www.CAI-RMC.org Vol. 38 • No. 6 • 2020 **Planning Ahead** Goals **Community Vision** 00 0 INSIDE: **Special Assessments Be the Talent-Marketing Yourself** COMMUNIT ASSOCIATIONS INSTITUTE **The Next 5 Years Apprenticeship Program Update**

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The materials contained in this publication are designed to provide our members and readers with accurate, timely and authoritative information with regard to the subject covered. However, the Rocky Mountain Chapter of CAI is not engaging in the rendering of legal, accounting, or other professional types of services. While the Rocky Mountain Chapter of CAI has not verified the contents of the articles or advertising, the Rocky Mountain Chapter of CAI has not verified the contents of the articles or advertising, nor do we have the facilities or the personnel to do so. Members and readers should not act on the information contained herein without seeking more specific professional advice from management, legal, accounting or other experts as required.

President's Letter



ALICIA GRANADOS

Chapter President

CAI-RMC

appy Holidays to everyone within the CAI-RMC family! Just like most of our member communities, the CAI-RMC Board of Directors and committee leaders have spent a lot of time over the past few months refining our vision, budgeting and planning strategically for 2021. The real work is just beginning!

As I complete this year as President of

the Rocky Mountain Chapter Board . . . certainly not the year I or anyone envisioned. . . I am proud of how everyone came together to weather the strange storm that was 2020. I especially want to thank our two outgoing Board Members, Jordan Kincaid and Wes Wollenweber. Both Jordan and Wes have contributed incredible knowledge and passion to lead the chapter over many years and will be greatly missed by this Board.

As we welcome newly elected board members Karli Sharrow, Greg Mollenkopf and Jeff Kutzer and many new chapter committee volunteers, I'd like to share just a bit about what we have already planned for 2021. Under the leadership of incoming President, Melanie Peck, the Board has set important goals with a focus on events, education, membership, advocacy and chapter finances.

We plan to continue our dedicated quarterly forums for management company CEOs, community managers and homeowner leaders, allowing each of our membership groups the opportunity to connect, share and strategize with one another. Chapter sponsored education will of course feature the Annual Education Summit with the latest hot topics, CAI National PMDP courses, as well as our ongoing Peak Series courses on the basics of Legal, Financial and Insurance. Beyond the popular Board Leadership Development Certificate program, plans for 2021 include the addition of Community Association Workshops, designed to facilitate more interaction and allow focus on current events and specific topics.

We are also committed to promoting positive storytelling about community associations across all forms of media, beginning with regular contributions to social media, YourHub and continued participation in the 9 News HOA Line9. If you have a positive community story to share, please let us know and help us drown out the many negative stories found in the news. Our advocacy strategies also include an improved liaison program with the CAI Colorado Legislative Action Committee (CLAC) and connecting our membership when needed, to support important legislative calls to action.

Finally, I want to give a huge shout out and congratulations to our Community Manager Apprenticeship Program Task Force and management company partners. Because of this innovative program and a wonderful partnership with Arapahoe Community College, CAI-RMC was recently awarded the 2020 Outstanding Corporate Partnership Award by the Colorado Workforce Development Council. Look for much more information about the apprenticeship program as we move forward with another cohort of students in 2021.

Cheers to 2021 and I wish everyone in our CAI-RMC membership well! $\ensuremath{\pmb{\uphiloh}}$



Editorial Calendar

Issue	Торіс	Article Due Date	2021 Ad Due Date
February	Legal	12/15/2020	01/01
April	Maintenance / Preventative / Upgrades	02/15/2021	03/01
June	Insurance / Ethics	04/15/2021	05/01
August	Finance	06/15/2021	07/01
October	Tech / Modernization	07/15/2021	09/01
December	Planning Ahead / Goals / Community Vision	10/15/2021	11/01

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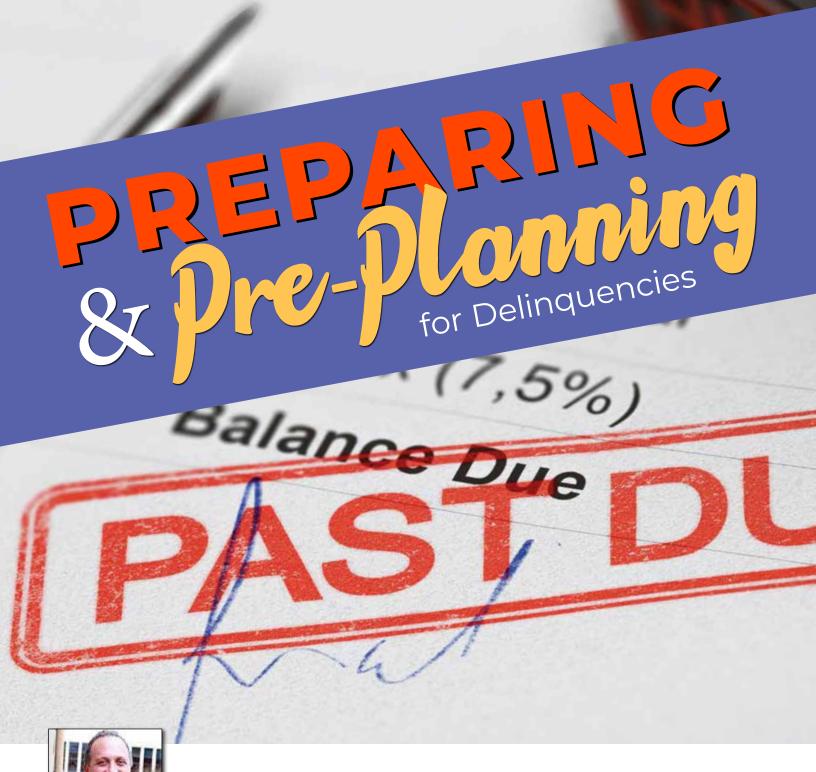
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ARI SHORE CAP Management

orecasting, anticipating, and addressing increased delinquencies for a homeowners association can feel like an impossible task for association board members and community managers alike. With so many variables at play, it is a challenge to know how and when an HOA should best respond to a larger,

societal shift. There is no time better than the present to highlight the unpredictability of dues delinquencies.

Following the initial COVID-19 response and "stay-at-home" restrictions, the HOA industry was quick to anticipate a potential

spike in delinquencies of monthly membership assessments – a scenario that could threaten the financial viability of the entire community. Many associations reacted with a similar urgency by quickly revising collections policies under the assumption that the majority of homeowners would be unable to pay monthly membership dues.

In reality, HOA delinquencies did not drastically increase as the industry originally expected, rather delinquency rates stayed within a normal range. This can be attributed partially to economic stimulus, and more importantly the ability to "work from home," which has proven to be the most successful way of preserving personal income.

The true impact of the economic shutdown was of course

impossible to predict in the Spring of 2020. Many associations and management companies reacted out of fear and anticipation, but with good intentions of limiting any further economic hardship for owners. Unfortunately, these associations that prematurely revised collections policies and offered additional forgiveness opportunities have been hurt the most, facing an uphill battle of revoking moratoriums or continuing operations with insufficient funds. On the other hand, associations that maintained their legal policies while expressing empathy and a willingness to work with homeowners have proven to be better positioned to rebound from economic uncertainty.

Global pandemic or not, there are a wide variety of socio-economic factors that can affect an association's delinquency rate. Local, City, State, Regional, Federal, and International factors could all be at play for the leading cause of a delinquency uptick. It is critical to take a comprehensive view of the monthly activities to determine if an association is particularly vulnerable to a delinquency increase. Variables like tax reforms, currency valuations, weather, unemployment rates, and a variety of other factors should all be considered in this evaluation. It is important to understand that many associations are comprised of members who are societal peers, who often share many socio-economic characteristics. Because of this similarity, an association's owners are likely to be susceptible to the same external threats. When evaluating delinquency vulnerability, rather than attempting to make sense of every economic factor, a community manager should be hyper focused on the specific variables that would likely affect the communities they're serving.

A community manager can effectively navigate the uncertainty of a delinquency situation by focusing on two key competencies — communication and consistency.

There is no harm or shame in having empathy and a willingness to work with all members of an Association as it relates to delinquencies. If the manager is warm, welcoming, and willing to work with the members within the parameters of the collections policy, more members will reach out for resolution before the problem escalates uncontrollably.

The alternative to the compassionate approach is to be rigid, unavailable, and unwilling to work with the members facing financial hardship. The major problem with this approach is many individuals will avoid confrontation especially when it comes to financial matters. Avoidance and denial will likely emerge and could become major inhibitors to resolution, let alone the cost of pursuing remedy. Although late fees and delinquencies have their place in an association's governance, these penalty mechanisms are rarely a motivator when agreeing to a financial resolution.

Let's look at an example in practice: An association has quarterly dues of \$25.00. Late fees are \$10.00 for every 30

days late (plus interest) and lien fees are \$100.00. Additionally, after 90 days the account will be forwarded to the attorney for collections with an automatic legal fee of \$200.00. A \$25.00 bill is now over \$355.00 (plus interest) for a member who was having trouble paying \$25.00. This individual will likely become elusive and the association may be responsible for covering additional costs of collections. Alternatively, if the member knows the association will follow the collections policy but is willing to come to a reasonable repayment solution, both parties will see a brighter outcome. A simple resolution could be presented to the owner, requesting a repayment schedule of \$8.33 per month over 3 months, with the understanding that waived late fees and interest will only be accommodated within reason. This approach to a delinquency resolution undoubtedly requires more patience and compassion from the managers and board members, but it should be viewed as an investment into the community's social capital, which will preserve and sustain the long-term viability of the association.

A community manager will face many challenges with an association, but the personal financial situation of a member (especially in troubling times) is by far the most challenging. The more approachable, open and empathic a manager presents themselves, the better poised they will be to lead all parties to a beneficial outcome. A

Ari Shore is CAP Management's Chief Operating Officer. CAP Management is a regional organization dedicated to enhancing the sustainability and resilience of all the associations and customers they serve.







NICOLE HERNANDEZ, **PCAM**

CB Insurance

started my career in the HOA industry as a receptionist nearly 20 years ago. Since that time, I have served in many facets, including hiring and training responsibilities. Building my career and living through seemingly endless interviews has taught me a lot. Learning how to properly brand and market yourself in this unique industry is time well spent.

We live in a world where we are fortunate to have the opportunity to choose the image we wish to portray. Every day, we have control over how we want to show up in the world and how we choose to present ourselves to others. When thinking about establishing a personal brand, it's important to consider what matters to your ideal client as well as learn from what has contributed to others' success in the past.

A POSITIVE ATTITUDE

I know it is cliché but the best thing we can do for this industry is keep a positive attitude in our interactions. A positive attitude is everything. Waking up every day with the determination to approach every situation and opportunity with an optimistic attitude goes far. Of course, things are going to go wrong, and there are going to be troubles, but keeping a positive attitude and remembering that these minor frustrations are only temporary will help you keep your sanity as well as show others around you that they can rely on you to remain cool in difficult situations.

I know it can sometimes be hard but keeping the perspective that it is not personal and there is always something to learn helps re-ground me. Remember, every difficult situation is an

opportunity for growth. We learn from the challenges in life. Keeping track of the bigger picture, and where I want to go, always helps me stay focused and positive.

DRESS THE PART, ACT THE PART

Professionalism looks a little different to all of us. To me, being a professional is being educated and harnessing the skills and knowledge needed to handle difficult situations while maintaining poise and integrity. Professionalism to me is looking the part and acting the part. When I say "look the part," I don't necessarily mean that you are in a tailored suit every day (and if you are one of those people, I salute you!), but rather that you take the time to launder your clothing and select pieces in your wardrobe that demonstrate the image you wish to portray.

ACTING THE PART REQUIRES A LITTLE MORE EFFORT...

The number one way to establish credibility and provide value is to know what you are talking about. I know, it seems like the simplest thing ever, but think about what goes into the Community Manager's role; you need to know a lot about a wide array of subjects. Of course, an understanding of governing documents, CCIOA, financials, insurance, and basic construction and contracting is key, but there is so much more that goes into the role!

For example, any knowledge or training that can improve your ability to manage conflict, including improving soft skills and communication techniques, will go far in a high-energy field like HOA management. The better you can communicate with people and the quicker you can win them over will improve the customer's experience and your reputation as a result. There is so much knowledge that you will benefit from! Topics like meeting management, parliamentary procedure, computer skills, decision making techniques and leadership skills will take you far. The services you provide will always be improved by the more you know.

CIRCLE OF INFLUENCE

Equally important to what you know is who you know. Building your circle of influence and connecting with industry leaders that you can turn to for advice, information, and guidance can do a lot to propel your career and reputation to the next level. Think about who is influential in your local community, who is a wealth of knowledge, and who is always available to help answer questions and look good with your Boards. Those are your angels - treat them well. That additional pool of expertise and connections will only improve the resources you are able to offer your communities.

Use educational sessions and networking opportunities to your advantage. Dress the part and ask the experts around you about situations you are encountering - I bet once you get them talking, there will be many take-aways that you can use for your communities... remember to take notes!

If you are not receiving a service or solution that might help you, ask your Circle of Influence. If you've never hired someone from a specific trade before, ask your circle what questions you should make sure the Board asks in the interviews. Depending on your relationship with your client, you can set them up to ask the correct questions or you can do it for them. Either solution results in a better exchange of information and helps you gain the confidence of your client.

ACTING WITH INTEGRITY

I would be remiss if I did not take this opportunity to stress the importance of behaving with integrity. You can follow every suggestion on this list, but if you make unethical decisions, you still won't get anywhere.

Did you know that CAI has a Professional Manager Code of Ethics?!

The established Code of Ethics includes handling business in a professional manner, without unfair business practices such as duplicating proprietary information and bad-mouthing competitors and their business practices.

I have always kept true to the adage of "you don't make yourself look good by making other people look bad" – it really is that easy.

Behave with integrity and professionalism at all times, take the time to educate yourself and connect with the right people and your career will explode faster than you can say "Community Association Management"... and by all means, have a little fun along the way! \(\frac{\hat{\hat{h}}}{\hat{\hat{h}}} \)

Positive Attitude

- Do I demonstrate an attitude that I would want to be around?
- What is one thing I can do today to make myself happier while doing my job?

Dress the Part, Act the Part

- Do I make the effort to look like someone I would respect and take advice from?
- What skill could I brush up on that would make my job go more smoothly?

Circle of Influence

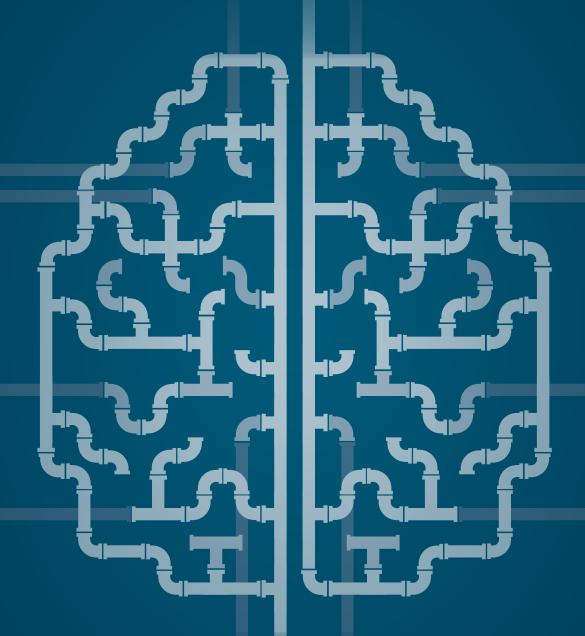
- Who are three people in the HOA world that I can turn to for advice?
- Is there anyone in the industry I'd like to know better?

Acting with Integrity

- Have I reviewed CAI's Professional Manager Code of Ethics?
- Are there people in my circle who put my credibility at risk?

Nicole Hernandez is a specialty insurance professional in the Denver-Metro area focused on helping community associations build highly effective risk management programs. With 19 years of HOA management experience, Nicole uses her results-oriented personality to provide knowledge and expertise to help solve problems for her circle of influence.

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2019 CAI-RMC

Awards Review

Association of the Year

Heritage Todd Creek

Recognizes the outstanding team effort of an association board of directors and homeowners whose members clearly understand their roles and fiduciary responsibilities putting the association's interest ahead of and above all personal agendas. A board comprised of effective volunteer leaders who are fair, responsible and reasonable in their decisions.

Community Manager Excellence in Service

Hollie Sutton

Recognition is given to a manager who displays integrity; reliability; commitment to the industry; loyalty to consumer clients and the ability to interact well with board members, managers, service providers and other industry professionals. Promotion of ethical conduct and competence are included as part of the qualifications for this award. *Recognition that the manager follows the code of ethics, to the best of your knowledge, as indicated by Community Associations Institute, is given when nominating.

Outstanding Community Building by an Association

Bear Valley Park Condominium Association & Larimer Place Condominium Association

Recognizes an association that does an outstanding job at community resourcefulness, has a strong sense of commitment to enhancing the neighborhood, and recognizes and uses the strengths of its individuals within the association.

Who will be our 2020 award winners????

Find out on December 10, 2020 at our free, virtual Annual Celebration/Board Installation. Register today at www.cai-rmc.org. Find out in our next issue!

Community Associations Institute-Rocky Mountain Chapter Honored at



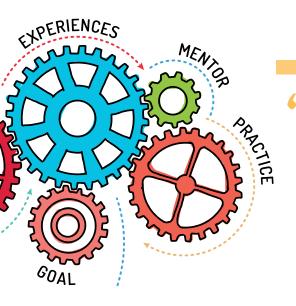
2020 COLORADO APPRENTICESHIP AWARDS

The new apprenticeship, an example of CAI's chapter innovation and the goal to strengthen and broaden the community management profession.

ov. 12, 2020 – Falls Church, VA – Community Associations Institute-Rocky Mountain Chapter (CAI-RMC) has been awarded the 2020 Outstanding Corporate Partnership award from the Colorado Workforce Development Council (CWDC), announced during the virtual Colorado Apprenticeship Awards on Nov. 10.

In August, CAI-RMC partnered with Arapahoe Community College (ACC), Arapahoe/Douglas Works!, and Skillful Colorado to launch the nation's first apprenticeship for the community association management profession. The two-year, paid apprenticeship is a cohort learning program, consisting of eight apprentices completing up to 40 hours per week of on-the-job training. Apprentices have the potential to earn a certificate in Business Administration, and the opportunity to earn professional credentials and designations, all with minimal-to-no college debt.

Apprentices who successfully complete the program will be qualified to become a professional community association manager. A community association manager provides guidance and assistance to a community association's board of directors—deploying financial, administrative, and facilities management experience. Community associations, which include condominium communities, homeowners associations, and housing cooperatives, are home to nearly 74 million Americans and millions more worldwide.

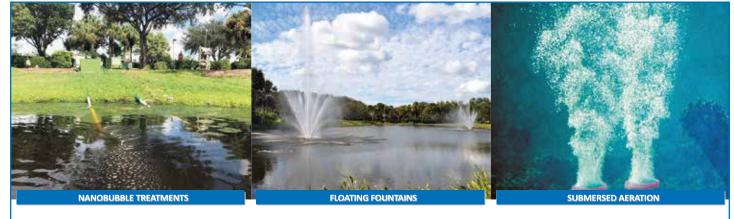


Now more than ever, it's critical that organizations invest in new opportunities to open doors for millions of Americans seeking education and employment," says Alicia Granados, CMCA, AMS, PCAM, president of CAI-RMC. "By believing in the power of partnership, we are breaking ground in the way we teach and prepare Colorado's workforce for the jobs of tomorrow. We're proud to create a place where the next generation of community association managers will learn and continue to lead with professionalism, integrity, and knowledge."

Community association management has experienced tremendous growth since its beginning just over 40 years ago. According to U.S. government housing statistics, community associations are the fastest-growing segment of residential home construction, a rapid growth that is expected to continue. Today, there are more than 55,000 community managers in the U.S. In April, CAI surveyed community association managers in a COVID-19 & Community Association Employment Survey. Of more than 1,000 community association managers surveyed during the COVID-19 pandemic, 91.1% say their level of employment has not been impacted.

"During the last year, while we've seen many sectors of our employment market face economic and financial uncertainty, we've watched as community association management continues to be a profession in high demand," says Thomas M. Skiba, CAE, CAI's chief executive officer. "We know that running a community association is like running a business, and the best way for homeowners to protect their investment is by hiring a qualified manager. The new apprenticeship, an example of CAI's chapter innovation and the goal to strengthen and broaden the community management profession."

CONTINUED ON PAGE 14



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KRISTINA DREWS Homestead Management

My name is Kristina Drews and I would love to tell you about my experience with the CAM program through Arapahoe Community College.

A little back story...

I worked as a bartender for the last 15+ years. I am a very social person, so this suited me. I am one of those people that thrives in a busy, social environment. Then along came Covid-19. Everything changed in the industry and the world. I decided that this was a sign to start pursuing other opportunities. But honestly, I did not even know where to begin. I had not been in school for years

and my computer skills were lackluster. Then my dear friend, Jeslyn Gilcrest (CRC Roofina), sent me an email that changed my life...literally.

It was from Arapahoe Community College announcing their brand-new apprenticeship for community association management. I was elated! Finally, a way out of the service industry! The thing that appealed to me most was the fact that it was a paid internship while going to school. That was an ideal situation for me! I went through all the steps and am now one of the first students going through this program.

Flash forward to today, I am over 2 months in, and I am LOVING it! I think this job is a perfect fit for me. I am still dealing with people every day, but in an entirely different scenario. The on-the-job training is fantastic! I always have someone to ask questions to. I cannot wait to see what the next year brings! I would HIGHLY recommend this program to any of my industry friends looking to make a change! Or anyone looking for a rewarding new career!

I am so happy that ACC and everyone involved made my career transition an easy one! Cheers to the future! $oldsymbol{\pitchfork}$

Since 1973, Community Associations Institute (CAI) has been the leading provider of resources and information for homeowners, volunteer board leaders, professional managers, and business professionals in the more than 350,000 homeowners associations, condominiums, and housing cooperatives in the United States and millions of communities worldwide, With more than 42,000 members, CAI works in partnership with 36 legislative action committees and 64 affiliated chapters within the U.S., Canada, South Africa, and the United Arab Emirates as well as with housing leaders in several other countries, including Australia, Spain, and the United Kingdom. A global nonprofit 501(c)(6) organization, CAI is the foremost authority in community association management, governance, education, and advocacy. Our mission is to inspire professionalism, effective leadership, and responsible citizenship—ideals reflected in community associations that are preferred places to call home. Visit us at www.caionline.org and follow us on Twitter and Facebook @CAISocial.



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April Ahrendsen

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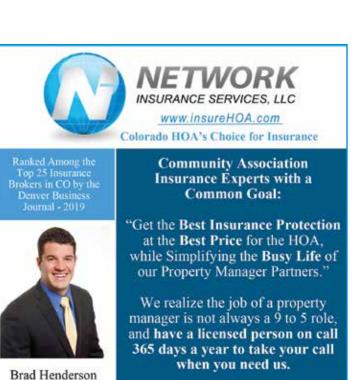






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CAI Business Partners are indispensable to the community associations they support with their guidance, products and services. CAI education helps these businesses and professionals differentiate themselves in the competitive community association marketplace.

Business Partner Essentials is an online course designed to help CAI-member product and service providers better understand CAI, community associations and the industry at large. Individuals who pass the course and maintain CAI membership earn the CAI Educated Business Partner distinction, gaining special recognition among thousands of companies and professionals who support common-interest communities—accountants, attorneys, bankers, insurance professionals, landscapers, painters, reserve specialists, software providers and many others.

Congratulations to the Business Partners listed below that have taken the online course to better understand community associations.

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WHAT DO

THE NEXT YEARS

HOLD FOR THE COMMUNITY ASSOCIATION INDUSTRY?



LOURA K. SANCHEZ Burg Simpson Eldredge Hersh & Jardine, P.C.

Amere five years ago, CAI undertook an extensive project to speak with over 50 different stakeholders about the future of the community association industry, which resulted in a report entitled Community Next: 2020 & Beyond. Here we are, about

There are currently 70 million residents in community associations nationwide, and 69% of all new construction is within a community association. Our industry's evolution will continue to change and will be driven by many factors beyond our direct control.

As leaders in the community association industry, we must think and plan how to best respond to the evolving trends, including how we govern, lead, support, and manage our associations.

Below are ten trends that should not be ignored:

1. Millennials

The Millennial generation is now the largest generation in the world (72.12 million as of 2019). In five years, millennials will be 29 to 44 years old. They will be residents and owners in our communities. Millennials believe in civic duty and are often motivated to engage on a grassroots level. They are used to working in teams and seek positions of influence without formal structure.

to close out 2020, so it is time to look into the next five years.

2. Ethnic Diversity

By 2060, it is predicted that 39% of the United States population will be Hispanic or Asian, and there will be no clear majority. Our political climate continues to raise awareness of bias and needed improvements to be inclusive.

3. Working From Home

Experts say that the work from home flexibility that the COVID pandemic necessitated will continue to be a part of our culture in the foreseeable future.

4. Obsolete Community Infrastructures

Communities formed in 1970-80 are now 40+ years old. Most have not been maintained or updated to be fully usable and functional, thereby necessitating high assessments, large special assessments, or economic failure of communities.

5. Connection Demand

While virtual meetings may be here to stay, the pandemic has heightened the importance of human connection and community belonging.



COMMUNITY ASSOCIATIONS INSTITUTE Where Community is More Than Just a Membership

CAI supports homeowners serving their condominium I homeowners association boards, community managers, and businesses serving community associations.

6. Baby Boomers

This generation represents the second-highest segment of our population, and as they continue to age, they prefer to do so in place.

7. Community Association Management Profession

There is a growing recognition that community association management is a profession. With this comes formalized education with multiple colleges, including Arapahoe Community College, offering course work to train community association managers. In addition, the demand for specialization and broader skill bases will grow.

8. Couflict Resolution

The push towards less litigation and more alternative dispute resolution, either voluntarily or mandated by courts or governing documents, continues but with seemingly little effectiveness in community associations.



10. Caucellation Culture

Ghosting. Bailing. Cancelling. The trend of committing then not showing up means you can't count on a "yes" at all, so we must figure out how we can curate community volunteers and those we rely on to get stuff done.

9. Urbau Migratiou

Migration from urban/metropolitan cities to smaller towns was predicted over 20 years ago but has been slow to materialize. Now it is in warp speed. With remote workforces commonplace post-COVID, 5G wireless communications rolling out, and a national infrastructure bill likely that will make connectivity even easier, there is no need to live in an urban area with high housing costs and low quality of life. The National Association of Homebuilders reported its housing index (used to track single-family home sales expectation over the next six months) at 78. This is the highest in 35 years.

CONTINUED ON PAGE 20

While there is no guarantee that any of these trends will continue, using them to strategize how a given trend may impact your community or business is prudent. Without the benefit of a crystal ball, it may be worth considering these potential and many other outcomes from the above trends:

- Technological demands of millennials and future generations must be met.
- Transparency and non-hierarchical leadership is expected;
- Inclusion of all people requires more than just words.
- Language and cultural differences must be embraced to create community.
- More accessory dwelling units will be used as "offices."
- · More in-home businesses.
- New home floor plans will change to meet the needs of home offices and aging in place.
- Naturally occurring retirement communities create a demand for assistance with daily life activities as well as instrumental daily activities of living.

- Future developments may be hybrid models with investors owning common areas and the association leases the common areas for use of the owners.
- In-house or private ombudsmen resolve covenant enforcement issues.
- · Community is more important than amenities.
- Community association managers with specific skills such as engineering, finance, and technology backgrounds, as well as multi-lingual, conflict resolution and community building skills are in high demand.
- Single-family communities being built in small towns.
- · Less multi-family communities in metro areas.
- Paid board members to guarantee decisions are made. A

Loura K. Sanchez, Director of Marketing Construction Defect Group, Burg Simpson Eldredge Hersh & Jardine, P.C. Burg Simpson helps community associations remain healthy by addressing problems with construction of both new and major renovations.



IN SPITE OF ALL OF THE CHALLENGES WE FACED IN 2020...

we came together and raised over \$47,000!



THANK YOU to EVERYONE who joined us for our annual HOA Oktoberfest tailgate events. This year, with your help, we set a new record in donations raised for the Justice and Mercy Legal Aid Center.



THANK YOU FOR PARTICIPATING THIS YEAR!

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MEAGHAN BROWN EmpireWorks Reconstruction

ow many times have you been forced to push a project back to the following year? This can happen as a result of weather, contractor capacity, delays in receiving the bids, the board members feeling like they don't have enough information to make a decision;

the list goes on. This article examines what causes these delays, how to avoid them, and ultimately, the importance of starting the bidding process early.

The first defense against delaying the bidding process is to provide a detailed request for proposal (or RFP). Although submitting an RFP is a near daily activity for a Community Manager, as a contractor, we see RFPs come across our desks in various forms and various degrees of detail. It is not uncommon to receive a few words scratched onto a sticky note, with the expectation of accurately submitting a bid based on that limited information alone.

A properly written RFP is important for various reasons. Not only does it help vendors understand the board's expectations and how they would like the job to be outlined or broken out, but it also helps the Manager in obtaining apples-to-apples bids from the

various contractors. This reduces back and forth questions from the contractor to the Manager, resulting in a quicker turnaround time for the estimate. It also allows the board to make a clear decision and to better understand what they are investing in. You may want to ask a trusted business partner (such as a contractor or engineer) for assistance.

The first step to efficiently developing an RFP is understanding your Board of Directors (or BOD). It is not uncommon for Board Members to change their mind during the bidding process, thus causing further delays. At a minimum, the BOD should take a physical look at the work and agree on the desired outcome. A community's needs must be fully addressed in the scope and specifications. The BOD should be involved in the scope development, so they know exactly what they are investing in and to ensure proper expectations are set. Ideally, the BOD should walk the project with the Manager and bidding contractors to determine details prior to the formal RFP being issued.

Subsequently, to ensure everyone is on the same page, the Community Manager should schedule a pre-bid site-walk with all bidding contractors. Ideally, this happens all at once, with all bidding contractors present at the same time. By doing this, you will ensure

that the same details are explained to each of the bidding contractors. Not only that, but other ideas, product recommendations, or a more efficient way to attain the desired outcome may be recommended by a contractor, which can then be relayed to everyone on the walk. For these reasons, walking the project with all bidding contractors will ensure you obtain apples-to-apples bids and make it easier for the Board to make a clear and well informed decision.

Recognizing how this process works for the bidding contractors will assist in setting proper expectations for your board and the contractors alike. Once the RFP is received by the Account Executive or Business Development Representative, the estimating team reviews the RFP and scope of work to clarify details. The estimator will then inspect the property and determine the means/methods for project execution. Once the estimating team quantifies and calculates the scope of work, the team then reviews the bid for accuracy, feasibility, schedule, exclusions, and unforeseen conditions.

Next, the Account Executive formats this information into a bid-packet presentation and delivers the proposal to the Manager. It is important to note that on average, the bidding process takes contractors 40+ hours on a \$100k project. This is not including the Community Manager's time or any revisions. During our busy season, it may take up to four weeks to turn around a bid. From there, it usually takes about 30 days to start the project from the time the executed contract is received. Not to mention, if the project requires engineered drawings, the Community Manager should allocate

another three to four weeks on the front end for the drawings to be prepared. Below is a general timeline showing how this all pans out. If the project at hand is on the larger side, it is especially vital to start the bidding process early on. For example, if you want to start the project in the Spring of 2021, you'd want to start the bidding process in Q4 of 2020. Additionally, one typically gets better pricing if the contract is signed in the off-season. This will also guarantee that the project is one of the first on the schedule once weather permits. Lastly, upon receipt of these bids and once a general investment cost is determined, knowing where you are obtaining funding is crucial. If the cost is higher than expected or outside of the amount budgeted

special assessment, or raising the monthly HOA dues.

Taking all of this into consideration, it is easy to see how a project can quickly be pushed back to the following year. By setting the right expectations for your board, identifying potential pitfalls, and starting the process early on, you can help to better serve your communities

and board members alike. A

in their reserves, getting these bids sooner rather than later will

help you to plan accordingly, whether that be getting a loan, doing a

Meaghan Brown is an Account Executive at EmpireWorks Reconstruction, working with HOAs, multifamily, and commercial properties for their exterior, community-wide reconstruction projects. As an Account Executive, Meaghan acts as the liaison between their production team, the community/property manager, board of directors, and residents throughout the course of each project. Some of their core services include roofing, carpentry, EIFS/stucco, concrete, painting, decks/walkways, steel fabrication, and construction defect services.

Community Manager and Board of Directors (BOD) identifies the issue and agrees upon a desired outcome.	Time dependent on BOD
If applicable, Community Manager and BOD involves an engineering firm to attain engineered drawings. The firm reviews the project and submits a proposal to the BOD for signature.	2 weeks
If applicable, the BOD signs the proposal and hires the engineering firm to develop the scope of work and drawings.	2-4 weeks
The Community Manager, BOD, and/or engineering firm submits the RFPs to bidding contactors. The bidding contactors reviews the scope, clarifies details, puts together the estimate and submits their bid to the BOD.	3-4 weeks
The Community Manager, BOD, and/or engineering firm reviews and compares the bids. They clarify any questionable details, select a contractor, and submit the signed contract.	Time dependent on BOD
The contactor receives the signed contract and begins planning logistics. If applicable, they will submit applications for any necessary permits (timeline on this can be several weeks or even months.) They will then order materials, and depending on the project, this can also take several weeks.	4 weeks

TOTAL: 2-4 months from RFP to Project Commencement



PHOEBE E. NESETH, ESQ. • Senior Manager of Government and Public Affairs, CAI

When governors began to issue states of emergency related to the COVID-19 pandemic in March, 26 state legislatures suspended or postponed their legislative sessions, according to the National Conference of State Legislatures (NCSL). Next year, all 50 states are scheduled to convene their respective 2021 state legislative sessions, but with COVID-19 cases reaching record highs, many restrictions on in-person gatherings will remain in place.

Due to these continuing challenges, state legislatures are currently debating the safest ways for legislators to convene in January. Those considering an in-person session are discussing precautions such as daily, rapid COVID-19 testing, plexiglass shields between desks, temperature checks, face masks, and limiting staff and guest access to government buildings. Other states are considering going completely virtual for the safety of their legislators, staffers, and the public. NCSL has additional information on state actions related to legislative operations during the pandemic.

Six states are beginning to pre-file bills this month, including Arkansas, Georgia, Maryland, New York, Texas, and Utah. CAI's legislative action committees (LACs) are hard at work drafting legislation to introduce during the 2021 state legislative sessions,

strategic planning with lobbyists, and networking with legislators who champion bills in favor of the community association housing model. Many issues the LACs will consider in 2021 are COVID-19 related, including but not limited to:

- Limited liability related to COVID-19
- Housing assistance funds
- Virtual meeting legislation

In many states, LAC members will not be able to advocate for the community association housing model in person but are becoming creative when it comes to their new advocacy tactics, such as holding meetings with legislators and their staff members through virtual platforms. While January may seem far off, the planning and behind-the-scenes work is happening right now.

CAI's state legislative action committees are comprised of homeowner leaders, community managers, and representatives from community association business partners who graciously volunteer their time to monitor state legislation, educate lawmakers, and protect the interests of those living and working in community associations. Learn more about CAI's LAC advocacy efforts, and follow us on Twitter for advocacy updates.

For more information about state government actions related to COVID-19 and your community, visit www.caionline.org/Pages/statecovid19.aspx



so you can focus on growing yours.



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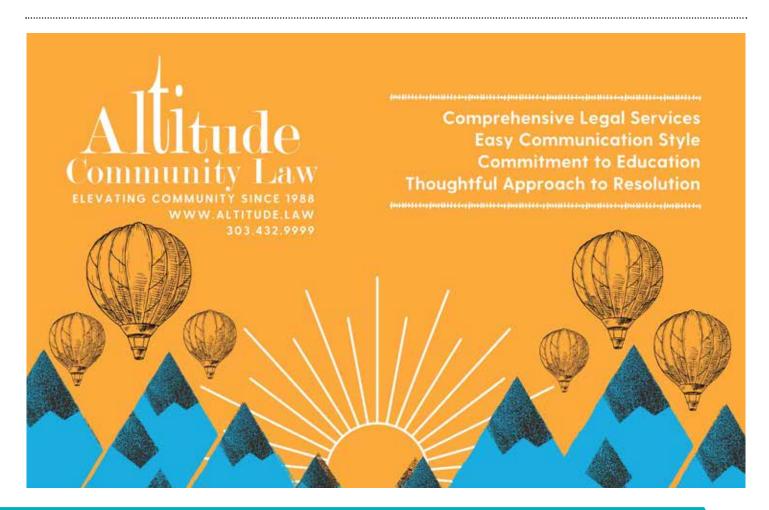


Elaine Jung Senior HOA Sales Support Officer (480) 363-3160 ejung@allianceassociationbank.com

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











AMY OSTWINKLE Vice President Pacific Premier Bank

he Board of Directors has worked with the community manager, planned a major renovation project or improvement, evaluated their finances, reviewed the current reserve study, and has ultimately decided that obtaining a loan appears to be a suitable option... but what's next?

Board members, homeowners, and community managers are becoming

increasingly aware of the many benefits of association loans. Financing provides immediate funds to complete capital improvement projects or manage unanticipated major expenses, all while continuing to build and maintain healthy reserves and improve property values. Associations understand that they can take advantage of better pricing and minimize impact to the community by completing projects at one time instead of phasing over many years. The questions now become, where do we start, what is the process, and how do we know if the association will qualify?

Amy Ostwinkle is an experienced HOA Banker and Lending Expert who began her career in the Community Association Industry in 1993. In her 27 years of experience Amy has worked directly with industry specific software companies to train and broaden the scope of finance technology knowledge to Community Management Companies in the Greater Southwest. Prior to joining Pacific Premier Bank, Ms. Ostwinkle was a founding member of a large Community Association Bank where she performed her duties as Senior Vice President for 12 years...

Where to Start?

Can we borrow? – Check the governing documents and consult your association attorney to assure the association has the legal authority to borrow.

How will we repay the loan? – Decide whether there is a need to increase regular assessments, initiate a special assessment or serial assessment, assign funds from the current budget, or a combination of these sources. Understand any limitations or votes that may be required.

Where should we look for a loan? – When deciding on the course of an HOA Loan, it is important to consider choosing the right lender. Rates, terms, and fees are always important factors, conversely so is the knowledge that the lender has in the HOA lending space. Working with an institution that specializes in HOA lending and asking that lender the tough questions such as "How long has this institution been offering HOA loans" and "What is your length of time to close an HOA Loan" is a must. An appropriate lender will streamline the lending process for you to create a very palatable working relationship with the management company, community, and lending institution.

What Will be Required?

Qualification – HOA lenders have varying requirements for loan approval. Most will vet these requirements before submitting a loan proposal or term sheet. Conventional lending requirements include:

Delinquency rate - Indicates percentage of the homeowners that are delinquent on assessments.

Size – Smaller associations (20 and under) carry a bigger risk for lenders.

Control – The developer should no longer control the Board of Directors.

Investor Ratio – Lenders typically like to see less than 40% of the homes in the community owned by investors, and no single person or entity owning more than a small percentage of the units.

What is Next and What Should We Expect?

Depending on the size, complexity of the loan, and requirements within the community's governing documents, the process will typically take anywhere from a couple of weeks to a couple of months. There are a few things that the association can do to make this process seamless.

- **Get organized** Be sure your "papers" are in order Documents should be complete and up to date. The scope of work should be written out and bids from contractors available.
- Provide the initial details Beginning the loan process will include
 the lending institution requesting current financial statements, a
 delinquency aging report, a description of the project, requested
 loan amount, as well as the association's plan to fund repayment
 of the loan.
- Review the term sheet A term sheet is just that, a document indicating what the lending institution is offering for rates, terms, lending fees (if applicable), and additional requirements of the loan. After the review of the term sheet by the board of directors, they will then indicate to the lending institution which term they have chosen.

Are We Approved?

Underwriting the loan – Once the underwriting process begins, the community manager or board representative will work with the lender to gather the underwriting documentation. This may include updated financial statements, the current budget, signed proposals for the project, governing documents, meeting minutes approving the loan, an owner listing, etc.

Questions – During the underwriting period, additional questions from the underwriter are probable. This is a normal occurrence and should be expected. These questions will be presented to and answered by either the community manager or the board representative.

Loan Documents for Review – Once approved, the physical loan documents are then created and presented for review.

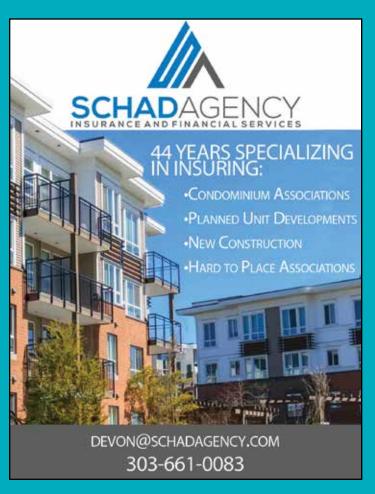
The Finish Line

The management company and Board of Directors will be notified of the approval and collection of final closing documentation will take place.

Closing documents – Final budget, proof of insurance coverage, signer identification, and any required Board resolution will be collected.

Closing and funding - Loan documents are notarized and signed by the appropriate board members. Signed documentation is processed. The loan is then funded and the funds are allocated to the association bank account for use.

A well-organized community, working with a dedicated association lender, can successfully navigate the association loan process with ease and enjoy all the benefits of their project in just a short period of time.





AS OF OCTOBER. 2020. OUR CHAPTER HAS 1,074 MEMBERS!



- ▶ Our chapter began in 1976!
- ▶ We have 9 very active Committees.
- ▶ We are the only Chapter within CAI that has successfully developed and implemented an apprenticeship program with the guidance of Arapahoe Community College.
- ▶ 90 volunteers actively contribute to the success of our Chapter by volunteering and serving on the Board, committees and task forces.

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KACIE DRELLERHammersmith Management

here are many choice words spoken when discussing a Special Assessment in a community. And no, those words do not often include "fabulous,"

"fantastic," or "fun." Let's face it, the need for a Special Assessment suggests, whether right or wrong, that someone failed to responsibly manage community finances at one point or another. After all, Special Assessments are imposed when reserve funds are not adequate to cover the cost of long-term repairs and replacements. For example, the replacement of siding or when an unexpected expense occurs.

The first question asked by the Membership in the discussion of passing a Special Assessment is, "How did this happen?" The response to this question can vary. Perhaps the Association was managed by a Board of Directors that for many years took pride in announcing at every Annual Meeting that once again, there would be no increase in assessments next year. Owners cheer, the Board of Directors is showered with accolades, and everyone goes home happy knowing that they will not pay an additional \$3.00 per month next year. How wonderful!

Unfortunately, the reality is that the Association's costs increase at a minimum of 3% annually. Water, electricity, management and maintenance contracts, and insurance expenses increase anywhere from 3% to 50% annually. To afford those increases, budget allocations are decreased in other areas, like reserve contributions. Year after year the contributions decrease and then, when the siding of a building is rotten and needs to be replaced, reserve funds are not adequate to fund the project. Another possibility is that the association was "robbing Peter to pay Paul" by using reserves year after year to pay operating expense overages. Or perhaps the Association was paying for repairs and maintenance that was not association responsibility, but instead the responsibility of an owner.

Whatever the reason, the Board of Directors is now in a place where they need to "sell" a Special Assessment at a time when, oh right, there is a pandemic, and many homeowners are already struggling financially. <Insert choice word that is not "fantastic," "fabulous" or "fun">

To ease the pain of the Special Assessment Meeting, and increase chances of the Board of Directors and Management walking out of the meeting in one piece, please accept the following constructive recommendations on how to approach this lovely task.



Anticipate Homeowner Questions

How did this happen? Did the Board of Directors request additional proposals for the work that needs to be done? Does insurance cover any of the work? Can we sue someone? And, of course, the most common question, "Why do I have to pay it if I'm not benefitting from the work? My siding is fine!"

Research the answers to these questions and provide details to the Membership. Become an expert on the matter and enlist the support of other industry experts to assist with answering the questions where necessary. Present a historical accounting of the reserve funds. Provide owners with information as to where reserves have been used in prior years. Reference paragraphs in the Governing Documents that define maintenance of common and limited elements. Quote the Declaration section that details the power of the Board to consider a Special Assessment and the requirements for approval of said Special Assessment. The more information you can provide to the owners, the more they will see that the Board of Directors and Management are educated on the matter and have exhausted all other options to solve the problem.







Present the Membership the Alternatives

Owners need to understand what happens if the Special Assessment is not approved. Provide the details. Perhaps the roof needs to be replaced. Without the Special Assessment, it cannot be replaced, which means it's uninsurable. If the roof is uninsured, lenders will not finance loans, so no one can sell their home. Perhaps not passing the Special Assessment means that monthly assessments will increase substantially, which also hinders the sale of homes in the Community. Lastly, not repairing the rotten siding could lead to pests entering units, helping themselves to food in your pantry and a warm spot on your couch.

Be Sensitive to Homeowner Struggles

Special Assessments are hard to swallow in good times, let alone when we are experiencing higher unemployment rates and economic downturn. The Board of Directors should evaluate options for payment of the Special Assessment. How can the Board of Directors meet the needs of the Association, while being sensitive to the struggles that so many are facing? Is it an option for the Association to obtain a loan to partially finance the work and decrease the Special Assessment? Can the Board of Directors utilize reserve funds to frontload payment for services, thus allowing owners more time to pay the Special Assessment? What sort of payment plans can the Board offer homeowners? What do state statutes require in terms of payment plans? Is there a service provider that will finance the work to allow more time for the Special Assessment to be paid?

Angry homeowners are often the result of our failure to educate them on the matter at hand. Homeowners do not spend their free time reveling in the awe-inspiring document called the Declaration of Covenants, Conditions, and Restrictions. In their minds, Board Members and Management were put on this earth to do nothing more than harass them about their trashcans and deny their request to paint their home chartreuse. In my many years of management, I have learned this one very important lesson: there is nothing that will deescalate an angry homeowner more effectively than providing them with education and information. Anticipate the questions, educate on alternatives, and remember that we all have our struggles. **A**

Kacie Dreller, CMCA®, AMS®, PCAM® is a Regional Director at Hammersmith Management. Kacie is recognized in the industry for her expertise in community management, professionalism, ability to lead, and her desire to serve. Kacie strives to be a positive role model of Hammersmith's Core Values: Professionalism, Excellence, Integrity, Life Balance, Education, and Partnership.







LARIMER PLACE CONDOMINIUMS



Larimer place won the award in 2019 because they truly do an outstanding job building community. They have a very active community of residents and the Board of Directors is committed to supporting all clubs, committees, and events that encourage community involvement and community building.

There are many residents in the community who like to say they "came with the building." These residents have lived here since the Community was established in 1979. This is a success in that the residents love their community. They are committed to seeing it success and live there for long periods of time.

Many of the residents own businesses around the downtown area and strive to put money back into the economy/local businesses. This only serves to enhance their property values and help their community thrive in the downtown area.

Many Community pillars that have served as leaders in the field have lived in the Community and most residents are active members of non-profit organizations. The residents at Larimer Place like to go by the motto, "you get what you give" and at Larimer Place, they give a lot!

So, what are some of the ways Larimer Place Condominiums is handling the Covid-19 restrictions based on such an active community?





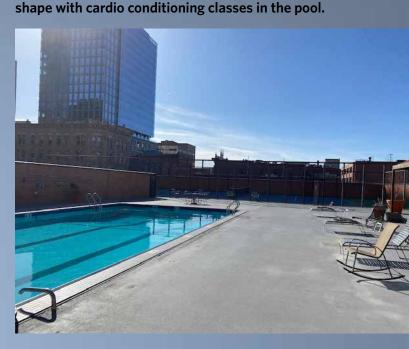
2019 CAI-RMC OUTSTANDING COMMUNITY BUILDING BY AN ASSOCIATION (OVER 100 UNITS)

AWARD WINNER

Pool • Our pool is heated to 84 degrees and residents are able to practice social distancing while keeping in



Gym • Covid impacted the opening of the normal onsite fitness center so a few cardio machines were moved to the community room where one resident at a time can workout. Keeping a gym routine is very important to the health and well-being of our community.



Tennis courts • Many residents are finding ways to stay active during this time and many have taken up tennis!



Outdoor grills • We've seen an increase in the number of people utilizing our outdoor grills. We have many gazebos where resident friends can gather at a safe distance and maintain the bonds that are so important during this time.



2021 CALENDAR OF EVENTS

JANUARY				
		JULY		
8	Leadership Meeting - Orientation	13	Support Staff Session	
12	Train the Trainer - Part 1 CEO Forum	22	M100	
26 27	Ambassador Outreach	22	Board Meeting	
28	Board Meeting	27	CEO Forum	
29		28	Ambassador Outreach	
	Speaker Spotlight UARY	29	Spring Conference and Trade Show (alternate date)	
2 2	Peak 1 - Legal	Augu	UGUST	
4	Homeowner Leader Forum	3	Peak 2 - Financials	
5	Business Partner Forum	6	Strategic Planning	
9	Community Association Workshop	10	Community Association Workshop	
23	Manager / PCAM Forum	24	PCAM Forum	
25	Board Meeting	26	Board Meeting	
26	Annual Bowling Tournament		EMBER	
Mar		3	Business Partner Forum	
2	Peak 1 - Legal Fort Collins	7	Peak 2 - Financials Fort Collins	
4	M100	14	Train the Trainer - Part 2	
9	Support Staff Session	16	Annual Clay Shoot	
25	Board Meeting	23	Board Meeting	
26	Annual Bowling Tournament *Alternate	27	Mountain Conference & Annual Meeting	
30	Spring Conference and Trade Show *July Alternate			
APRI	L	Осто		
13	Community Association Workshop	12	Community Association Workshop	
15	PCAM Case Study	16	M203	
22	Board Meeting	26	CEO Forum (In-Person)	
27	CEO Forum	27	Ambassador Outreach	
28	Ambassador Outreach	28	Board Meeting	
29	Top Golf Event	Nove	MBER	
MAY		2	Peak 3 - Insurance	
3-7	National Conference	5	Leadership Meeting	
11	Mountain Education Session	9	Board Leadership Workshop	
25	Annual Education Summit	15	2022 Sponsorship Sales Q&A	
27	Board Meeting	18	Board Meeting	
JUNE		30	Manager / PCAM Forum	
3	Homeowner Leader Forum	DECE	MBER	
4	Leadership Meeting	2	Annual Celebration & Board Installation	
8	Community Association Workshop	7	Peak 3 - Insurance Fort Collins	
24	Board Meeting	14	Community Association Workshop	
25	Annual Golf Tournament	16	Board Meeting	
29	Manager Forum	10	Doard McCillig	

NEW EVENTS:

Community Association Virtual Workshops • Topic driven, informal forums (6 per year)

Support Staff Virtual Sessions • Dedicated to education support staff (2 per year)

Train the Trainer • Business Partner training / best practices (2 per year)

Ambassador Outreach Virtual Program • For new members / member outreach (4 per year)





Featured Speaker: Kyle Dyer

Kyle Dyer has found that storytelling is a powerful tool in bringing people together, engaging them and uniting them. And if you want to know the secret to a good story or how to make that kind of meaningful connection with others, Kyle will say start with listening.

Kyle always thought she was a good listener since she was a news anchor and a reporter but she admits it's an asset she uncovered by accident later on in her career. And thanks to that unintended discovery, she's more connected with those she meets and is more successful than ever before in sharing stories that matter with clients throughout Colorado.

Kyle lives in a community that has two homeowner associations. She understands and respects the works that goes on to make a neighborhood a happy home. She also recognizes the benefits that come when everyone works together. Kyle will share the benefits of listening and storytelling to deepen our connections between residents, community managers, HOA board members, builders and vendors... and she'll offer some how-tos so that you can get started in the New Year!

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Community Association Institute (CAI) estimates the number of Community Associations in Colorado to be approximately 9,800, and the growth continues. As the number of people living in community associations rises, so does the need for skilled professionals. Approximately 700 community management professionals across Colorado play an essential role in developing and maintaining well-run community associations.

Most community associations today employ highly-qualified professional community association management companies and community association managers. There are times, however, when homeowners and/or residents expect managers to perform certain tasks that are not inclusive of the association's agreement and the management company.

In short, the community association manager has two primary responsibilities:

- 1. Carry out policies set by the Board
- 2. Manage the Association's daily operations

Below are a few examples of a Community Association Manager's responsibilities.

- Conflict Management Managers are trained to deal with conflict, but he or she typically will not get involved in quarrels you might be having with your neighbor. The manager is not hired to side with opinions or take action based on opinions. If association rules are violated, the manager is the right person to notify.
- Advisor While the manager works closely with the Board, he or she is an advisor—not a member of the
- Communication Although the manager primarily works with the Board, he or she may be available to residents. The Community website is an excellent tool for communication, including email and phone calls, etc. For routine inquiries, your community website is an excellent place to obtain association information
- Property Inspection The manager inspects the community per contractual obligations, but even an experienced manager won't catch everything. The community's help is essential. If you know about a specific violation, modification, or potential maintenance issue, report it to the management team.
- **Expert Management** The manager has a broad range of expertise and can offer recommendations to the Board. Your manager is not likely an engineer, architect, attorney, or accountant. The manager may offer opinions/recommendations based on the experts' advice but cannot provide technical guidance in areas where he or she is not qualified.

The community association manager does not set policy. If there is a disagreement with a policy or rule, residents will get the best results by communicating the concerns via an email communication to the management team or by attending a board meeting.

2020 HOMEOWNER SATISFACTION SURVEY RESULTS

Colorado Community Associations

For the eighth time in 15 years, Americans living in homeowners associations and condominiums say they're overwhelmingly satisfied in their communities.

National survey shows:

>> 89% of residents rate their overall community association experience as very good or good (70%) or neutral (19%).

>>> 94% say their association's rules protect and enhance property values (71%) or have a neutral effect (23%); only 4% say the rules harm property values.

In 2020, in conjunction with the national survey, Community Associations Institute (CAI) further examined the community association housing model in four states: Arizona, Colorado, New Jersey, and Virginia. The data below highlights the findings specific to Colorado community associations.

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



83% of Colorado homeowners rate their overall community association living experience as very good or good (49%) or neutral (34%).

78% say that their elected governing board absolutely or for the most part strives to serve the best interest of the community as a whole.

71% say they would like to see less government control or no change to community association oversight.

87% say their association's rules protect and enhance property values (55%) or make no difference (32%).

Majority of Colorado residents say "clean/ attractive" and "maintenance-free" are the best things about living in a community association.





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. Barbara Ann Hines, CMCA	Greeley		CMCA	09/28/2020
Ms. Corrine Notar, CMCA, AMS	Englewood	Hammersmith Management, Inc.	AMS	10/07/2020
Mr. Christopher Hibler, CMCA	Kansas City	FirstService Residential	CMCA	11/02/2020
Mr. Patrick O'Hayer, Jr., CMCA, AMS	Denver	Associa Colorado Association	AMS	10/21/2020
Mr. John P Gallagher, Jr., CMCA, AMS	Parker	The Colorado Property Management Specialists	AMS	11/13/2020
Mr. David Lane Norvell, CMCA, AMS	Englewood	Hammersmith Management, Inc.	AMS	09/22/2020
Mr. David Lane Norvell, CMCA, AMS	Englewood	Hammersmith Management, Inc.	CMCA	09/16/2020
Mr. Ben Smith, CMCA	Highlands Ranch	Capital Consultants Management Corporation	CMCA	10/19/2020
Ms. Jennifer Lynn Lowther, CMCA	Highlands Ranch	The Colorado Property Management Specialists	CMCA	11/03/2020
Ms. Jillian Wyatt, CMCA	Aurora		CMCA	09/16/2020
Miss Robin Thomas, CMCA	Frisco	Copper Association Management	CMCA	09/28/2020
Ms. Susan H Rau, CMCA	Red Feather Lakes	Crystal Lakes Water and Sewer Association	CMCA	11/02/2020
Mr. Luke Unruh, CMCA	Dillon		СМСА	10/07/2020

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.

CAI-RMC MISSION STATEMENT

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

2021 PMDP COURSE SCHEDULE

DATE	LOCATION	CLASS	DATE	LOCATION	CLASS	DATE	LOCATION	CLA
	JANUARY 2021			MAY 2021 - cont.			AUGUST 2021 - cont.	
14-15	Virtual Edition	M-202				12-13	Santa Ana, CA	M-206
21-22	Virtual Edition	M-204	20-22	Los Angeles, CA	M-100	19-20	Virtual Edition	M-310
			20-21	Charlotte, NC	M-204	27-27	Palm Desert, CA	M-202
	FEBRUARY 2021		20-21	Santa Ana, CA	M-205	26-27	Falls Church, VA	M-204
l-5	Virtual Edition	M-100	21-21	Falls Church, VA	M-202	26-27	Honolulu, HI	M-310
8-19	Virtual Edition	CASE	21-21	Cincinnati, OH	M-202	26-27	Virtual Edition	M-330
5-26	Virtual Edition	M-360	21-21	Pikesville, MD	M-201	26-27 26-27	St. Petersburg, FL Houston, TX	M-350 CASE
4-26	Falls Church, VA	M-100	27-29 28-28	Colorado Springs, CO Cincinnati, OH	M-100 M-202	20-27	Houston, 17	CASE
5-27	Austin, TX	M-100	28-28	Dallas, TX	M-203		CEDTEMBED 2021	
5-27	Riverside, CA	M-100	27-28	Austin, TX	M-204		SEPTEMBER 2021	
5-27	Orlando, FL	M-100	27-28	Houston, TX	M-206	8-10	Falls Church, VA	M-100
6-26	St. Louis, MO	M-201	27-28	Virtual Edition	M-206	9-11 9-11	Draper, UT Lisle, IL	M-100 M-100
5-26	Schaumburg, IL	M-205				9-11	Pikesville, MD	M-100
5-26	Atlanta, GA	M-205		JUNE 2021		10-10	Charleston, SC	M-201
	A CAR CITAGO		2-4	Falls Church, VA	M-100	10-10	Santa Ana, CA	M-203
	MARCH 2021		3-5	Chicago, IL	M-100	9-10	Colorado Springs, CO	M-205
-6	Denver, CO	M-100	3-5	Honolulu, HI	M-100	9-10	Austin, TX	M-206
-6	Bloomington, MN	M-100	4-4	San Antonio, TX	M-202	9-10	Boise, ID	M-206
-6	Santa Ana, CA	M-100	4-4	Fort Myers, FL	M-203	30-10/1	Virtual Edition	CASE
-6	Seattle, WA	M-100	3-4	Virtual Edition	M-370			
-5	Pleasanton, CA	M-206	10-12	Birmingham, AL	M-100		OCTOBER 2021	
-5	Indianapolis, IN	M-204	10-12	Palm Springs, CA	M-100	14-15	Virtual Edition	M-100
-5	Charleston, SC	M-203 M-202	11-11	Pikesville, MD	M-202	14-15	Milwaukee, WI	M-100
-5 1-13	Houston, TX Boise, ID	M-202 M-100	11-11	Natick, MA	M-201	15-15	Richmond, VA	M-202
1-13 1-13	Dallas, TX	M-100	10-11	Sarasota, FL	M-204	15-15	Denver, CO	M-203
1-13	Arlington Heights, IL	M-100	10-11	Asbury Park, NJ	M-204	14-15	Indianapolis, IN	M-206
2-12	Falls Church, VA	M-201	24-25	Virtual Edition	M-100	14-15	Dallas, TX	M-330
2-12	Bloomington, MN	M-201	24-26	Tucson, AZ	M-100	22-22	Portland, OR	M-202
1-12	Virtual Edition	M-203	25-25	Santa Ana, CA	M-201	22-22	Coeur D'Alene, ID	M-202
8-19	Bend, OR	M-204	25-25	Orlando, FL	M-202	22-22	Schaumburg, IL	M-203
8-19	Ft. Lauderdale, FL	M-206	24-25 24-25	Natick, MA	M-204	21-22	Pikesville, MD	M-310
8-20	Natick, MA	M-100	24-25	Houston, TX Schaumburg, IL	M-205 M-390	21-22	Palm Beach, FL	M-320
9-19	Salt Lake City/Draper, UT	M-202	23-23		101-390	28-30	Charleston, SC	M-100
9-19	Seattle/Bellevue, WA	M-202		JULY 2021		28-30	Valley Forge, PA	M-100
9-19	Colorado Springs, CO	M-202	8-9	Virtual Edition	M-202	28-29	Sandestin, FL	M-204
9-19	Milwaukee, WI	M-201	9-9	Falls Church, VA	M-203	28-29	Virtual Edition	M-204
8-19	Virtual Edition	M-205	9-9	Seattle, WA	M-203	28-29	Falls Church, VA	M-205
			8-9	Dallas, TX	M-204	28-29	Atlanta, GA	M-206
	APRIL 2021		8-9	Honolulu, HI	M-204			
-9	Falls Church, VA	M-100	8-9	San Antonio, TX	M-206		NOVEMBER 2021	
-9	Virtual Edition	M-350	8-9	Colorado Springs, CO	M-320	4-6	Raleigh, NC	M-100
-10	San Antonio, TX	M-100	15-17 15-17	Red Bank, NJ Rocky Hill, CT	M-100 M-100	5-5	Schaumburg, IL	M-202
-10	Houston, TX	M-100	15-17	Santa Ana, CA	M-100	4-5	Virtual Edition	M-205
-9	Dallas, TX	M-201	15-17	Los Angeles, CA	M-204	4-5	Sturbridge, MA	M-206
-9	Santa Ana, CA	M-202	15-16	Riverside, CA	M-205	4-5	Santa Ana, CA	M-204
-9	Kansas City, MO	M-203	15-16	Houston, TX	M-340	4-5	Plantation, FL	M-350
-9	Portland, ME	M-203	15-16	Sarasota, FL	CASE	4-5 4-5	Falls Church, VA Las Vegas, NV	M-320
5-17	Virginia Beach, VA	M-100	22-24	Denver, CO	M-100	4-5	Bellevue, WA	M-340
5-17	Coeur D'Alene, ID	M-100	22-24	Phoenix, AZ	M-100	18-20 18-20	Rochester, NY	M-100 M-100
5-17	Pikesville, MD	M-100	23-23	St. Petersburg, FL	M-201	18-20 18-19	Virtual Edition	M-202
5-16 6-16	Virtual Edition Lisle, IL	M-201 M-201	22-23	Lisle, IL	M-206	18-19	Virginia Beach, VA	M-205
6-16 6-16	Hartford, CT	M-201	22-23	Virtual Edition	M-320	10 13	viiginia Beach, viv	141 203
5-16	Virtual Edition	CASE	22-23	Wilmington, NC	M-330		DECEMBER 2021	
3-10	VII taal Eartion	CASE		AUGUST 2021		3-3	Portland, OR	M-201
	MAY 2021		5-7	Schenectady, NY	M-100	2-3	Valley Forge, PA	M-203
-5	Las Vegas, NV	M-100	5-7	St. Louis, MO	M-100	2-3	Pikesville, MD	M-204
-4	Las Vegas, NV	M-201	6-6	Pleasanton, CA	M-201	2-3	Bloomington, MN M-205	
-4	Las Vegas, NV	M-202	6-6	Birmingham, AL	M-203	2-3	Virtual Edition	M-206
-4	Las Vegas, NV	M-203	5-6	Pikesville, MD	M-205	2-3	Richmond, VA	M-380
-4	Las Vegas, NV	M-204	5-6	St. Petersburg, FL	M-205	2-3	Honolulu, HI	CASE
3-4	Las Vegas, NV	M-205	5-6	Virtual Edition	M-206	9-10	Virtual Edition	M-203
-4	Las Vegas, NV	M-206	12-14	Oxnard, CA	M-100			
l-4	Las Vegas, NV	M-390	12-13	Chicago, IL	M-204	1		
-4	Las Vegas, NV	CASE	12-13	Nashville, TN	M-205	1		
0-22	Charleston, SC	M-100	12-13	Los Angeles, CA	M-206	1		
0-22	Atlanta, GA	M-100	12-13	Fort Myers, FL	M-360	İ		

24 HR. EMERGENCY

ARCHITECTURE

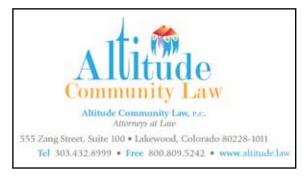


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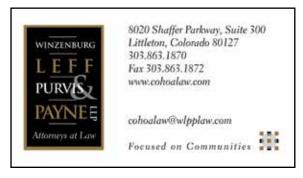


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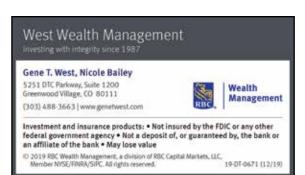
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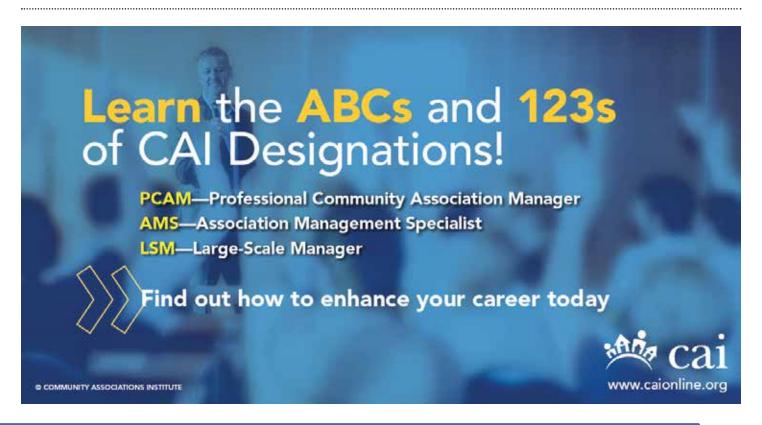
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Roundup

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CAI-RMC EVENT CALENDAR

January	
8 Fri	Leadership Meeting - Orientation
12 Tue	Train the Trainer - Part 1
26 Tue	CEO Forum
27 Wed	Ambassador Outreach
28 Thu	Board Meeting
29 Thu	Speaker Spotlight

February				
2 Tue	Peak 1 - Legal			
4 Thu	Homeowner Leader Forum			
5 Fri	Business Partner Forum			
9 Tue	Community Association Workshop			
23 Tue	Manager / PCAM Forum			
25 Thu	Board Meeting			
26 Thu	Annual Bowling Tournament			