creative landscaping plans can come into play.

The importance of taking care of deferred maintenance cannot be overstated. A community that does not properly increase dues thereby only allowing themselves the ability to make bare minimum repairs won't attract the best buyers for their neighborhood. Things like painting over rotted siding and deteriorated wood handrails, or not repairing hail damage promptly is a recipe for disaster for home values.

Quality home buyers want to see that the HOA has a plan for taking care of the important systems of the structure. If your HOA can show prospective buyers a good track record of maintenance, or a plan to make things better if this hasn't been done in the past, they have a much better shot at maintaining and improving home values over time by attracting good buyers who want to live in a great community and participate in keeping it a nice place to live. 

As the VP of the Colorado Region, Ashley utilizes her experience to manage the overall success of the Colorado Region of Reconstruction Experts, and works closely with RE's Senior Management of each division to ensure that our core values of Safety, Quality, Schedule, Cost and Communication are fully utilized in the procurement, planning and the execution of each project. Ashley has worked at Reconstruction Experts for 10 years serving in many different roles along the way.



NANOBUBBLE TREATMENTS



FLOATING FOUNTAINS



SUBMERSED AERATION

Improve Water Quality and Help Prevent Algae

Lakes and stormwater ponds need oxygen to survive and thrive. From floating fountains and submersed aeration systems to innovative nanobubble treatments, we have the sustainable solutions you need for well-oxygenated and circulated water to help prevent the occurrence of algae and fish kills while keeping your community's waterbodies healthy and beautiful year round.


Download our **FREE Webinar and Discover the Difference... Nanobubbles vs. Aeration:** solitudelakemanagement.com/nanobubbles-webinar

855-282-3496 • solitudelakemanagement.com



**Restoring Balance.
Enhancing Beauty.**

For a full list of our superior service offerings, visit solitudelakemanagement.com/services



Tackling Your **OUTDATED** Plumbing System



ERIC LECKY
SageWater

Are you dealing with leaks from an outdated plumbing system? Piping issues, whether defective or age-related, can be one of the worst problems a community can experience, especially given the potential damage to

a building's structure and personal property that can be caused by flooding, leaks, and mold.

Facing the prospect of replacing and modernizing your piping system during COVID-19 can seem daunting. However, the pandemic has made it even more critical that you ensure your residents have access to clean, fresh water, functional drain, waste and vent piping, and efficient HVAC systems. While these have always been considered "essential," proper sanitation and healthy air movement are critical components of minimizing the impact of this terrible virus.

Plumbing systems that were already nearing the end of their useful life have seen increased stress due to expanded use from extended quarantining and more people working remotely, using their plumbing and HVAC while they are home all day. Risking repeated or extended outages from plumbing failures when owners and residents need their plumbing to work correctly is not an option.

While it may not seem easy, the best course of action is to address the issues now and not delay.

KNOW YOUR PIPE SYSTEM

Most buildings have several different piping systems that should have a regular inspection to ensure they are in proper working condition and not showing dangerous signs of aging.

These systems are usually comprised of one or more different types of pipes, which range from metals such as copper, steel, and cast iron to a variety of plastics. The lifespan of each material varies considerably and is dependent on local water chemistry and climate. Knowing what's in your building, when it was installed and how well it is aging are critical data points when evaluating the length of time you may have before needing to repair or replace your pipes.

WHAT TO LOOK FOR

Sudden changes in water pressure, discolored water, or small leaks are early indicators of potentially more pressing issues. Visible signs of corrosion—such as changes in water-color, oxidization of metal pipes, or a metallic taste—are equally important indicators. If water-related complaints, leaks, and other problems become more frequent, it's time for a professional inspection.



A. Cracked vent line



B. Galvanized pipe corrosion



C. Pipe lining

SOLUTIONS TO SOLVING YOUR PIPING PROBLEMS

When it comes to repairing failing pipes, there are several options, and some are better than others.

On one end of the spectrum, you can continue to have your plumber make ad hoc repairs. While each service call is not too expensive, it is a costly and time-intensive option in the long run and doesn't solve the problem.

Be wary of alternative solutions like pipe lining. While in theory the idea of lining an existing failing pipe with a plastic resin seems like a good idea, in practice it is far from perfect, and very difficult (if not impossible) to get correct. If not done properly, you will have to replace your pipes anyway, essentially paying to fix the problem twice.

Re piping represents the most permanent fix to plumbing problems. By replacing pipes altogether, you reset the clock on your building. Many new potable water supply piping products carry a 25-year warranty, so you'll have plenty of protection for years.

While some managers and owners initially believe that repiping may be too big of a project to undertake, the reality is that it can be managed very efficiently with minimal disruptions. It often costs less than you might think, given the nature of the project, and is frequently less expensive than the epoxy lining. For a solid return on investment, pipe replacement is one of the best capital improvement projects your community can undertake. Some of the realized benefits include, but are not limited to:

- A reduction in your insurance deductible and subsequently your insurance bills. Many boards repipe when their deductible is \$25,000 to \$30,000 per incident. After a repipe, that deductible can be dramatically reduced to \$3,000 - \$5,000.
- Remediation costs for flood and raw sewage damage are eliminated.
- Water quality will improve with new pipes, since you have removed the old, aged, corrosive pipes.
- Liability to the Board is reduced since known issues are addressed and resolved.
- Resale values will go up. Knowing that an older building has already undertaken a pipe replacement project makes that

building go up in value. Prospective buyers will appreciate not having to worry about their pipes leaking, and brand-new pipes have a solid warranty in addition to a 40-50-year life span.

Waiting too long to repipe escalates your risk of catastrophic damage to your building. By acting early and planning ahead, you avoid numerous problems and gain immediate financial and structural benefits, as well as a boost to your building reputation among the real estate community. 🏠

Eric Lecky (elecky@sagewater.com) is an Executive Vice President at SageWater, North America's leading pipe replacement contractor. SageWater is headquartered in Alexandria, Virginia, with offices nationwide. Over the past 30 years, they have replaced more than 35 million feet of pipe in over 100,000 occupied residential units.

Innovating community association banking solutions is our business, so you can focus on growing yours.



Alliance Association Bank

WA Top 10 - Forbes Best Banks
allianceassociationbank.com



Amy Ostwinkle
Senior Vice President
(602) 359-3109
aostwinkle@allianceassociationbank.com



Elaine Jung
Senior HOA Sales Support Officer
(480) 363-3160
ejung@allianceassociationbank.com

Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance ranks top ten on Forbes' Best Banks in America list, five years in a row, 2016-2020.



Earning the CMCA credential represents an investment of time, effort and resources which is recognized – and rewarded – in the employment market: CMCA's earn up to 20 percent more than non-credentialed managers. Community Associations Institute (CAI) estimates that as of 2018, there are approximately 347,000 community associations in the United States housing over 73 million people. Further, there are approximately 8,000 association management companies and up to 55,000 off and on-site community managers in the United States alone. That's a significant number of community associations and management companies that need qualified, dedicated professionals to oversee their communities.

Margey Meyer, CMCA, PCAM, President and CEO, CADRExperts LLC (Community Association Dispute Resolution Experts), speaks about the shortage of community association managers in the profession, "I consult with managers, vendors, board members and management company executives and the one refrain I continue to hear is we need more qualified managers," said Meyer. She also expressed, "This is such a unique profession in that it does not require a college degree to be successful. Community association managers can earn their CMCA credential and then pave their own way through education and by earning additional industry related designations and certifications. This means managers are well-positioned to be selective about which job offers to accept. In addition, credentialed managers have the opportunity to attend hundreds of webinars and onsite, online, and virtual classes to increase their knowledge about managing community associations. There is no limit to how far a manager can advance in their career – including owning their own management company." Meyer is also a long-standing member of the CAI faculty and a nationally recognized educator, trainer, speaker, advocate and author in the field of leading, managing and developing community associations.

A Stable and Rewarding Career

In April, CAI surveyed community association managers in a COVID-19 & Community Association Employment Survey. Of the more than 1,000 community association managers surveyed during the COVID-19 pandemic, 91.1 percent say their level of employment has not been impacted. This data confirms that community association management is a stable career, not affected by economic downturns.

Data from the Foundation for Community Association Research also highlights many important benefits enjoyed by community association managers, including:

more than half of employers offer medical, life, dental and vision insurance;

most companies support employee professional development by paying for membership dues, chapter event participation, and course fees;

most employers offer an average of three weeks paid vacation leave, paid holidays and sick leave; and,

most companies offer retirement plans such as 401(K).


Meyer adds that community association management is not just a desk job – it also involves site visits and regular interaction with homeowners, board members, contractors, co-workers and others. She also notes, "It's an opportunity to problem solve and resolve conflicts; it's a chance to mentor others new to the profession, and there are plenty of volunteer and networking opportunities with other industry professionals and service providers."

Community association management is a rewarding profession and can be a very fulfilling career path. Community association managers continue to be in high demand. The COVID-19 pandemic has disrupted many sectors of the economy, including the hospitality and event management industries. Many of the skills required to succeed as a community association manager are comparable to the skills required to succeed in these and other fast-paced professions that offer a wide range of responsibilities and require an ability to manage a number of competing priorities at one time.

CAI Launches Workforce Program for 2020 College Graduates

Another group hit hard by the COVID-19 pandemic are the millions of 2020 college graduates who continue to face economic and financial uncertainty as they attempt to enter the workforce. Many college graduates already possess some of the essential skills needed to excel in field of community association management, such as strong people and communications skills, and the ability to problem solve.

CAI recently launched a three-step training and certification program – the Community Management Training and Certification Program – that introduces this group of young professionals to the growing field of community association management. This self-paced curriculum provides candidates a hands-on approach that explores the responsibilities of property maintenance; best practices for developing, managing, and balancing association budgets; preparing contractor proposals; and understanding a community association reserve study. CAI is offering recent college graduates a special College Grad Package through November 30. This savings of \$150 includes a Student Membership for one year and registration for the M-100 course.

Whether you are a seasoned professional looking for a career change or a recent college graduate, community association management is a growing and rewarding profession for individuals who are eager to understand the many diverse business operations involved in being a community association manager. 

WHY YOU NEED YOUR CMCA®

CAMICBSM

Community Association Managers International Certification Board

www.camicb.org

The **CERTIFIED MANAGER OF COMMUNITY ASSOCIATIONS (CMCA®)** is the only international certification program designed *exclusively* for managers of homeowner and condominium associations and cooperatives.

EARN MORE!



18%
CMCA^s earn more than non-credentialed managers.

(COMMUNITY ASSOCIATION MANAGER COMPENSATION AND SALARY SURVEY 2013 BY THE FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH)



Join over **17,000** managers who have earned the CMCA certification!

7 out of 10 people pass the exam.

3 prerequisite options make exam eligibility easy:



Education



Experience



License or Credential



EASY TO RECERTIFY:

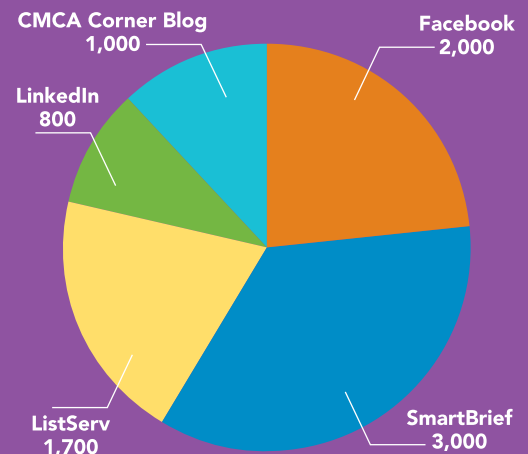
More than **200** pre-approved continuing education courses.

94% of courses are **FREE!**

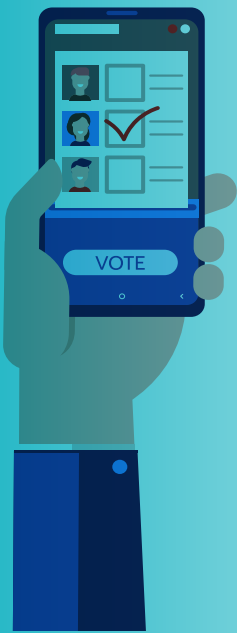


The CMCA certification is accredited by the National Commission for Certifying Agencies (NCCA).

CMCA^s stay CONNECTED



ONLINE VOTING



Director Elections



JONAH HUNT
Orten Cavanagh
Holmes & Hunt, LLC

In today's coronavirus climate, all community associations should consider implementing and utilizing technology to conduct community association business, including annual meetings and board member elections.

Online or electronic voting provides the ability to conduct director elections at annual meetings when a significant portion of the owners are unable to attend a live, in-person meeting. Resort and mountain communities have been successfully using this technology for years.

This year, associations throughout the state are conducting annual meetings on numerous virtual platforms (i.e. Zoom, WebEx, GoToMeeting, etc.). These virtual platforms permit owners to attend meetings by phone or videoconference and vote on director candidates while staying compliant with state and local public health orders.

Colorado law provides that associations may utilize electronic voting, unless expressly prohibited by its bylaws. Owners are permitted to participate in any annual, regular, or special member meeting by any means of communication or technology so long as the owner can be heard by the other participants. There is no statutory requirement, however, that all participants be able to see each other.

So how does an owner cast his or her vote? Any owner virtually present at the meeting may submit his or her vote by voice, raised hand, email, text, etc. While this may work fine for smaller associations, it may be cumbersome in larger ones.

The mechanics of voting at meetings are flexible so long as they comply with the bylaws and Colorado law. Voting usually takes place after the business of the meeting is conducted and the Board candidates are introduced. When it is time to vote, owners log in to the account assigned to them by the association and cast their vote. The association should make volunteers available to assist any owner

To better facilitate the voting process, many associations are turning to third party service providers to handle the voting portion of the meeting. The benefits of doing so can include the following:



OWNER ENGAGEMENT

Voting is the most direct way for owners to have a voice in the governance of the association. Increasing owner participation also increases the likelihood of meeting quorum.



ACCESSIBILITY

Online voting permits owners who do not live in the community the opportunity to vote from anywhere so long as they have internet access.



SECURITY AND CONFIDENTIALITY

A reputable online voting system will have safeguards in place to keep voting information secure and to protect voter identities. Such safeguards can include individualized usernames and passwords, encryption, data audits and backup, etc.



COST REDUCTION

No paper ballots, postage or printing means reduced costs as compared to traditional voting methods.



TRANSPARENCY AND ACCURACY

Online elections help reduce the chance of election mismanagement or fraud, as there are no rejected, mismarked, or invalid votes. Results are automatically tabulated, eliminating the need for manual calculation or recounts.




RESULTS AND REPORTING

Voting reports provide associations with qualitative data regarding how and where owners cast their votes, permitting associations to tailor their future voting and community outreach accordingly.

who may need assistance with the technical aspects of electronic voting.

Don't forget that Colorado law requires associations to maintain ballots, proxies, and other voting records for at least one year after the election to which they relate.

If you are considering employing online voting in your community, review your governing documents and consult with your community manager and legal counsel before doing so. 

Jonah G. Hunt is a partner at Orten Cavanagh Holmes & Hunt, LLC, providing strategic general counsel and litigation services to community associations throughout Colorado.



REQUEST A LIVE DEMO!

XAI
ROOF WORX ASSURANCE PROGRAM

We now provide the **#1** ASSET PROTECTION PROGRAM for commercial properties

Our reports focus on:

- Potential Leak Points
- Manufacturing Defects
- Weather Related Damages
- Precision Measurements
- Remaining Functional Life
- Ongoing Maintenance Items
- Comprehensive Planning

Roof WorX
Prescription for Quality

Michel Brooklyn
Business Development Manager
CAI Educated Business Partner
michel.brooklyn@myroofworx.com

303.353.1812
myroofworx.com

Congratulations

RECENT DESIGNATION RECIPIENTS

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

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

NAME	CITY	ORGANIZATION	DESIGNATION	AWARD DATE
Ms. Katina Croghan, CMCA	Arvada	Hammersmith Management, Inc.	CMCA	08/10/2020
Mr. Kent Krause, CMCA, AMS	Highlands Ranch	Meadows Neighborhood Company	AMS	09/14/2020
Mrs. Christina Barkley, CMCA	Scottsdale	CCMC	CMCA	07/27/2020
Miss Jennifer N. Kinkead, CMCA	Englewood	Hammersmith Management, Inc.	CMCA	08/10/2020
Mr. Jaime Williamsberg, CMCA, AMS	Louisville	Hammersmith Management, Inc.	AMS	08/12/2020
Mr. Patrick Ryan, RS	Golden	Association Reserves - Rocky Mountains	RS	08/11/2020
Mr. Charles A. Parsons, II, CMCA	Englewood	Hammersmith Management, Inc.	CMCA	08/10/2020

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.

Your Community Deserves the **Best Professionals**

By earning CAI credentials, community association service providers demonstrate an elevated commitment to their professional education—and your community's welfare.



Explore CAI's free Directory of Credentialed Professionals



© COMMUNITY ASSOCIATIONS INSTITUTE



The experience and solutions you need.

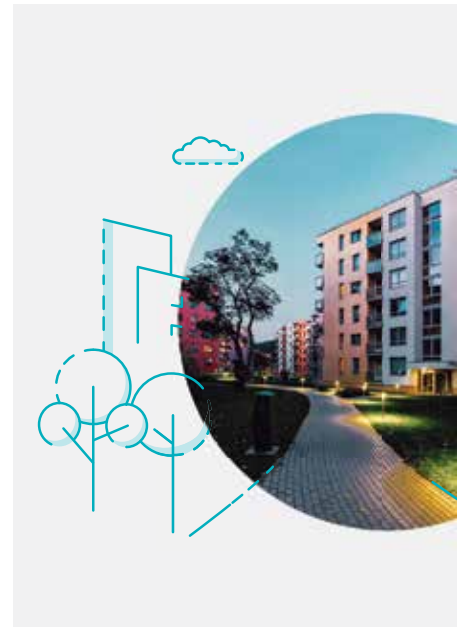
Put the leading bank for community association management companies to work for you with the individualized service, custom technology and smart financial solutions you need.

Let's explore how we can partner with you at cit.com/CAB

April Ahrendsen

303.257.7273 | April.Ahrendsen@cit.com

©2020 CIT Group Inc. All rights reserved. CIT and the CIT logo are registered trademarks of CIT Group Inc. Deposit and loan products are offered through CIT Bank, N.A., the FDIC-insured national bank subsidiary of CIT Group Inc. MM#8463 **Member FDIC**



Residents with COVID-19

Managers should confirm the following with residents who test positive for COVID-19:



1. Will the resident be self-quarantining?
2. How long will the resident be self-quarantining?
3. Where will he or she be self-quarantining?

Boards should do the following when residents test positive for COVID-19:

1. Notify residents of a positive COVID-19 case in the community.
2. Don't publicize names or unit numbers of infected individuals.



© COMMUNITY ASSOCIATIONS INSTITUTE

Disclaimer: This information is subject to change. It is published with the understanding that CAI is not engaged in rendering legal, accounting, medical, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

CAI-RMC MISSION STATEMENT

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

2020

'SPRING' CONFERENCE AND TRADE SHOW

Elevate Community
Think. Educate. Inspire.

11.12.2020

New
Date!

8:00 am - 4:00 pm

Hyatt Regency Aurora
13200 E 14th Pl. Aurora, CO 80011

Thank You to Our Sponsors



BURGSIMPSON
BURG SIMPSON ■ ELDRIDGE ■ HERSH ■ JARDINE PC
Good Lawyers. Changing Lives.®



CAI Member

Community Manager - \$25

Non-Member

Community Manager - \$50

**Homeowner Leaders are free!*

Register online at WWW.CAI-RMC.ORG



Fort Collins - Denver - Colorado Springs
 (970)232-3313 (303)794-3573 (719)633-3473

You will see the Heritage difference! We service all your roofing & contracting needs.



www.HeritageRoofing.com



info@heritageroofing.com

GOT RESERVES?



Not just a Reserve Study...
 It's a **Reserve Management Plan**



Robbie Pepper RS, RSS, CMCA, CCIM, GRI
 (970) 946-2352 cell
 robbie@fareserves.com
 coloradoresevestudy.com

“This forum is a very nice added benefit for those members who wish to use it. It still is part of my **daily routine** as I look to see what is going on in the larger group of common interest communities.”

MICHAEL FARRELL

CAIexchange
 WHERE MEMBERS CONNECT



24 HR. EMERGENCY

Jennifer Esgro
Marketing Manager / Business Development



Commercial
Residential
Renovation
Repair
24/7 Emergency Response

7 S. Galapago St.
Denver, CO 80223
P 303-777-7999
C 720-667-9396
W palaceconst.com | palace911.com

Building better lives™ since 1963



ARCHITECTURE

Matt Seewald
Vice President




Commercial
Residential
Renovation
Repair
24/7 Emergency Response

7 S. Galapago St.
Denver, CO 80223
P 303-777-7999
C 720-335-4508
W palaceconst.com | palace911.com

Building better lives™ since 1963



ATTORNEYS



Altitude Community Law, P.C.
Attorneys at Law

555 Zang Street, Suite 100 • Lakewood, Colorado 80228-1011
Tel 303.432.8999 • Free 800.809.5242 • www.altitude.law



RESULTS
Helping Communities Stay Strong

BURGSIMPSON (303)792-5595
BURGSIMPSON.COM

FREE INITIAL CASE EVALUATION



KERRANESTORZ
CONSTRUCTION DEFECT & INSURANCE ATTORNEYS

www.kerranestorz.com | 720.898.5680
370 Interlocken Blvd., Suite 630 | Broomfield, CO 80021

ATTORNEYS

McKenzie Rhody
Construction Defect Attorneys

Jeff Higgins
Executive Vice President

TOLL FREE (800) 996-1770
CELL (303) 916-1006
jhiggins@mrcdlaw.com

mrcdlaw.com



**MOELLER
GRAF**
COMMUNITY
ASSOCIATION LAW

GUARANTEED SAVINGS PROGRAMS
Designed to enhance your community

Experience the difference with team Moeller Graf

ENGLEWOOD
COLORADO SPRINGS

DAVID GRAF TIM MOELLER
dgraf@moellergraf.com tmoeller@moellergraf.com

Where Communities Thrive (720) 279-2568



**Orten Cavanagh
Holmes & Hunt, LLC**
ATTORNEYS AT LAW

Reliable. Timely. Cost Effective.
How can we help your HOA?

Tel | 720.221.9780 | 1445 Market St, #350 | Denver, CO 80202
info@ochhoalaw.com | www.ochhoalaw.com



WINZENBURG
LEFF
PURVIS
&
PAYNE
Attorneys at Law

8020 Shaffer Parkway, Suite 300
Littleton, Colorado 80127
303.863.1870
Fax 303.863.1872
www.cohoalaw.com

cohoalaw@wlpplaw.com
Focused on Communities

CLEANING-COMMONS

Five Star Janitorial Inc.
Bonded & Insured

Common Area Cleaning/Janitorial
&
Pet Waste Management/Pool Scooping

Art Tucker 720.495.2847 Fax: 303.484.2550
janitorial5star@aol.com www.5starjanitorial.com
Member CAI

CONSTRUCTION

Dianne Rundell
PRESIDENT



P 303 781 8936
C 303 472 0229
E dianne@parkrangeconstruction.com
W www.parkrangeconstruction.com

Structural Repairs • Helical Piers / Micropiles

FINANCIAL SERVICES




April Ahrendsen
VP, Regional Account Executive
Community Association Banking
303.257.7273 | 866.800.4656 x7548
april.ahrendsen@cit.com

CIT.com/CAB

Deposit and loan products are offered through CIT Bank, NA, the FDIC-insured national bank subsidiary of CIT Group Inc. ©2020 CIT Group Inc. All rights reserved. CIT and the CIT logo are registered trademarks of CIT Group Inc. MM#7397



West Wealth Management
Investing with integrity since 1987

Gene T. West, Nicole Bailey
5251 DTC Parkway, Suite 1200
Greenwood Village, CO 80111
(303) 488-3663 | www.genetwest.com



Investment and insurance products: • Not insured by the FDIC or any other federal government agency • Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

© 2019 RBC Wealth Management, a division of RBC Capital Markets, LLC. Member NYSE/FINRA/SIPC. All rights reserved. 19-0T-0671 (12/19)

GENERAL CONTRACT



303.242.2598 CELL
720.536.5627 OFFICE

SUSAN HORTON, PCAM
Director of Business Development
susan@aspengroupco.com

aspengroupco.com • 14 Inverness Dr., E, F-132, Englewood, CO 80112

INSURANCE




ELLA WASHINGTON
ewashing@amfam.com
6525 Gunpark Dr Ste 360 Boulder, CO
(303) 530-3444
923 E Prospect Rd Fort Collins, CO
(970) 484-2881

ESTABLISHED 1900
ELLA WASHINGTON
AGENCY

ONE AGENCY OFFERING OVER 35 INSURANCE CARRIERS NATIONALLY

INSURANCE

**Community Association
Insurance Experts**
EDUCATION | ADVOCACY | EXPERTISE

(720) 386-2915
CBInsuranceColorado.com 



**Your Resource for Resort
Condominium and Homeowner
Association Insurance**

Property	Directors and Officers
Liability	Workers Compensation
Auto	Fidelity
Umbrella	Employee Benefits

201 Centennial St., 4th Floor | Glenwood Springs, CO 81601
(970) 945-9111 office | (800) 255-8390 toll free
(970) 945-2350 fax | www.mtnwst.com



**NETWORK
INSURANCE SERVICES, LLC**
www.insureHOA.com
Colorado HOA's First Choice for Insurers



Brad Henderson, CLCS
5261 South Quebec St
Greenwood Village, CO 80111
(303) 805-5000 • Cell: (303) 681-1706
Email: brad@insureHOA.com



Text Brad to 76626 for
HOA Insurance Solutions

JANITORIAL




Devon Schad
CAI Educated Business Partner
433 Summit Blvd #101
Broomfield, CO 80021

303.661.0083
DEVON@SCHADAGENCY.COM

Five Star Janitorial Inc.



Celebrating 10 Years of Service
Since 2007
720.495.2847

LANDSCAPING



Arrowhead
landscape services
A Proactive Landscape Management Company.

303.432.8282
sales@arrowheadcares.com
arrowheadcares.com



David Schleimer
Colorado Business Development

5984 S. Prince St. #101, Littleton, CO 80120
O: 720.432.7641 | C: 720.775.7809 | F: 720.306.3520
E: davids@caretakerinc.com

caretakerlandscape.com | **Commitment to Caring**

LIGHTING



Full Service Electrical and Lighting Contractor

303.429.3326

www.RadiantLightingServices.com
support@radiantlightingservices.com

MANAGEMENT SERVICES



Carmen Stefu, CMCA, AMS, PCAM
Principal/Member
CO CAM License #RM.000001629

9351 Grant Street, Suite 500
Thornton, CO 80229
(303) 952-4004 Phone
(720) 229-0407 Fax

CStefu@4SHOA.com
www.4SHOA.com

CO Entity License #ENT.000001627



ACCU, INC.
COMMUNITY ASSOCIATION MANAGEMENT

Mark E. Kreger, C.A.M.
Vice President of Operations
Director of Vendor Relations
Senior Project Manager of
Community Associations
markkregger@accuinc.com

2140 South Holly Street
Denver, Colorado 80222
Main (303) 733-1121
Fax (303) 777-2229
Toll Free (866) 373-2290

MANAGEMENT SERVICES




MAKING [COMMUNITY] HAPPEN
Local expertise. National resources. Total community success.

14142 Denver West Parkway, Suite 350
Lakewood, CO 80401 303.232.9200

partners@associacolorado.com | www.associacolorado.com

We only manage
Communities in
Colorado, so your
home is our home, too.



HAMMERSMITH
303.980.0700

The Leaders in Community
Management® since 1981.

eHammersmith.com




HOAMCO
Homeowners Association Management Company

SERVING THE GREATER DENVER AREA
Family owned and operated since 1991

(303) 280-0474
www.hoamco.com



KC & ASSOCIATES
Community Association Management

Kathy Christensen
CMCA, AMS, PCAM
Serving the Needs of Common Interest Communities

10106 W San Juan Way, Suite 210
Littleton, CO 80127

T: 303 933-6279
D: 303 605-6920
F: 303 933-9299

kathy@kchoa.com
www.kchoa.com



Nearly 20 years experience managing hoas and metropolitan/special districts.

IRENE BEREST, CMCA, AMS, PCAM

5750 DTC Pkwy, Ste 101
Greenwood Village, CO 80111
303.200.0065

irene@ncmhoa.com
www.ncmhoa.com

"COMMUNITY MANAGEMENT IS OUR PASSION"



MANAGEMENT SERVICES

Westminster • Centennial • Windsor • Colorado Springs



MSI Professionals In Association Management

Serving The Colorado Front Range For Over 30 Years

Full Service Management and Accounting Services

Condominium, High Rise, Townhome, Single-Family Associations & Metropolitan Districts

For Inquiries Contact John Field, Owner/ VP at 720.974.4123
www.mslihoa.com



Transparency with increased communication and support
Everything your community association needs

www.realmanage.com
(866) 403-1588

PAINTING



Jeff Lukens, President

5135 South Taft Way
Littleton, CO. 80217
Since 1989

Office: 303-932-2844
Fax: 303-904-3416
Cell: 303-947-1606
Jeff@Tri-PlexPainting.com

HOA / Multifamily • Commercial • Residential
www.tri-plexpainting.com

RESERVE STUDIES



Justin T. Foy, P.S.
Senior Vice President
Construction Repair & Rehabilitation
Construction & Property Analysis
jfoyt@calSBASA.com

SBASA Inc. www.calSBASA.com
5926 McIntyre Street P | 303.425.7272
Golden, CO. 80403 F | 720.345.0250

RESTORATION



Restoration & Reconstruction
Serving Colorado for 33 years!

- Reconstruction
- Restoration
- Insurance
- Invasive Testing
- Construction Defect
- Stucco
- Siding
- Painting
- Windows
- Water Testing
- Balcony/Deck Repair & Replacement
- Masonry
- Stone

We work with: Managers and Committees
Who want consistent results, projects
completed on time and within budget.

303-933-6652

RESTORATION




REPAIR | REBUILD | RESTORE

303-991-6600
ASRCOMPANIES.COM



Easy To Do Business With

Call 888.278.8200
Email: info@empireworks.com
www.EmpireWorks.com



Water & Flood Damage | Fire & Smoke Damage
Mold Remediation | Asbestos Abatement
Reconstruction & General Contracting

303-426-4200 | 24-Hour Emergency Response
InterstateRestoration.com

Ryan Andrepont
Project Manager / Estimator



Commercial
Residential
Renovation
Repair
24/7 Emergency Response

7 S. Galapago St.
Denver, CO 80223
P 303-777-7999
C 303-548-1079
W palaceconst.com | palace911.com

Building better lives™ since 1963



Do Business with a Member!



ROOFING

Kristine Gahnstrom
ACCOUNT MANAGER
KGahnstrom@axeroofing.com
www.axeroofing.com



303.917.2128
800.255.1204

510 Compton St. Suite 101
Broomfield CO 80020



Heritage ROOFING & CONTRACTING

Brad Gramke
Owner
(720)249-9605

6508 S. Racine Circle
Centennial, CO 80111
(303)794-3573

155 E. Boardwalk Dr., #412
Fort Collins, CO 80525
(970)232-3313

102 Tejon St., #1100
Colorado Springs, CO 80903
(719)633-3473

www.heritageroofing.com
info@heritageroofing.com



INTERSTATE ROOFING

303-763-9114
INTERSTAROOF.COM
1000 West 47th Avenue
Denver, Colorado 80211

COLORADO'S ROOFING LEADER

ACCREDITED BUSINESS

Terry Grigsby
Managing Partner



tgrigs@hotmail.com | 303-906-0148 Cell

SIGNAGE

Monument Signs | ADA Compliant Signage
Street Signs | Wayfinding Signs
Interior Signs & Graphics

303.696.6106 | 800.869.6376
Sales@ArchitecturalSigns.com



WINDOWS & GLASS

WINDOWS | GLASS | SHOWERS



TRUE VIEW

Marnie Jones
Marnie@trueviewaz.com

O 602-431-8783
C 805-236-3700

TrueViewGlass.com

Do Business with a Member!



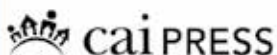
shopping
MADE SIMPLE AT CAI PRESS



Shopping online is now quicker and easier at CAI Press. Now you can buy books and merchandise, register for events and sign up for courses by logging on one time and completing orders in a single transaction. And the new store saves your contact information, including billing and shipping addresses, allowing you to check out even faster.

In addition to a streamlined order process, the store's My Transactions feature lets you view your order history, print receipts and track UPS shipments.

Visit www.caionline.org/shop today!



SHOP JOIN EVENTS MY ACCOUNT MY TRANSACTIONS

NEW!
Pay with electronic check!

Renew online today. It's easy, convenient, and fast!



Pay your renewal dues and update your community association board member information in one, quick transaction.

Go to www.caionline.org/myinvoices

Simple, secure, reliable ...
complete your renewal today!





Welcome New Members

Latisha D Bendixen
Sheri B Clymer
Kristina Drews
Karen Klein
Gia Ngo
James B Norman
Sparkle Okonkwo
Jasmine Pamphilis
Sierra Perez
M. Beatriz Silveira, MD
Parker Trevino
Luke Unruh, CMCA
Brian T Yowell
Robert P Carter, Jr. – CCMC
Desiree Snyder – Colorado Association Services-Lakewood
Mike Swartz – Colorado Association Services-Lakewood
Robin Thomas, CMCA – Copper Association Management
Samantha Danielle Badders – DAM East Townhouse
Robert Manlove – DAM East Townhouse
Sandra Sandstorm – DAM East Townhouse
Catherine Sweeney – DAM East Townhouse
Apryle Tepper – DAM East Townhouse
Karen Townsend – DAM East Townhouse
Jason Wood – Dynamic Roofing and Construction
Elisa Andersen – East West Urban Management, LLC
Ashley Rasnick – Fireside Properties, Inc.
Michael Kilgore – Forest Glen Homeowners Association

Paul Lefever – Grant Ranch Master Homeowners Association
Stephanie Anaya – Hammersmith Management, Inc.
Katina Croghan, CMCA – Hammersmith Management, Inc.
David Lane Norvell, CMCA, AMS – Hammersmith Management, Inc.
Laurel Scott – Hammersmith Management, Inc.
Jeni Lola Shaw – Hammersmith Management, Inc.
James Ritchie Ferguson, Jr. – J&K Roofing, LLC
Walter Scott Berger – Jack Kerouac Lofts Condominium Association
Andrew Stiso – M&M Property Management
David Brown – Master Homeowners Association for Green Valley Ranch
Alberta Baker – Park Rise at Summit Pointe
William Crower – Park Rise at Summit Pointe
Lori Garcia – Park Rise at Summit Pointe
Fred Hobden – Park Rise at Summit Pointe
Michael Robinson – Park Rise at Summit Pointe
Sarah Hillegass – Service Plus Community Management
Michael Mcgoff – SkyRun Vacation Rentals - Breckenridge
Brittany Kerr – Summit Management and Consulting, LLC
Heather Anne O'brien – Summit Management and Consulting, LLC
Wade Corliss – The Aspens Townhomes
Joel T. Walker – The Ritz-Carlton Club and Residences Vail
Austin O'mahony – Thyssenkrupp Elevator
Brian Ball, CMCA – Touchstone Property Management, LLC
Becky Marin – Worth Ross Management

Learn the ABCs and 123s of CAI Designations!

PCAM—Professional Community Association Manager
AMS—Association Management Specialist
LSM—Large-Scale Manager


Find out how to enhance your career today



www.caionline.org

© COMMUNITY ASSOCIATIONS INSTITUTE

2020 CAI-RMC Committee Chairs

ACTIVITIES

Aaron Goodlock
agoodlock@ochhoalaw.com
(720) 221-9787

Tressa Bishop
tressa.bishop@centralbancorp.com
(720) 370-6300

CLAC

Jeff Kutzer
jeff.kutzer@mdch.com
(720) 977-3859

EDITORIAL

Justin Bayer
jbayer@knottlab.com
(480) 316-1834

Ashley Nichols
ashley.nichols@yourcornerstoneteam.com
(720) 279-4351

HOMEOWNER LEADERSHIP COMMITTEE

Bujar Ahmeti
bahmeti@moellergraf.com
(720) 279-2568

MARKETING & MEMBERSHIP

Karli Sharrow
ksharrow@kerranestorz.com
(315) 335-3014

Devon Schad
dschad@farmersagent.com
(303) 661-0083

MEMBER FORUM COMMITTEE

Denise Haas
denise@5150cm.com
(720) 961-5150

MOUNTAIN CONFERENCE & ANNUAL MEETING

April Ahrendsen
april.ahrendsen@cit.com
(303) 257-7273

Holly Sutton
hsutton@steamboatassociations.com
(970) 875-2808

MOUNTAIN EDUCATION

Leanne Shaw
shawl@wilderness.com
(970) 513-5600 x:726

NOMINATING COMMITTEE

David Graf
dgraf@moellergraf.com
(720) 279-2568

NORTHERN COLORADO COMMITTEE

Melissa Garcia
mgarcia@altitude.law
(303) 991-2018

Chase Carmel
chase.carmel@osgconnect.com
(714) 883-4189

PROGRAMS & EDUCATION

Mike Lowder
mlowder@kerranestorz.com
(720) 749-3517

Heather Hartung
hhartung@wbapc.com
(303) 858-1800

SPRING SHOWCASE & TRADE SHOW

Bryan Farley
bfarley@reservestudy.com
(303) 394-9181

Keely Garcia
KGarcia@pwflegal.com
(303) 210-2257

Come one, come all.
Share the community!



Join up to 15 board members for only \$250!

We now make it easier for your **entire board** to join CAI at the **lowest cost.**

CAI membership provides your board members the best resources and education to stay informed.

Join your entire board and they'll enjoy all of the benefits of CAI membership. For more details, visit www.caionline.org/ShareTheCommunity



community
ASSOCIATIONS INSTITUTE

CAI Social Media Roundup

Love CAI? Of course you do!
You can also Like, Friend & Follow CAI-RMC and CAI National



Twitter
[www.twitter.com/CAIRMC \(Local\)](https://www.twitter.com/CAIRMC)
[www.twitter.com/CAISocial \(National\)](https://www.twitter.com/CAISocial)

Facebook
[http://www.facebook.com/cai.rmc Local](http://www.facebook.com/cai.rmc)
[https://www.facebook.com/CAISocial National](https://www.facebook.com/CAISocial)

LinkedIn
[https://www.linkedin.com/company/42079 National Company Page](https://www.linkedin.com/company/42079)
[https://www.linkedin.com/groups?gid=39092 National Group](https://www.linkedin.com/groups?gid=39092)

THANK YOU TO OUR 2020 SPONSORS

PLATINUM SPONSORS



GOLD SPONSORS



SOLUTIONS BEFORE
SOLUTIONS AFTER



SILVER SPONSORS

- ASR Companies, Inc.
- Axe Roofing
- Colorado Association Services—An Associa[®] Company
- CP&M General Contractor
- Interstate Restoration
- Kerrane Storz, P.C.
- McKenzie Rhody
- Mountain West Insurance & Financial Services
- NorthWest Roofing
- Orten Cavanagh & Holmes
- Palace Construction
- RBC Wealth Management
- RealManage
- Reconstruction Experts
- VF Law
- Worth Ross Management Co.





CAI Rocky Mountain Chapter
11001 W 120th Ave, Suite 400
Broomfield, CO 80021

STANDARD
U.S. POSTAGE
PAID
DENVER, CO
PERMIT NO. 2897

CAI-RMC EVENT CALENDAR

October

27 Tue	Management Company Member Forum (Virtual)
28 Wed	The Cost of Coverage (CAI LIVE Webinar)
28 Wed	Board Leadership Development Certificate Program Q&A (Virtual)

November

3 Tue	Peak 3 - Insurance (Virtual)
12 Thu	"Spring" Conference and Trade Show, Aurora (In Person / Virtual)
18 Wed	Maintenance Fundamentals (CAI LIVE Webinar)

December

1 Tue	Peak 3 - Insurance, Fort Collins (In Person)
10 Thu	Annual Awards and Celebration (Virtual)

To register for CAI LIVE Webinars,
go to
www.caionline.org/learningcenter/webinars