

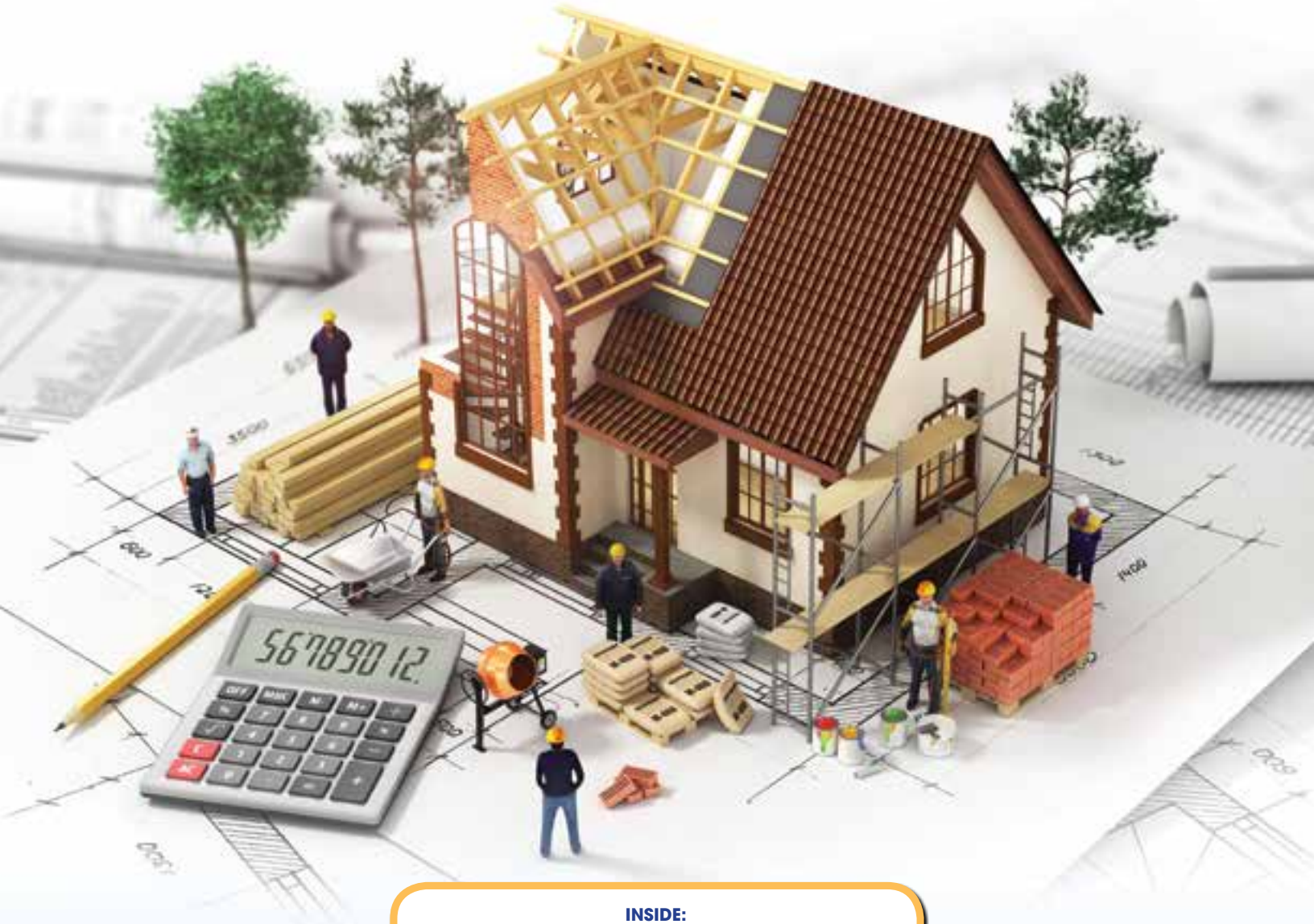
Vol. 33 • No. 9 • September 2015



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COMMON INTERESTS



INSIDE:

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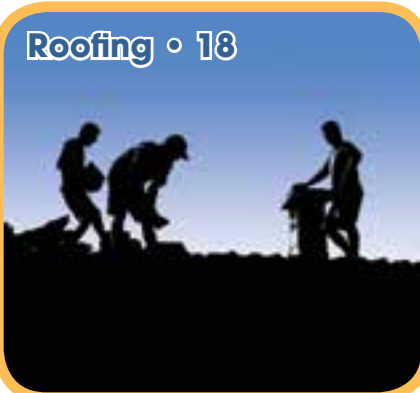
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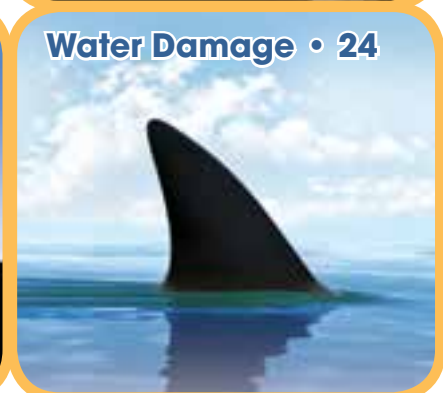
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President's Message

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CARMEN STEFU
President
CAI-RMC

With fall upon us, I reflect on how fast these last few months have gone by and how utterly busy our professional and personal lives have been. I reflect on the Chapter's accomplishments thus far, on the upcoming Strategic Planning Session for 2016 and wish I had heard from more

of the members on their impression of the Chapter and recommendations for improvements within our Chapter!

It is not too late though! If you have any comments you'd like to pass on, you can contact me at cstefu@4shoa.com or our ED, **Bridget Sebern** at bridget@caddo-leadership.com as we'd love to hear from you! As always, members are welcome to the Board meeting, which is always held the 4th Thursday of every month at 7:30 am at the offices of **Palace Construction**.

Lastly, we hope to see all of our members at all the fall events! Please visit our website at cai-rmc.org for the list of events listed on the Chapter's calendar and THANK YOU to all the Volunteers who help make these events great! ⬆



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Executive Director's Message




BRIDGET SEBERN
Executive Director
CAI-RMC

I've been in this industry for 12 years now and there's still so much that I have yet to discover. I know water always finds a way to go wherever it wants to go; I know just when things settle down there's always something around the corner; I know that just when I think I have something figured out, there's something else that I need to consider. That's just how our industry is.

This is exactly why our committees that provide educational opportunities work so hard to make sure that our Chapter provides useful information, both introductory and advanced. If you have some ideas or suggestions on topics or events that you'd like to see, join a committee and be a part of the process. If you don't have the time to dedicate to our Chapter, simply reach out to the Board of Directors, a committee member, or myself. We are always happy to hear feedback from members—without constructive feedback we don't know what you need or what you'd like to see more / less of.

Keep in mind that our volunteers have an enormous task—to try and reach and appeal to all of our members (not just a single

membership class or seniority). Often we forget that we have some members that are brand new to the industry and some that have been around for over 15 years. Education requirements differ according to experience—that's why we offer the programs that we do.

I encourage all members to check out the website which has all the useful information that you need to become an active member. I encourage all of you to get involved and make the most of your membership with CAI. There is so much opportunity waiting for you within our Chapter—don't let it pass you by. 



**"If you have some ideas
or suggestions on topics or
events that you'd like to see,
join a committee and be
a part of the process."**



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Rocky Mountain Chapter.

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Deadline: First of each month for the following month's issue.
NOTE: All ads must be camera ready 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. Call 303-585-0367.

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Committee Corner



EDITORIAL COMMITTEE

Have something interesting and educational to share with community managers and readers of *Common Interests*? Contact **Jessica Meeker** (jmeeker@bensonpc.com) with your ideas about an article. All you need is a great topic and the ability to write! Don't be afraid to step outside your comfort zone and tell the Common Interests community a story! We will be working on a 2016 editorial calendar for *Common Interests* and will have the calendar posted online with due dates as soon as it is finalized.



SPRING SHOWCASE COMMITTEE

The **Spring Showcase Committee** is hard at work planning the 2016 showcase and educational expo. We are currently working on establishing committee responsibilities and choosing a theme for the conference.

The date for the **2016 Spring Showcase** has been chosen—It is **Friday, April 22, 2015 at the Colorado Convention Center**.

We would like to thank **Ali Kronebusch** for her leadership and her willingness to continue to participate on the committee to provide for a smooth transition to a new chair and co-chair.



MARKETING & MEDIA COMMITTEE

The latest and greatest from M&M is that we're working on some BIG stuff! Namely, we've been in cahoots with some other committees and are making additional changes to the **HOA of The Year Awards**. We think you'll like it! Or maybe love it! Please be advised that the nomination form will not be available this season for that reason. If you want insider information, or simply to get your creative juices flowing, join our committee! We meet on the **second Friday at 9:30am**. Email dholley@hearnfleener.com or adaigle@ochhoalaw.com to get involved.



MEMBERSHIP COMMITTEE

Cat Carmichael with **CAI National** was a guest at our August meeting. She was there to discuss "CAI Educated Business Partners." As you know, CAI offers educational opportunities for Managers and Community Association Volunteer Leaders. Cat explained the program and asked our help to promote this great program. This wonderful addition adds value to a business partner's membership. Look for information for this program in the coming months. I would also like to recognize **Renee Hughes** and **Derek Jost** for all their work to make the Membership Mixer in August a great success. Thank you!



HOA COUNCIL

The CAI-RMC Round Table Committee is gearing up for a great fourth quarter of interesting and educational topics—prepared especially for those looking for information on HOA matters. We discuss the hot topics that YOU need to know about; including insurance, legal, reserves and community leadership.

Come join us as we partner with the City of Centennial at our Roundtable meeting on **September 17th at 5:30pm; 13133 East Arapahoe Road, Centennial, CO 80112.**

Light dinner is provided while you make your way “round” the rooms! This is a FREE event for homeowners and board members. Sign up today at www.cai-rmc.org.



ACTIVITIES COMMITTEE

The CAI-RMC Golf Committee is now the Activities Committee! The committee is excited to announce that we are working on planning and hosting new and additional events and activities in the upcoming year. In connection with the Committee's growth, we are also looking for individuals interested in joining the Committee to participate in helping to plan future fun events. Those interested should contact **Jeff Powles** or **Aaron Goodlock**, below.

The June golf tournament at **The Pinery Country Club** was a great success! Thank you to everyone who participated. In September, the Committee will be hosting the annual **Colorado Cup**—a Ryders Cup-style event—in conjunction with CAI's Southern Colorado Chapter. Anyone interested in participating in the event on September 28th, please contact the Activities Committee Chair, **Jeff Powles** at JeffP@centurycommunities.com or Co-Chair **Aaron Goodlock** at agoodlock@ochhoalaw.com.



MOUNTAIN CONFERENCE COMMITTEE

The Mountain Conference Committee is super excited about what we have planned for the September 14th event. We hope you'll join us as exhibitors take us into the future with their exhibits / products.

We're at a new venue this year, in the heart of Vail, at the **Vail Marriott Mountain Resort**. Our committee chose this location after considerable thought and we hope you enjoy it as much as we think you will.

We will have our standard reception the night before the event. Be on the look out for those details and don't forget to RSVP.

BUSINESS PARTNERS: We have a limited number of booths left. Make sure to contact the Chapter Office before they're all gone!



FALL CONFERENCE COMMITTEE

MAKE YOUR MOVE WITH CAI-RMC

What if “the hokey pokey” is REALLY what it's all about?

– Curtis Spencer

Be on the lookout for more information concerning the **2015 Fall Conference and Trade Show**. This will be an exciting year for all involved.

BUSINESS PARTNERS: Are you interested in sponsoring the event? Contact the chapter office at bridget@hoa-colorado.org. These are great opportunities and we have just revealed new options for those that didn't get a chance to snag some of them.

Registration will be open soon! Be on the lookout for an email or simply check out the website.

Have you checked out the venue yet? **The Curtis** is going to be a blast!



Welcome New Members

Dana Bryan—Touchstone Property Management, LLC

Julie Busch—Touchstone Property Management, LLC

Larry Davis—Hammersmith Management, Inc.

Scott Falcone—K1 Roofing and Restoration, LLC

Ryan Fisher—Gator Enterprises

Michael Gould

Sarah Hoge—Highlands Ranch Community Association

Hugh McAllister—Westwind Management Group, Inc.

Kerry Ann McHugh—Copper Mountain Resort

Maneesh Modi

Peter O'brien—Solutia Adjusters

Joel Perri—Park It Right, LLC

Craig Phillips, CMCA—Copper Association Management

Sean Robinson—Hammersmith Management, Inc.

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As an added benefit, those who earn the distinction will be listed on the CAI website.

Visit www.caionline.org/bpcourse to learn more. The course can be accessed for 120 days from the date you register and pay the \$99 fee (\$199 for nonmembers).

Contact us at cai-info@caionline.org or (888) 224-4321 with questions.





Punch List or Construction Defect?

When to Call a Professional

*by Tia M. Zavaras, Esq. & Michael J. Lowder, Esq.,
Benson, Kerrane, Storz & Nelson*

The term “construction defect” is often loosely used to describe any construction problem or concern. In reality, the law does not always recognize all these problems as “construction defects” that entitle the property owner to compensation from the person who created the problem. In this article, we will summarize the basics of what qualifies as a construction defect in the eyes of the law.

Firstly, construction defects can exist in all different types of properties and real estate improvements. Construction defects can exist in all kinds of buildings and properties, including homes, schools, community centers, office buildings, warehouses, churches, and government buildings, among others. Additionally, construction defects can exist in non-enclosed spaces and facilities, such as parking lots and parking structures, drainage facilities, detention and retention pans, retaining walls and fences, and streets and sidewalks, among others. Ultimately, in any place where real estate is modified (the law uses the word “improved”), a construction defect can potentially exist.

Under the law, a construction defect is generally viewed as a condition that exists because a construction professional (developer, builder, general contractor, designer, subcontractor) failed to act in the same way that a hypothetical “reasonable person” in their shoes would have acted. When a property owner claims that a construction defect exists, it is their responsibility to prove that a hypothetical “reasonable person” would not have acted in the same way that the construction professional that they are trying to hold liable for the defect did. Ultimately, the jury, judge, or arbitrator will determine what a hypothetical “reasonable person” would have done in that situation, and the property owner and the construction professional both have the opportunity to present evidence that the acts of the construction professional were, or were not, the same as those that a hypothetical “reasonable person” would have taken. This evidence comes in various forms, including the building code, construction drawings, engineering recommendations and soils reports, industry practices, trade publications, and instructions from building material manufacturers.

By way of example, if the judge, jury, or arbitrator determines that a reasonable subcontractor would have installed a flashing over a certain window, and the judge, jury, or arbitrator concludes that the property owner has presented enough evidence to demonstrate that the subcontractor did not install the flashing, the subcontractor is liable to the property owner for the flashing issue. In such a situation, the subcontractor's failure to install the flashing would constitute a construction defect, and in most instances, the subcontractor would be liable to the property owner for the cost to install the flashing, as well as the cost to repair any damages caused by the subcontractor's failure to install the flashing originally.

In addition, a construction defect can exist when a construction professional fails to complete construction and deliver the property as the provisions of a contract signed by the construction professional and the property owner required. Finally, a construction defect can also exist when the construction professional delivers a property that (1) does not comply with all relevant provisions of the building codes; (2) was not completed in a workmanlike manner; or (3) is not suitable for the ordinary purposes for which it might reasonably be used.

At times, there is a fine line between what qualifies as a "punch-list" item and what constitutes a construction defect under the law. ⬆



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Maintenance and the Urban Canyon

by Edward L. Fronapfel, PE, CBIE, CFCC,
CBCP, EDI, NAFE Fellow

Many building associations have to deal with the creation of the shadow lines that form as we rise from a natural site, to a finished subdivision. The current greening of the design and construction world includes higher densification of homes and buildings to reduce the overall footprint of the sites. This density creates large urban corridors which result in very unfriendly maintenance environments. Consideration at the design stage, during construction, and after turnover for maintenance should be made by those parties involved.

Taking just the photograph above, let's analyze the situations that are common to the maintenance needs of such a dense configuration. Many readers will clearly understand how water management in a corridor like this requires considerable accommodation in the design phase. To begin with the site design, the development of the properties takes native land and creates hardscapes, buildings and vegetated areas. This creation increases the amount of runoff from rain, snow, ice and frost, compared to the undeveloped site. The engineers must consider this increase and integrate Solutions Before construction, to provide a non-destructive drainage system. The most common Solution Before is often referred to as a point source discharge system. A roof collection system, with a gutter and downspout that collects the water from the roof and discharges it in a localized point at the downspout and splash block, is the most common point source discharge system. Water then is conveyed through a swale, ditch or pipe to a major storm sewer, detention or retention pond. The path that water takes, between the roof and the discharge area, creates challenges in maintaining the property.

The water in the areas between the buildings goes into the protective grading area, the backfill zone. This protective zone requires that the grade be between 5 and 10 percent in the first 5 to 10 feet, significantly reducing the amount of water that can impact

the foundations or basements. The water then runs parallel to the building in the swale and must discharge to the pavement area. The grade of the soil must be higher than the asphalt or the water gets trapped. Many engineers refer to this as a bounded area. If the ground settles, common in backfill zones, then the association must remove the landscaping and readdress the grade to achieve both the swale slope, typically at 2 to 3 percent, and the backfill slope. This level of maintenance is reduced by good soil types and proper compaction. The water migration in the swale must be considered as water is the catalyst of soil movement and ponding water can exacerbate the way the soil behaves.

The water then flows from the swale onto the asphalt pavement. The construction of the pavement section, graded away from foundation structures, results in a construction joint in the center of the drive isle (see the dark line, raveling and pooled water in the drive aisle). This construction joint must be prepared to reduce the potential for water leaking through the asphalt paving. Some builders and associations elect to seal coat approximately 4 feet of the center joint annually, to provide a minimum level of protection to the asphalt. The concentrated water will flow over it and the water will lift the binders out of the asphalt reducing its potential life. This is referred to as absorption. The loss of the asphaltic binders creates a non-durable asphalt product, that as it degrades creates a continuous and progressive damage to the street section. The damages associated with this can be aggregate exposure, alligator cracking, and raveling (loss of structural subgrade material). Increased protection to this concentrated flow area can be achieved with a higher frequency of full asphalt replacement, on perhaps a 5 year cycle. Another option would be to place a concrete pan in the center of the drive isle, due to the much higher durability of the concrete. In new design the use of center line valleys in drive isles

is not recommended. Best practices indicate that the crown of a street should be at the center, with curb and gutters used to collect, manage, and discharge the water. Due to the densification of sites, this configuration is not typical, which results in a more aggressive need for proper civil engineering design.

The other issues associated with the pictured design will appear in winter conditions. The creation of shadow zones, primarily in east to west drive corridors, or shadowed streets from taller buildings, allows the formation of ice. The ice is typically not associated with larger snow events, but with the expected frost that occurs on the roofs due to solar radiation losses. Think of parking your car in the street and seeing frost form on your window. If you want to avoid this condition you park under a tree, and the canopy of the tree reduces the solar radiation (loss of earth's heat to space). The warmer car window then does not develop frost as it is not cooled to dew point. The roofs however do not have that canopy above them and frost will form. The frost melts, runs to the gutter, down the downspouts and to the drive isle or walkways. Your association documents likely only address snow removal based on depth of the storm. These drive isles require a higher burden because the frost will melt, and reform in the shadow zones as ice. As the ice forms it acts as a dam and ice forms and grows behind it.

The asphalt and concrete drive aprons share other issues. They, like the swale, are subject to the supporting soils behavior. Likely the drive aisle was installed first, as part of the horizontal construction. Subsequently, the buildings and garages are excavated, and foundations installed. This requires a tight area of backfill to be placed between the asphalt and the foundation. This soil is subject to movement and impacted by the introduction of water. That impact can be settlement, heave or frost heave. In the winter at that heave a lip can occur between the garage slab and the apron. As water melts off the cars it moves to the door, and freezes against the lips. This, in some cases, will actually freeze the door to the concrete slab. If the garage has no door to the interior, a dangerous slip and fall condition is created in that walk area. The water entering the soil can be reduced by sealing the joints between the slab and the apron, and that between the apron and the drive isle. If your drive aisle is concrete instead of asphalt, then the systems can be dowelled structurally. NOTE: Never connect the drive isle or apron directly to the foundation, as the inherent movement will damage the foundation system. Building cladding is another area where it pays to be cautious of the impacts of upward movement of the drive isle or aprons. The cladding should be located at least 2 inches above these surfaces, properly flashed, trim primed and painted. The garage door trim should be cut at 45 degrees, primed and painted to allow for movement of the slabs without structurally compromising the systems.

The downspout that drops onto the system as discussed results in the formation of ice in the winter and algae blooms in the summer. The consideration of a proper system to reduce the potential issues of the urban canyon would include storm drainage placed below the frost line of the soils in the drive isle. The downspouts can be connected directly to the system with a freeze inspection port located on the bottom of the downspout for maintenance. This type of system allows that water to migrate to the ponds or public storm sewer with little impact on the drive isle, thus reducing maintenance burdens, providing an environment in the development with less

potential for slip and fall claims, better soil behavior and thus a longer life, more durable system.

Whether searching for Solutions Before construction, to integrate into the design of your next high-density project, or Solutions After, to remediate drainage issues with an existing urban canyon, your long term success, in terms of client satisfaction with the physical environment, and with the long-term maintenance and upkeep costs, will come from properly assessing the soil quality and conditions, and developing an integrated solution which will control drainage water, and convey it to a proper drain or storage site. This, coupled with periodic site inspections and evaluations, from qualified civil engineering experts, to identify new or developing issues, should serve to keep drainage issues off your radar, for years to come. ⬆

Maintenance List

Along with the laundry list of items you already have to take care of with each of your communities it is important to add a list of items that need to be maintained on a regular basis. Here is just a short list of some punch list items that need regular maintenance:

1. Detention/Retention
2. Sediment filtration pond
3. Forebay
4. Cleaning of storm sewers
5. Downspout extensions
6. Gutters and Downspouts
7. Roof sealants at flashings
8. Sealant at Fenestrations
9. Sealants at dissimilar materials
10. Painting (include backbrushing)
11. Window and door weatherstripping (may be owner responsibility)
12. Laundry vents, particularly roofing exhaust ones
13. Common mechanical systems from filters, to pumps to lubing to TAB
14. Fire Suppression Systems (yearly NFPA requirements)
15. Common area concrete (grind, replace, correct conditions that resulted in issues)
16. Asphalt Seal Coat, Sealing, Replacement
17. Concrete drives, sealant joints
18. PT slab tendon anchors
19. Rails (paint, replace, anchors)
20. Decks and Balcony (rails, boards, trim, connections)
21. Lighting (safety for site)
22. Parking garages, sealants, seals, structural inspections
23. ETTTTCCCC.....

If you are unsure about any of these items you can always reach out to a valued CAI RMC business partner with questions or consult a fellow community manager who has dealt with these items.

Detecting Moisture Intrusion through Paint Failures

by Adam Vogel
Diamond Vogel Paints

Water damage tops the list of property insurance claims for commercial sector, costing billions of dollars every year (Zurich Publication). Mitigating the risks posed by water intrusion requires preventative measures and continued vigilance. However, with continued monitoring of the exterior painted surfaces, communities can quickly respond to potential water intrusion issues.

Coating failures will signal underlying moisture issues when their integrity has been compromised. Addressing their cause can further the life of the coating and protect property from greater damage. Moisture intrusion can lead to two paint failures: blistering and efflorescence.



Blistering

After paint dries, bubbles can appear. These are called blisters. Blisters can form quickly after application or months later. Opening the blister allows you discern the source of the problem.

Blistering can occur between coats of paint. If the popped blister shows the coat of paint beneath it, the cause is related to poor application timing or inadequate surface preparation. Blistering can also originate from the substrate. If the popped blister shows the bare surface, intruded moisture is seeking a way out. Water vapor, pushing against the coating will cause delamination and blistering. While removing the blisters and repainting fixes the aesthetic problem, without addressing the source of moisture, the problem will persist.



Efflorescence

Paint applied to concrete blocks or brick can also give clues to moisture intrusion. Concrete blocks are extremely porous and easily absorb moisture. Efflorescence is sign of moisture intrusion.

Water can enter from a variety of sources (damaged roofs, clogged gutters, or leaky downspouts). As water it tries to escape, it will bring water soluble salts to the surface, depositing a white, chalky film. The photo above shows an unpainted substrate with efflorescence on the surface. This indicator of moisture can also be found on top of the paint film. Allowing moisture to continue to intrude can result in damage to the paint, but also the block beneath.

Blistering and efflorescence on paint can indicate moisture problems. Understanding the cause of paint failures enables maintenance staff to identify deeper problems sooner and prevent costly water damage. ⬆





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Community Pavement Planning

The right fix at the right time

by Collin Cox
Cox Pavement Consulting

There are few other pieces of community infrastructure that are used as heavily and consistently as the roadway, parking lot and sidewalk systems. Unfortunately, these are also the pieces that get the least amount of attention until small problems have become big ones. By having a community wide pavement plan that is put into action over many years, local pavement failures can be caught quickly before they turn into bigger problems.

This type of plan begins with an inspection of the entire pavement area. Areas of failure can be identified for repair and potential problem areas can be marked to ensure that they are watched closely. This will also give the community knowledge of what the baseline status of the pavement system is.

Now is the hard part. Consistently, year after year, applying the appropriate maintenance items to ensure that the pavement system remains functional and safe to use as well as providing curb appeal for the entire community and individual residences. Now the even harder part. At some point, the ability to simply maintain pavement stops. A rehab or reconstruction will become necessary. This all comes back to having a community pavement plan in place and executing that plan year after year.

The following outlines some of the items that a community pavement plan would include and where they fit into the maintenance, rehab and reconstruction phases of the pavement life.

- **Maintenance**—This would include crack sealing and sealcoating asphalt pavements, removing and replacing locally heaved or cracked sidewalk or roadway slabs and minor asphalt patching. By completing these and other maintenance items the lifespan of the pavement systems can be greatly extended.
- **Rehabilitation**—This consists of using a majority of the in place pavement as a base to build on or around. Extensive concrete roadway slab removals, patching and an asphalt overlay and removal of long sections of sidewalk are included in this type of work.
- **Reconstruction**—This comes about when most or all of the surface or base course of the pavement has failed. If the pavement gets to this level of failure the best option to is completely remove it, reinstall a good solid base and a new surface course.

The long term life of your pavement systems depends on completing the right work at the right time. Having a community pavement plan in place will help to ensure that you know what that work is and when it should take place. ⬆

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Roofing

by Kade Gromowski, P.E.
Pie Consulting & Engineering



Most people take the position of “out of sight, out of mind” when it comes to roofing. Roofing failures can cause sudden catastrophic damages to building interiors, personal possessions, and even building structure. Proper roofing management/maintenance is the first line of defense against such failures. The intent of this article is to familiarize readers with some basic roofing terminology, the typical maintenance required for roofing, as well as to provide some resources which may be useful to refer to for your communities’ roofing needs.

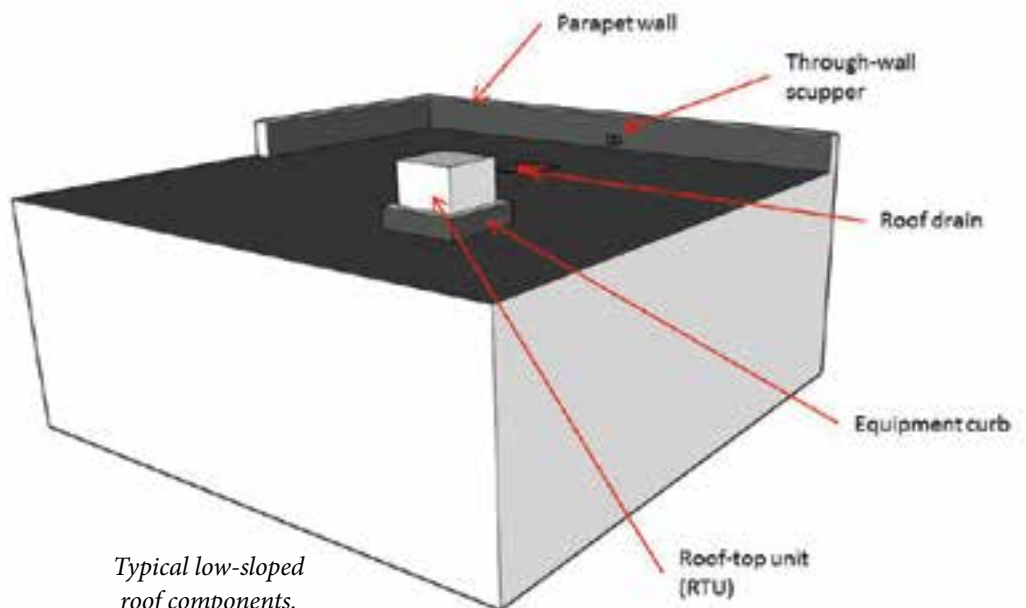
There are two main types of roofing systems:

Low Slope Roofing

this is any roof with a pitch of 3-units horizontal per 12-units vertical or less. These low slope roofs are typically covered with roofing membranes.



Typical roof drain.



Typical low-sloped roof components.

Maintenance concerns for low-sloped roofing include:

- Removal of debris from the roof to ensure the membranes aren't punctured or damaged.
- Clearing of debris from the roof drains or scuppers.
- Clearing of ice and snow from the roof—this should be done with specialized tools which will not damage the membrane.
- Hail and wind damage to the membranes.
- Patching leaks.
- Maintaining roofing sealants.
- Looking for standing water on the roof 72 hours after a heavy rain (this is called "ponding").
- If ponding is observed, contact a roofing contractor or consultant to discuss options for adding slope to the roof.
- Applying coatings if needed to extend the service life of the roof.
- Discuss this with a qualified roofing consultant prior to applying any coatings. Coatings which are acceptable for some roofing systems will deteriorate other systems.

Typical low-sloped roof parapet with a coping.



Typical low-sloped roof parapet without a coping.

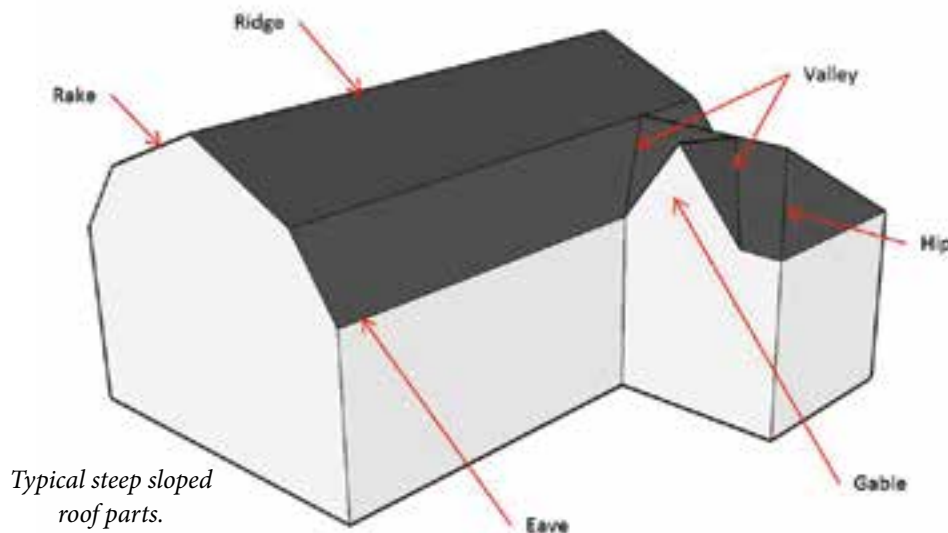


Typical low-sloped roof through-wall scupper.



Steep Sloped Roofing

This is any roof with a pitch over 3-units horizontal per 12 units vertical. These roof surfaces are typically covered with shingles, shakes, or tiles.



Typical steep sloped roof parts.



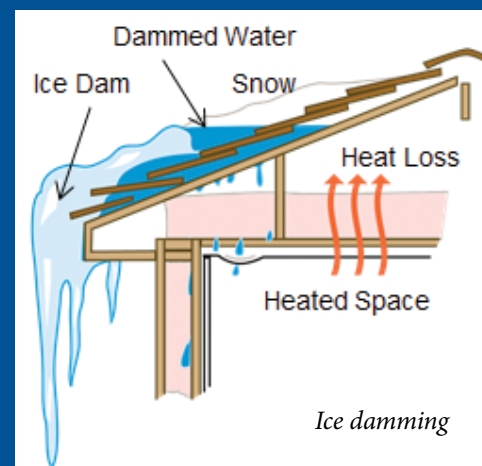
Typical asphalt shingle roof layers.



Typical asphalt shingle flashings at a sidewall.

Maintenance concerns for steep-sloped roofing include:

- Clearing of debris from gutters, downspouts, or other drainage systems.
- Hail and wind damage to the roof covering material.
- Clearing of ice and snow from the roof—this should be done with specialized tools which will not damage the roof covering.
- Maintaining roofing sealants.
- Watch for large icicles forming on the eaves of the roof or consistent ice back-up in the valleys. This may be ice damming.
- Contact a qualified roofing consultant to evaluate the roof if there is consistent ice build-up or concerns about ice damming.



Resources for roofing terminology, questions, consultants, and contractors include:

- The National Roofing Contractors Association (NRCA) – <http://www.nrca.net/>
- Colorado Roofing Association (CRA) – www.coloradoroofing.org
- RCI, Inc. (formerly Roofing Consultants Institute) – <http://www.rci-online.org/>



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Tips & Tricks

Useful Term and Definitions

BTU – British Thermal Unit. It is the amount of energy needed to cool or heat one pound of water by one degree.

TON – A ton is the cooling capacity of an air conditioning system. One ton is equal to the amount of heat required to melt one ton of ice in a 24-hour period. A one-ton air conditioner is rated at 12,000 Btu per hour

CFM – Cubic Feet Per Minute. In regards to air handlers or other types of fans it describes a volumetric flow of a substance. For a fan, it indicates how much air it can move per minute

HVAC – Heating, Ventilation, and Air Conditioning.

Joule – Equal to the energy transferred when applying a force needed to accelerate 1 kilogram through a distance of one meter.

Watts – Equal to 1 joule per second. Can be used to express the rate of energy conversion or transfer with respect to time.

HP – Horse Power. 1 hp is equal to 800 watts.

SF – Square Foot. Term is used in relation to area. Found by multiply on length of a square by the adjacent length of a square.

Squares – 1 Square is equal to 100 Square Feet.

SY – Square Yard. Equal to total square feet divided by 9.

LF – Linear Foot. Equivalent to measurement of feet.

UL – Useful Life. The expected life of a material. For example, a laptop computer typically has a UL of five years.

RUL – Remaining Useful Life. The remaining life of a material.

EF – Effective Age. Equal to the difference of the Useful Life less the Remaining Useful Life.

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WATER

Friend And Foe

by Sam Kimbrell, Techem Water Services, Inc
Photo Credits, SBSA

While we recognize that water is the liquid of life, we also know that water, unrestrained or unmanaged can and does cause great damage. Recall the severe Colorado flooding of 2013.

Water causes great damage to our communities as well. It takes many forms but primarily it's the result of unrestricted and unmanaged water that flows to places where it causes costly damage. For many community managers, preventing these water problems is complex and not well understood. Water problems typically fall into two categories; poor construction design and methodology and lack of periodic maintenance.

Improperly designed and constructed drainage accounts for more than 50% of all water related issues.

Cracking around decorative structures and stained rock walls are an indication of water damage. Water seeps into these structures and the freeze—thaw cycle causes cracks. Water infiltration into rock walls leaves chemical deposits and salts that eventually flow through to the outside, staining and damaging expensive structures. Identifying and stopping the source of these water flows is critical to maintaining the structural integrity of these units and to extending their useful life.



Pictured is water damaged asphalt typically caused by a lack of maintenance. A good asphalt sealant applied periodically will save costly major repairs.



Drainage away from the building is critical to keep water from pooling and leaking around the foundation and into the basement level. This drainage issue can cause structural damage and great expense.



Poor ceiling and roof deck insulation can lead to ice damming and can cause leaking into the units. Lack of proper insulation allows heat to escape into the roof and begins a melt and freeze cycle that can cause significant damage.



Water leaking between structural walls and decking rots wood and can cause the collapse of decking. This is a safety and liability issue that can be very expensive to resolve.



Poor ceiling and roof deck insulation can lead to ice damming and can cause leaking into the units. Lack of proper insulation allows heat to escape into the roof and begins a melt and freeze cycle that can cause significant damage.



Poor ceiling and roof deck insulation can lead to ice damming and can cause leaking into the units. Lack of proper insulation allows heat to escape into the roof and begins a melt and freeze cycle that can cause significant damage.

When drainage issues arise, a first order of business is to get a well qualified professional opinion regarding the cause and the solution. There are a number of professionals that can address drainage issues. Architects, engineers, forensic engineering companies and others deal with drainage issues regularly. Forensic engineers not only identify the problem but trace the cause back to its source which will typically be design or construction failures

or both. Community Managers are well advised to find a good drainage professional and add that person to their contacts.

Drainage issues cause great damage and expense. Planned, periodic maintenance and professional advice limits and eliminates costly repairs. It's rather like changing the oil in your car...

"Pay me now, or pay me later." ⬆



What Every Community Manager Needs To Know About Plumbing Issues

by Howie Metz

Owner Quality First Plumbing and Heating
Colorado Master Plumber

These helpful tips might seem like common sense, but you'd be surprised at how often we deal with these issues.

Stopped up kitchen drains

If a sink backs up while someone else in the building is using water, the stoppage is most likely in a "common line". Did you know that kitchen sinks (as well as SOME other drain lines/fixtures) usually share a common line? Stoppages are usually caused by an overload of the drainage system.

Garbage Disposals

Most people don't know or are unaware of the proper use of a garbage disposal. The disposal unit has a large cavity to accept food waste. This cavity is larger than the drain line. Most people clear their dishes in the disposal while placing the dishes in the dishwasher. Then they turn on the water and hit the switch for the disposal. This method is **WRONG!** The proper way is to turn on the **COLD** water first. Second step, turn on the disposal. Finally, feed the disposal slowly. The piping connected to the disposal is only 1 ½ inches in diameter. Conceptually, this is like attempting to put 5 pounds of food in a 1 pound bag! Why **COLD**? Any greasy residue will harden in colder temperature water. The solids will then flow thru the piping. Hot water will melt the greasy residue and this will cause the grease to spread instead of flow.

Hose Connections

Typically, your washing machine has been in place since it was installed and the valves are generally not exercised. The interior parts for the valve will eventually rot or seize. For example, when you need to turn the water off you may find the valve unwilling to turn off all the way if at all. We find that the valve operation becomes necessary when those old, rubber hoses fail. Yes they usually fail while someone is on vacation—call it "Murphy's law". If the hoses are 8 years old or older they should be replaced with steel braided hoses. These are sometimes referred to as "no-burst" hoses. Beware—the valves may not cooperate! Be on the ready and first know where your main water shut off is just in case!

Garden Hoses

Even though these may be referred to as "freeze proof" faucets, they **WILL** freeze! Leaving a hose connected to the faucet allows water to remain in the freeze proof part of the faucet. Remember to remove your hose during the colder seasons of the year!!!

Water Heaters

Water heaters (tank type) last, on average, 8-10 years. You should be aware that rules on residential water heaters changed on April 15, 2015. They are now more expensive (of course). The average increase in the cost has been around 27%! The biggest change is the Federal Government has mandated that water heaters comply

with new energy efficiency standards. This means there is an additional layer of insulation behind the pretty metal jacket. This one additional inch of insulation results in an increase of two inches in diameter. If you have a water heater that just barely fits now you may have a problem with this new standard resulting in the need to go down in size/capacity. A 50 gallon may not fit like it used to requiring you to install a 40 gallon. The net 10 gallon capacity difference will result in a shorter shower! If your water heater is 7 years old you may want to replace it while there is a supply of the "old style" or old size units. When they are gone, they are gone forever!

Sump Pumps

These are generally "out of sight, out of mind" until you need it! Test it. Either use a garden hose or 5 gallon buckets of clean water. When the pump discharges you can feel confident that the pump will work when you need it most. If it fails—replace it. You don't want a flood when it can be avoided! Be aware that any water in the sump pit may have been there a very long time. It will be stagnant and it may stink! A teaspoon of liquid dish soap will bring the smell down and gently lubricate the impeller in the sump pump. ⬆

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Statistics about Women in Construction

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Source:
<http://www.bls.gov/cps/cpsaat14.pdf>
 & <http://www.bls.gov/cps/cpsaat18.pdf>

Women working in construction numbered 1.2 percent of the entire U.S. workforce in 2013.

Source:
<http://www.bls.gov/opub/reports/cps/women-in-the-labor-force-a-databook-2014.pdf>


Women in the U.S. earn on average 82.1 percent of what men make. The gender pay gap is much narrower in the construction industry. In construction, women earn on average 93.4 percent of what men make.

Source:
<http://www.bls.gov/opub/reports/cps/women-in-the-labor-force-a-databook-2014.pdf>


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Not All Loss Assessment Policies Are Created Equal

By Devon Schad and Jerry Orten

A loss in excess of policy limits, as reviewed in the scenario, is not as hard to imagine as you may think.

What would your association do when your coverage isn't enough? Are your homeowners prepared? Is the board? Is management?

Loss assessment coverage can be purchased on all condo, townhome and single family homeowners' policies. In the scenario outlined, loss assessment coverage for an owner would have paid out that member's behalf for their share of the assessment charged.

One thing all loss assessment coverages have in common, regardless of company that issues the policy to an owner, is that it is not a 'chargeable' loss. That means using the coverage will not increase your rate, but be warned. Not all loss assessment coverage is created equal.



“Ask the question what type of losses might the association need to assess owners for? Will the HOA assess individuals or everyone? Is this a covered loss that owner policies will cover? Has the association informed homeowners of the minimum loss assessment amount each homeowner should carry? What will be the process in the event of an excess loss?”

Some companies charge a deductible to access the coverage (some at \$250 and others based upon the main policy deductible). Others have sub limits such as a max of \$1,000 if the assessment is being used to pay for a deductible. Some will only apply if it is a


covered peril under an owner's personal policy. Others will only be triggered if all owners are assessed not just an individual or a few persons. Look for a company that doesn't have a deductible, doesn't have sub limits, will cover Special/All-Risk perils and will respond if only one owner is assessed. With the right coverage, owners can ride out the loss assessment with ease.

Generally owners are shocked when they learn about a loss assessment, as they did not realize the costly perils that can happen and how they may be called upon to pay. Associations can specially assess owners for many things, but only those that are triggered by a covered insurance loss would be paid out from an owner's loss assessment coverage. Typically only two types of losses will trigger the coverage, either a property loss or a liability loss.

Imagine another scenario related to a property loss. A condominium community suffers a hail storm, causing extensive damage to the roofs. A full replacement is required and the association has a 2% wind/hail deductible for this type of loss. The community has \$10,000,000 of property insurance and 100 homes. The resulting deductible is \$200,000. The association will assess each homeowner their share of this 2% deductible – an assessment of \$2,000 per person.

What if an owner's loss assessment has a sub limit of \$1,000 if used for a deductible? First, hopefully owners have already checked with their current company to make sure they don't have this limitation. If not, there may be ways around this if the loss assessment letter is written correctly with the assistance of an experienced HOA attorney.

It is important for Boards and owners to plan how they will deal with different scenarios. Ask the question what type of losses might the association need to assess owners for? Will the HOA assess individuals or everyone? Is this a covered loss that owner policies will cover? Has the association informed homeowners of the minimum loss assessment amount each homeowner should carry? What will be the process in the event of an excess loss?

Being prepared as a board member, manager, and homeowner is critical to close the gaps between the association and the individual owners. Become prepared in consultation with an experienced insurance agent and an experienced HOA attorney. 

This article was prepared by Devon Schad, an agent with the Schad Team of Farmers Insurance and Jerry Orten, an HOA attorney with the law firm of Orten Cavanagh & Holmes LLC.

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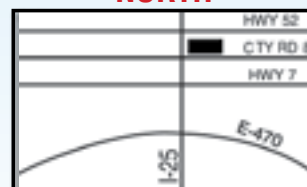
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CAI-RMC EVENT CALENDAR

SEPTEMBER

13 Sun	Sunday Reception Vail Marriott Mountain Resort • Vail
14 Mon	2015 Mountain Conference and Trade Show Vail Marriott Mountain Resort • Vail
17 Mon	HOA Roundtable Event Centennial Civic Center • Centennial

28 Fri	Colorado Cup Bear Dance Golf Club • Larkspur
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OCTOBER

1-2 Thu-Fri	M-204 Community Governance Sheraton Denver Tech Center • Greenwood Village
17 Sat	Essentials of Volunteer Leadership CADA • Denver

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