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Inside*

Vol. 34 • No. 8 • August 2016

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# COMMON INTERESTS

## Association TRENDS



INSIDE:

**CAI-RMC Golf Tournament Recap**  
**Colorado Housing Market**  
**Management Trends**  
**Community Trends**  
**And More!**

ROCKY MOUNTAIN CHAPTER

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# the homeowners we serve



Homeowners are CAI's largest member group, comprising a large percentage of our 33,000-plus members. For the most part, these are the homeowners who have chosen to be leaders in their communities—serving on association boards and committees or volunteering for special projects. Some simply rely on CAI to stay informed about how their communities should be governed and managed.

CAI strives to serve homeowners who have or probably will step up to the plate to serve their communities and fellow residents. The benefits we provide to them—from *Common Ground* magazine and our specialized newsletters to web content and educational opportunities—are developed for these leaders.

While we do provide information for all HOA residents—including our online course, *An Introduction to Community Association Living*—our focus is on community associations and those who lead them, especially the more than two million residents who serve on association boards and committees. By supporting community leaders, we are making communities preferred places to live for all residents.

Our primary mission is to help homeowner leaders and professional community managers protect property values, preserve the character of their communities and meet the established expectations of all residents.

Our education inspires effective governance and management. Our best practices help leaders build and sustain more harmonious communities. Our advocacy promotes practical legislative and regulatory policies. Our ethics guidelines inspire fairness, transparency and integrity.

That's how we serve all community association residents, even as we strive to preserve and enhance the concept, perception and value of common-interest communities.

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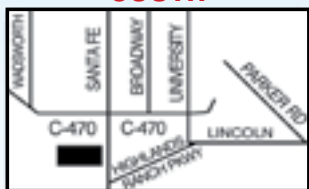


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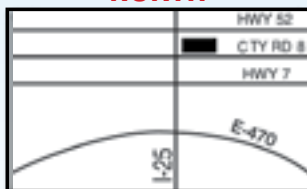


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## President's Message



**CARMEN STEFU**

President  
CAI-RMC

I am absolutely astounded at how fast time flies by! We are in the middle of summer, looking at a number of fall events! Where did the year go?

I am excited to attend the upcoming **Mountain Conference** that will be held in **Vail September 19th**. I hope to see many of you there and I am confident that this will be a great event for our Chapter!

The Board of Directors and the Chairs of our great committees will be holding the **2017 Strategic Plan** this month.

We are looking forward to setting a number of goals for our Chapter and finding ways to consistently improve our education and outreach programs and give more value to our members. As Andrew Carnegie once said, "Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results". I am so excited to belong to such a great team as the Rocky Mountain Chapter and look forward to great results in the future!

Go Team!! 🏠

## BIG Be Part of the PICTURE

In 2015, the Foundation for Community Association Research will celebrate 40 years of providing critical research you need to make educated decisions about your community and its management.

To mark this milestone, we're launching the Big Picture campaign and inviting everyone with a stake in the success of community associations to show their support for our work—and get some recognition in return!

A picture's worth a thousand words. In addition to raising funds for research initiatives, we want to display your picture at the 2015 CAI Annual Conference and Exposition and in the Foundation headquarters.

**For information on how to contribute to the Foundation and submit your picture, visit [www.cairf.org/BigPicture](http://www.cairf.org/BigPicture).**

The Foundation for Community Association Research is a registered 501(c)(3) entity and gifts are tax deductible to the full extent of the law.

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## CAI-RMC MISSION STATEMENT

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





# Executive Director's Message



**BRIDGET SEBERN**  
Executive Director  
CAI-RMC

It seems to me that our society is thinking of the future more than we have in a very long time. We became so “present moment” that we enjoyed living in the here and now and stopped worrying so much about the past and the future. But with recent political changes and people becoming less oblivious to the world around them due to tragic events, I’d venture to say that we’re making a transition—and one that will make a difference.

This transition is further defined by the trends that are shaping the future of our communities. One trend for example are our communities demanding truly accountable associations and management. This is evident by DORA and what the department of real estate now does for community associations.

Another trend that I’m particularly fond of is community events. I’ve heard of communities that never embraced the getting to know your neighbor vibe who are now all about it. Why do you think that is? Do you think that it’s for safety? Or do you think that it’s simply to show that we’re a community of people who deserve to be known? If you haven’t had a community event, consider

having one. Stop referring to your neighbors as “that couple with the kid with the noisy truck” and instead get to know them. Get to know who you live by and be compassionate about it—after all, it’s very trendy.

Accountability and compassion—those are the trends that I’m aware of. What trends are you aware of in our communities? Let me know by emailing me at [bridget@hoa-colorado.org](mailto:bridget@hoa-colorado.org). I look forward to hearing from you! 🏠



**I've heard of communities that never embraced the getting to know your neighbor vibe who are now all about it. Why do you think that is? Do you think that it's for safety? Or do you think that it's simply to show that we're a community of people who deserve to be known?**



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## ADVERTISING

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. Email [bridget@hoa-colorado.org](mailto:bridget@hoa-colorado.org).

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## Committee Corner



### PROGRAMS & EDUCATION COMMITTEE

The P&E Committee is excited to announce DORA DAY! This fun filled day will be held in October and will allow Community Managers to earn continuing education credits for your CAM license renewal. More details will be sent—stay tuned! We are looking for more committee members. If you are interested in serving on P&E, please contact **Alicia Granados** at (949) 526-7288 or by email [agranados@ppbi.com](mailto:agranados@ppbi.com). We typically meet on the first Tuesday of each month at noon. We would love to have you join our team!



### ACTIVITIES COMMITTEE

Thank you to everyone who participated in the 2016 Rocky Mountain Chapter golf tournament at Todd Creek. This year's outing was another memorable event! Our next golf event is the **Colorado Cup** at **Plum Creek Golf Club** this fall. Contact the Activities Committee for more information if you are interested in joining the Rocky Mountain team in our annual rivalry against the Southern Colorado Chapter! Looking ahead, the Activities Committee is planning even more events for 2017. The Committee is also looking for volunteers to serve on the Committee and help coordinate new events. Contact **Jeff Powles**, **Aaron Goodlock** or any of our other committee members if you are interested.

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#### **COURSE LENGTH**

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#### **TUITION**

CAI manager member: \$445 | Nonmember: \$545

#### **DESIGNATION CREDIT**

M-203 is required for the PCAM designation.

#### **CONTINUING EDUCATION CREDIT**

M-203 is approved for 12 hours of continuing education for CMCA recertification. Visit [www.camicb.org](http://www.camicb.org) for details.

For information on continuing education for state licenses, visit [www.caionline.org](http://www.caionline.org).

#### **ADVANCE REGISTRATION IS REQUIRED**

Visit [www.caionline.org](http://www.caionline.org) and register for this course online.

Register online four weeks ahead and receive a \$25 discount.



# The HATS of Life

## Know When to Wear the Right Hat as a Volunteer

by CAI RMC Committee Volunteers



**W**e all wear different hats: Mom, Dad, Son, Daughter, Coach, Community Manager, Board Member, Committee Member, Landscaper, Roofer, Attorney, Business Developer...the list goes on and on and many of the times throughout the day, you have to be more than one of these people for someone. The challenge becomes which hat to wear and, subsequently, how quickly we can switch hats in certain situations. Many times we get caught wearing the wrong hat and it's too late—we have forgotten the purpose of our interaction and interjected something that should have been left at home or at the office.

We need to be aware of what hats we are wearing and what our roles are within each of those “hats”. For example, we are volunteers for CAI RMC as well as Community Managers or Business Partners. When we sit on a committee we are wearing our volunteer hats and have to represent CAI and what is best for the chapter; not in best interest of our company or business. This is a very fine line we must be aware of and be cognizant of all the time.

CAI has drafted a number of best practices and one of them is centered on ethics—all members need to understand and act accordingly in conjunction with these best practices. When attending a CAI function such as a trade show or golf tournament, you are likely wanting to market for your company. During this time, put on your Business Partner/Community Manager hat. Pay for a sponsorship or booth and enjoy the rewards of the networking the Association has to offer. Remember that CAI has a strict No Suitcase Policy. If you want to attend a function as an attendee, you cannot market your company.

CAI is here to help support and educate its members through its functions—so put on your appropriate hat and give or receive that support. The hat you are wearing right now could make or break your next interaction—are you ready? 📌

**How should we act when we have our CAI volunteer hat on? Here are some pointers:**

- Be respectful of other volunteer's thoughts and contributions—you never know where the next amazing idea may come from.
- Be open to ideas and direction from the chapter—the chapter has amazing volunteer leaders who have a direction for the chapter; why recreate the wheel?
- Have an understanding of all the roles of the chapter—when everyone contributes their small share, the end result is powerful
- Be present during meetings and interact—as much as you can avoid email, text, phone calls, etc.
- Contribute: Share your ideas—you may be holding the next revolutionary idea!

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# 20th ANNUAL CAI-RMC GOLF TOURNAMENT

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# The Colorado Housing Mar

## Challenges and Opportunities for The Community





# ket in 2016

## Association Industry



**Danielle Holley,**  
Hearn & Fleener

**W**e get it. You're tired of hearing about the housing market. You already know that our state is full to bursting with newcomers. You already know that we have a housing shortfall. You already know that Front Range home prices are ridiculously high. Good. The basics are sufficiently covered. We are Colorado housing industry professionals after all.

Let's talk about other issues, things Aldo Svaldi (a) doesn't write about. Two housing market issues that the Colorado community association industry should be able to talk about are:

1. **Millennials (those guys again) want to buy houses, but many can't. Those who can already have.**
2. **The apartment industry is training your future homeowners. Do you know what they're learning?**

### Yeah, Sure. Millennials Want a House Like I Want a Root Canal...

There are a lot of economic factors at work here, but if you were in the industry in 2010, you probably worked on at least one half-built, ghost town community. During the Great Recession from 2007-2009, over four million foreclosures were completed and nearly eight million more were initiated resulting in over seven million Americans losing their homes, financial security, and more (1). While only the older Millennials may have owned houses during the critical Recession years, nearly all experienced—themselves or through their close network—the pain of a home loss.

The American standard for “bouncing back” from something like The Great Recession is approximately seven years. That means that 2016 is the year. However, some studies are showing that the long-term effects of something so traumatic may be longer lasting than we initially thought. With a focus on Millennials in this segment (the impacts on all generations could be a whole ‘nother article): Northwestern University (2) performed a study of over 60,000 school-aged children during The Great Recession and they report that grades went down dramatically in line with home values during that time. Their initial findings are that with lower grades came fewer scholarships, leading to greater college debts and/or no college at all and an assortment of emotional stuff that can be untidily labeled depression/anxiety/inadequacy issues (3). With the job market also in the dumps, the kids who graduated high school in or around that time had few options and were almost obligated to take on college debt.

Now we have a little temporal perspective to work with and there seems to be a question of whether Millennials even want their own homes. The simple answer is: of course they do, eventually. In fact, some sources suggest that nine in ten Millennials want to own a home someday and that their collective future housing purchases will be worth almost \$1.3 trillion (4). The better question is whether they will be able to make (and willing to risk) the purchase. According to a 2015 Allstate/National Journal Heartland



Monitor poll (5), nearly one-in-five young respondents felt that while homeownership is a smart decision, it's not financially viable for them. The Great Recession created a generation of people who are risk and debt averse. The purchase of a home represents more than the biggest debt of their life, but potentially the biggest risk to them and their families.

In a recent article by Forbes (6), it will take the average Millennial a little over a decade to repay their student loan debt. By then, most will be in their thirties. Will they want a wedding? A house? Babies? Surely. Does the average person wait to do those things after getting out of debt? Surely not, so the debt cycle continues. The thing is, due to the Great Recession, this generation is typically more conservative with their debt (7). A conjecture: many Millennials may see personal and national debt as the causes of the Recession leading them to limit their personal debt and avoid homeownership until they can be assured it will be a low risk decision. Millennials who currently feel safe making a home purchase have jumped in with both feet. As of December 2015, 35.8% of Millennials in America owned homes and 48% expect to make a home purchase in the next five years (4).



**“This is our opportunity. We have an enormous population of people who are threatening to purchase a home in the next five years or who are realistically just now able to purchase a home again. They have been being trained by apartments to pay on time, to behave (more) professionally, to expect the rules to be enforced, to expect certain things to be maintained, and to anticipate feeling wanted in their community. These people were meant for HOA living.”**

As a final thought on this issue, it is widely understood that due to the economic and financial instability of their youth, many Millennials tend to prefer experiences over consumer goods or career status (8). This inclination makes amenity-rich living valuable to them. They are the founders of the shared economy after all. Why have a pool when it's more affordable and often more fun to have a community pool? This suggests that homeowners' associations with a strong community component may be the most attractive options for this market. You want to sell homes to Millennials? You have to bring their American Dream to them because they won't and don't have to settle.

## Apartments are Training Future Homeowners?

Speaking of amenity rich living, in a tight market like Denver, apartment communities work hard to differentiate themselves by including amenities, services, and experiences so that residents won't move across the street. Currently, Millennials in the US spend over \$600 billion on rent (4) making the apartment industry hot, hot, hot! The bar is constantly being raised with everything from resident appreciation events to newly installed dog runs and free wifi in the clubhouses. Many of today's renters will become our homeowners in the future. We should be mindful that the amenity rich environment of many apartment communities will impact the expectations of those transitioning to homeowners, including how they will integrate into our common interest communities.

This is not just about Millennials. During the Recession, millions of Baby Boomers, the Silent Generation, and GenXers lost their homes and moved into apartments. They got a taste of that sweet, amenity-rich living. As of 2016, many are newly eligible for a mortgage loan again (b) and may choose to reenter the homeownership club, but they may also choose to stay renters or become pickier about what they expect from their new community.

In September 2015, over 33% of the Denver Metro Area's households are apartments. In Colorado overall, this percentage is about 13.3% (9). Nationally, rentals account for 37% of all households (10). What this means for the community association industry is that nearly everyone who buys—or rents—a home in our portfolios has experienced the professional apartment industry. And these apartments are the ones who are working to keep your future homeowners as their residents.

It's worth noting that according to some studies, as much as 19% of the American population—with similar numbers in Europe—have indicated that they may never choose to own a home (4) or own a home again. That number could well go up. This is not only a demonstration of the impact that The Great Recession made on many households throughout the world, but also an indicator that people are becoming more savvy to what they really want in life and what they're willing to do to achieve it.

If you run a quick Google search on why not to buy a home, there are a plethora of arguments out there. Keep in mind, since the Recession, people are more worried about their money and their credit. Houses—dollar for dollar—are arguably as good of an investment in a person's future as investing in the stock market. Also, in finance land, rent is an expense not a debt which frees up quite a bit of debt to income ratio. And then we look at tax deductions. These have been used by realtors for years as a reason to increase the sale price of a home, but at the end of the year, the credit we get for itemized mortgage interest hardly compares to what was actually spent. This list goes on... Forbes has a great article on it (11).

How often have you had a homeowner call you to complain about snow on their drive or a broken garbage disposal? Maybe they want to know the wifi password or when their trash will be picked up from by their door. It's funny how many odd questions community managers get on the day to day. But if you look at it from the homeowner's perspective, is it that odd? Often these questions come from past renters that received those amenities

before they moved to your community and they're now paying as much, or more, for their home than they were for an apartment.

The whole point is that apartments are essentially HOA training wheels. They have all of the rules and they are uniformly enforced. They have strict payment policies. And they understand that one community does not necessarily fit all. Yes, some people buy houses because they want to get away from that rules-y lifestyle, but in theory, those people would not choose an HOA either.

Apartments are overwhelmingly for-profit businesses and operate from a completely different platform than community associations. The difference is clear if you work in this industry. Unfortunately, many renters turned homeowners don't always see the distinction. This is where we should consider honing our craft. Yes, it's cliché. Improve the experience... Follow the rules... Etc.... Hello: this is our opportunity. We have an enormous population of people who are threatening to purchase a home in the next five years or who are realistically just now able to purchase a home again. They have been being trained by apartments to pay on time, to behave (more) professionally, to expect the rules to be enforced, to expect certain things to be maintained, and to anticipate feeling wanted in their community. These people were meant for HOA living. Overwhelmingly, people like rules and that means we need to run our associations like the multimillion dollar businesses that they are for the people that live in them.

## Opportunity is Calling...

What this all comes down to is that the role played homeowners' associations and management is more relevant than ever before. The Great Recession impacted many people in a lot of different ways. For us, the realities of those long-term impacts are just settling in. Although Colorado's market has been well ahead of the rest of the country in its recovery, coming in at 17th for price of living in the US (12), we can't get too comfortable.

Businesses all over the country reevaluated what they do and how they do it in the wake of the Recession. The community association industry should be no exception. This year marks the first real year where both Millennials and people who were foreclosed on during The Great Recession might realistically start buying homes in our communities. We need to be ready. If we are strong and forward thinking, we can be the group that the rest of the country looks to for how to provide the community association services America's biggest generation of homebuyers is looking for. ⬆

---

*Danielle Holley is the Client Services Director for Hearn & Fleener, LLC. She has been in the community association industry since 2009 when she moved from America's Rust Belt to Denver seeking opportunity and a little adventure. You may contact her at [dholley@hearnfleener.com](mailto:dholley@hearnfleener.com).*

## References & Notes:

- a. *Aldo Svaldi is a reporter for the Denver Post with a focus on the local economy and residential real estate.*
- b. *Conventional home loans, backed by Fannie Mae or Freddie Mac require a waiting period of seven (7) years after a completed foreclosure before a person becomes eligible again. FHA and VA offer shorter periods, but often require certain goodwill demonstrations such as a certain amount of savings or efforts to rebuild credit.*
1. 2012 <https://ncsu.edu/ffci/publications/2012/v17-n1-2012-spring/bennett.php>
2. 2014 <http://www.ipr.northwestern.edu/about/news/2014/IPR-research-Great-Recession-unemployment-foreclosures-safety-net-fertility-public-opinion.html>
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8. [https://eventbrite-s3.s3.amazonaws.com/marketing/Millennials\\_Research/Gen\\_PR\\_Final.pdf](https://eventbrite-s3.s3.amazonaws.com/marketing/Millennials_Research/Gen_PR_Final.pdf)
9. 2016 [http://nmhc.org/Content.aspx?id=4708#Large\\_Cities](http://nmhc.org/Content.aspx?id=4708#Large_Cities)
10. 2015 [http://nmhc.org/Content.aspx?id=4708#Rent\\_and\\_Own](http://nmhc.org/Content.aspx?id=4708#Rent_and_Own)
11. 2013 <http://www.forbes.com/sites/kellyphillipsrb/2013/09/27/11-reasons-why-i-never-want-to-own-a-house-again/#3c4db38658dd>
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# MANAGEMENT



**All  
Change  
Is Not  
Progress**



# TRENDS



**N**early everyone recognizes the world is a changing place. However, not all change is progress and not all progress is advancement. It's often difficult to distinguish between fads and meaningful and valuable change.

Of a necessity, Community Association Management is an ever changing field because it deals with people and one of their more valuable assets, their homes. Change in HOA management has accelerated during the past decade and there's no indication that the pace of change is slowing. Advancing technologies, changing preferences of owners and conflicting desires between generations make for challenges toward fairness and the ability to satisfy everyone to some degree. Making sense of and appropriately responding to these changes is the mark of effective management. Here are some developing trends and the associated management issues.

## Assistance Pets

A growing trend is the increasing number of conflicts between HOA restrictions regarding the types of pets residents can keep and the increasing number of residents with disabilities that require assistance pets. The Fair Housing Act prohibits discrimination regarding a number of categories including disability. Courts have consistently held that the Act applies to community associations and that those with a substantially limited major life activity or those with an emotional disability are entitled to reasonable accommodation and/or modification under the law. HOA declarations may conflict with these holdings regarding allowable pets and the issue can find its way into the courts ringing up considerable legal fees for community associations. The legal conflict appears to hinge upon the courts' holding of "reasonable accommodation or modification", the definition of which is open to considerable interpretation. Reviewing HOA declarations and reaching out to a local fair housing organization or seeking legal direction is advisable.

## Bank Owned Property

According to Ben Solomon, an attorney based in Miami Beach, Florida, association boards are increasingly filing liens and foreclosures against banks regarding bank owned residences. Mr. Solomon advises that banks must pay association dues just like any other owner during the time of their ownership. Banks can often neglect these fees putting the association in a difficult financial position. Community associations are now using all the tools at their disposal including demand letters, the filing of liens and pursuing foreclosures to collect HOA dues from bank owners.

## Distrust Of Institutions

Another apparent nationwide trend is the diminishing level of trust in government and quasi-governmental agencies. Institutions are seeing this trend as well including colleges, health care organizations and community associations. According to Andrew Schlegel, CCAM of Merit Property Management in Aliso Viejo, California, there's an increasing need for greater transparency regarding association topics that have previously been held close to the vest including, budget issues, accounting details and work

orders. "We have to go to extra lengths to make sure our members feel like their money is being spent wisely", says Schlegel. The trend toward distrust of private and public sector organizations will not soon be reversed. The distrust level has been increasing steadily and is likely a long term trend. It's trite to say that communication and increased transparency are keys to reducing or eliminating distrust but it's also true and not something that boards of directors have typically fully embraced. Resident distrust of association leadership is a cancer and immediate and long term treatment is advisable.

## The Increasing Rental Rates

With the advent of increasing rent rates, many owners are becoming more interested in renting their homes. HOAs are experiencing increasing difficulty controlling the number of rentals in a community and particularly controlling the growth of short term rentals. This may be a short term situation because equilibrium will return to the rental market as demand diminishes and the supply of rentals increases but while it's an issue, it's going to be a very thorny one. A smart, well written and enforceable rental policy is a good start toward dealing with the increased interest in renting.

## The Legalization Of Marijuana

A number of Colorado and Washington state community associations are experiencing an unintended negative consequence of the legalization of marijuana which appears to be long term and is costly and difficult to deal with. A number of other states are considering the legalization of marijuana so the trend is toward expansion not contraction or elimination.

Some renters in these states are growing marijuana in their homes using considerable amounts of water at the expense of the HOA. Renters paying \$1,200 to \$1,500 per month in rent can run up that amount and more in water expense. Depending upon the community's water metering configuration, identifying the responsible renter can be difficult and dealing with the situation can be fraught with potential legal ramifications. Growing marijuana for personal use is not a crime in Colorado. While there are limitations regarding the number of plants and the quantity that can be legally possessed, these are not issues that are easily monitored or controlled and many growers and users don't pay much attention to these laws anyway.

Well written HOA declarations regarding this issue help community managers deal with this long term trend. Water sub-metering of individual units can also be a viable fix for the situation. Water sub-metering meters each residential unit individually and bills the resident for the appropriate cost of the water they use. This approach gets the HOA out of the water payment business and transfers that liability to the rightful entity which is the resident. It's also more equitable because residents only pay for the water they use and light users don't subsidize heavy users.

It's been said that the only thing that's constant is change. That's certainly true of Community Association Management. Good management is not becoming easier or less complicated. CAI is a good source for advice and referral regarding these issues. ⬆

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This year's program features quality educational sessions that are focused on pertinent mountain topics and more than 50 exhibiting companies offering one-stop shopping for new products and services! Network with 300+ community association professionals and volunteer leaders!

## Event Schedule

7:30 – 8:30am	Continental Breakfast with Business Partners
8:30 – 10:00am	Morning General Session
10:00 – 10:30am	Meet with Exhibitors
10:30 – 11:30am	Morning Breakout Sessions
11:30 – 1:00pm	Lunch with Exhibitors
1:00 – 2:00pm	Afternoon Breakout Sessions
2:00 – 3:00pm	Meet with Exhibitors / Happy Hour: 2:00 – 3:00
3:00 – 3:30pm	Closing Reception & Prize Drawing

\*Schedule has been adjusted slightly to accommodate requests for earlier start / end time day of conference.

**SPECIAL HOTEL RATE:** If you're interested in booking a room at the hotel, we have special rates that are offered to our group - \$125 per night for a standard room; \$145 per night for a studio king / deluxe suite.

Visit the following link to book your stay: <https://resweb.passkey.com/go/CAIRMC2016>

Call the hotel at 877-622-3140.

## Registration

*On or Before September 4th:*

**Member Registration:** \$75

**Non Member Registration:** \$100

*After September 4th:*

**Member Registration :** \$100

**Non Member Registration:** \$130

## Don't forget about the Sunday Welcome Reception!

Please RSVP at [www.cai-rmc.org](http://www.cai-rmc.org).

It's free and includes one drink ticket but you must register to attend.

**PARKING:** Parking at the Vail Marriott is discounted for the conference.

Make sure to tell the front desk staff that you're with CAI for the \$15 per day discounted rate. You may also park at the nearby Lionshead parking structure which is free and is a 10 minute walk. If you need help figuring out the path through the village to walk, the front desk has a map that you can use to assist you.

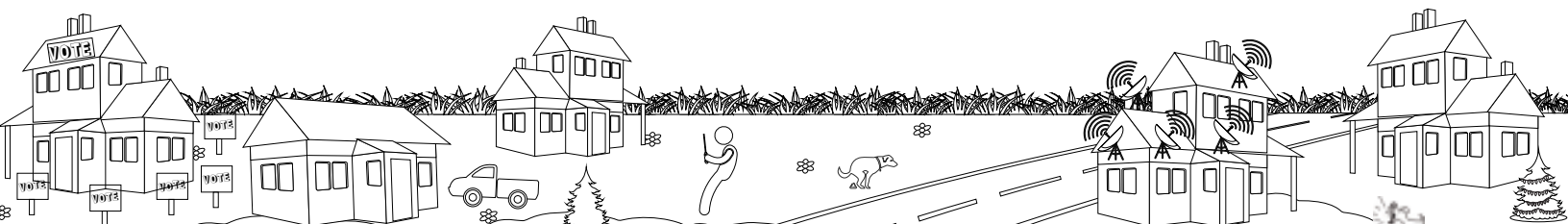
## General Session Keynote Speaker

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### About Traci Brown...

A body language and persuasion expert, speaker and author. She speaks globally and is a frequent guest on TV interpreting the body language in current events. She's the author of Body Language Confidential and Persuasion Point. Mrs. Brown is a 3 time US Collegiate Cycling Champion and former member of Team USA.





# EDUCATION SESSIONS



## Manager / Board Psychology

Speakers: Adam Brown and Nathan Nosari

Discuss and explore ways you can help drive and achieve excellence. Curious about what's holding you back? Mr. Brown and Mr. Nosari will identify scenarios that may prevent excellence and discuss practical tools to develop the trust, commitment and accountability you need when working / volunteering for an HOA.



## Beyond Odors and Nuisance

Speaker: Charles Feldmann

What's legal and what's not? HOA's must be vigilant for signs of federally criminal activity. Mr. Feldmann will provide an overview of seizure activity across the country and will specifically address the nature of seizure activity in Colorado for the past five years.



## Before, During and After Construction Defect Lawsuits

Speakers: Chris Boortz, Joseph F. Smith III, Michael C. Menghini

Speakers will break down construction defect lawsuits into three easy-to-understand segments every community management professional should understand: Part 1 - Do we have construction defects or something else; Part 2 - We have construction defects, now what?; Part 3 - Post Litigation.



## Board Leadership Development Program: Governing Documents and Roles & Responsibilities

To start you on the right path, this session will help you understand the legal authority for your association. It also clarifies the duties and responsibilities of each board member and the professionals who are available to assist the board.



## Board Leadership Development Program: Association Rules and Conflict Resolution

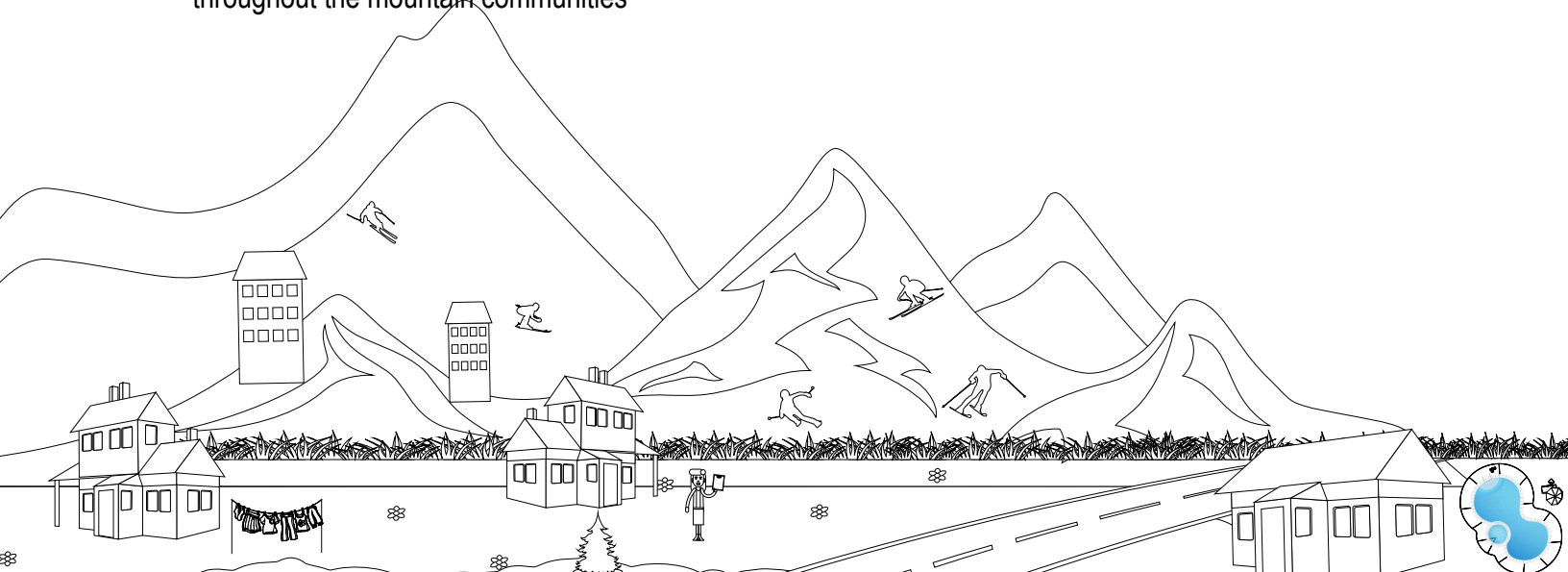
Explore guidelines for making reasonable association rules, enforcing rules fairly and resolving conflict effectively.



## Hot or Cold, Up or Down, Get Your Conveyance On

Speaker: Greg Johnson

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If registering multiple attendees with one payment, please attach list of names  
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\_\_\_\_\_ Non-Members @ \$100 each \$ \_\_\_\_\_

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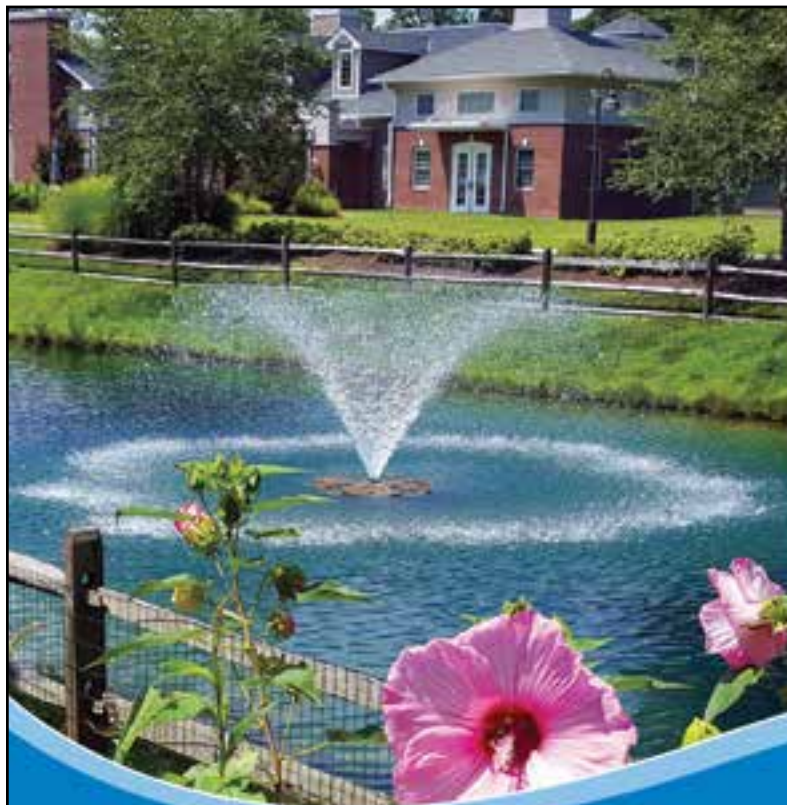
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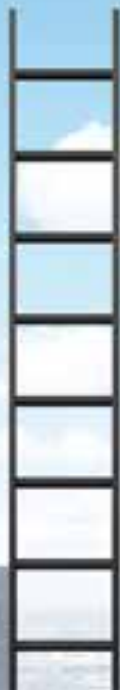
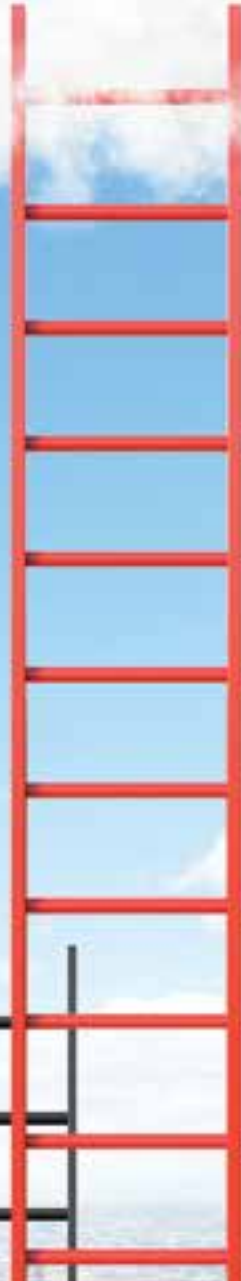
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# Community



**Staying On  
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# Trends



**Christine Herron,**  
**CMCA®, AMS®,**  
**PCAM®,**  
COO of Westwind  
Management  
Group, Inc.

**L**et's face it. Community Association Management and Governance is not for the faint of heart. While it presents many and varied challenges, it is also an invigorating, ever-changing business that affords those with a positive outlook, diplomatic skills and a real desire to affect positive change in their industry or community with a wealth of opportunity to do so!

There are several key trends in our industry and our communities on which we should focus. These include: Board Volunteerism, Professionalism of Management Personnel (including licensure requirements), and the Expansion of Traditional Association Functions.

## Board Volunteerism

Association operations, governance and management have become more and more complicated and specialized, and likely will be even more so in the future. At some point, could our industry as we know it collapse under the weight of all of the regulations and requirements? Perhaps, unless we remain open to the possibility of changing the paradigms in some way.

For example, recruiting, training and sustaining competent, well-qualified volunteers who are willing to donate their time to a community is becoming increasingly difficult. As a result, focusing on community volunteers as the only option to operate Associations may be detrimental to the future of the industry. In some cases, Associations may need to evaluate their operational and governance needs and consider adopting a corporate business model, which would involve the association president truly serving as the "CEO" of the non-profit corporation; making this a paid position with ultimate responsibility for financial performance, proper community governance and policy-making, guidance of the remainder of the Board (whether they serve strictly as volunteers or not), etc. In some Associations, it may even make sense to have all board members receive a stipend of some sort, not only to provide an incentive to serve, but to encourage performance of the duties and responsibilities and possibly allowing for a required board member accreditation or certification of some kind. Of course, compensating board members is no guarantee of superior performance, and many board members who serve now in solely a volunteer capacity already bring expertise, dedication and best practices to the work they do. It is interesting to note that some Association governing documents are already trending toward more stringent qualifications and requirements for members to serve on a Board. This may include a mechanism for automatic

removal of a director if they do not attend a requisite number of meetings or if they become unfit to serve, such as being delinquent in their assessments or otherwise violating the covenants or board code of ethics.

## Professional Management

The Community Management profession was developed and management companies were established in the 1970s and the industry has, from that time forward, drawn people from various backgrounds and professions. The development of common interest communities and growth of the profession in this relatively short time is impressive; according to CAI's "Community Next: 2020 and Beyond" publications from March 2016, there are more than 325,000 community associations and 55,000 community managers and even more individuals estimated at 100,000), who work in up to 8,000 different management companies around the country.

As we have more and more members and residents living in community associations there will naturally be an expectation that management service levels will continue to develop and improve, increasing their professionalism and qualifications and with that, the level of respect for these high-quality personnel involved in management of a common interest community should also increase. It may be time to up our game regarding the overall educational options, qualifications and reputation-building of our industry as a result. This could involve specific education or degree programs through collaboration with colleges, technical schools and universities.

CAM (Community Association Manager) Licensing is now a reality in Colorado and many other states. What remains to be seen is how licensed managers and management companies may be affected by the statute and the accompanying DORA rules and regulations related to the practice of association management. One thing is for sure. While the regulation is touted as consumer protection, this protection comes at a cost and that cost is ultimately borne by the consumer (the Association members). There are other, more serious concerns beside what this program costs. More specifically, we need to be aware of and concerned with the mechanism by which complaints are made against managers, the costs for addressing these, and how the state authorities evaluate and respond to such issues. In some cases, homeowners are being encouraged to file complaints against a licensee which have nothing whatsoever to do with the CAMs area of control or authority. For example, if a homeowner was dissatisfied with snow removal services in their neighborhood during one of our recent spring blizzards, instead of going to the board meeting to address the issue and request action regarding their concerns, they simply file a DORA complaint online against the Community Association Manager. And while this is clearly unrelated to anything in the licensure requirements or statutes, it still requires a response by



the state, the licensee and the licensee's company, if they work for a management firm. This kind of irresponsible action not only costs the state (ALL of us, indirectly), but it also results in direct costs to the community association and the management company (or individual licensee) who is required to respond to such a complaint.

## Expansion of the Traditional Association Functions:

In recent years, there has been a notable trend toward the expansion of what we consider to be the traditional roles and responsibilities of community associations. Some of these expanded offerings may include things like:

- **Emergency Preparedness and Planning**—many communities have established emergency response plans and utilize committee members and volunteers to facilitate them. Natural or man-made disasters can occur in any type of community and usually without warning. Many residents have not or will not take it upon themselves to be prepared in such an emergency. Associations will necessarily need to determine what their role is in this regard and to what extent they will take responsibility for any emergency response activities.
- **Aging in Place issues**—include providing more activities for daily living, repurposing amenities, addressing the needs of caregivers, such as restrictions on occupancy of units, parking / temporary parking, deliveries of goods and services or medical equipment, and the like.
- **Advocacy with local / state legislators**—most legislators and policy makers do not understand or relate to common interest communities in such a way that their legislative action, rule making or proposed solutions actually protect consumers

or improve any adverse conditions. Professional Lobbyists and other outreach may be required to influence the outcomes of the legislative or regulatory activities. In several instances, lawmakers seem to have reacted in a knee-jerk fashion to respond to various complaints by individual constituents who are frustrated with a specific, personal and singular issue.

- **Public Relations with Media and the General Public**—the media, and many in the general public, who are under-informed and / or mis-informed about the realities of community association living, no doubt influence some of the legislative and regulatory outcomes we have seen and will see in the future. Our industry's messaging needs to include the "good news" about associations, including what it brings to the local housing market values, the local and state economy, coupled with the positive community building that is occurring in neighborhoods and the benefits which residents receive, such as use and enjoyment of parks and open space, recreational amenities, social aspects, etc.

The Foundation for Community Association Research Fact Book from 2014 indicated that 20.7% of Americans live in a home in a community association. It is estimated that by 2030, this percentage could climb to one-third of all homeowners in the country living in a community association and potentially by 2040-2050, a common interest community home could be the type of housing for a majority of the population.

Given these impressive statistics, it will be important for all industry professionals, volunteer leaders, government authorities and association members to work together to assure that the value which our community associations bring to our society, our economy and to individuals in the community is fully recognized. ⬆

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**Every vote counts—and together, we can have a powerful impact and protect America's communities.**



## Welcome New Members

**Cynthia Whitlock Andrews**

**Patti Black** — ProActive Community Management, LLC

**Paden G Brown** —

Stillwater Community Management

**Alexander William Dosch** —

Wilderness Property Management

**Molly Faath**

**Melanie Gonzalez** —

Colorado Association Services-Lakewood

**Andrew Grandon** —

Wilderness Property Management

**Brad Greicar** — ServiceMaster DSI

**Tina M Harris** —

Highlands Ranch Community Association

**Issac Hathaway** —

Colorado Association Services-Lakewood

**Heidi Hill** — TMMC Property Management

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## CAI Social Media Roundup

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## CAI-RMC MISSION STATEMENT

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



## Editorial Calendar

Issue	Topic	Article Due Date	Advertising Due Date
October	Community Leadership	08/19/2016	09/15/2016
Nov/Dec	Year in Review	09/23/2016	10/15/2016

# Techn TRENDS

## in Community



**Joe Jackson,**  
Hammersmith  
Management

**T**he landscape of Community Association Management has changed significantly in the more than 40 years that have passed since CAI was founded in 1973. What started as a small, cottage industry has grown into a professional, international one; management companies that started as small family businesses have grown into corporatized, full-service firms; community associations have exploded in size and number, and their homeowners have come to expect increasingly higher levels and a wider breadth of service from the companies they hire.

And as in many industries that came of age during this period, at the heart of this growth and advancement has been technology. We explore two of these advancements and what they mean for the industry today below.

### Advanced Websites and a Changing Web

Associations used to be able to get away with doing the bare minimum when it came to their websites, because the web used to be a much simpler place and the viewer's expectations were much lower. Essentially, as long as the association's website had the bare minimum (a community calendar and document center), that was generally accepted as "good enough."

Now, with the rise of HTML5, more interactive websites, and the majority of traffic coming from mobile devices in many instances, businesses have had to find increasingly creative and robust ways to redesign their websites in order to drive traffic and relay information. Sadly (and frustratingly for many homeowners), the majority of community's haven't invested in their web presence. And as other websites continue to march into the future, it's beginning to show.

### Advice

Essentially, managers and board members should strive to create websites that showcase their communities in their best light. This means hiring a professional photographer to take high quality photos of the community's structures and amenities, and a web developer to build a responsive, mobile friendly website.

In addition to the calendar and document center, it's also a good idea to find a solution that incorporates e-blast capabilities into the website. This makes it easy to send instantaneous emails to all of your homeowners at once and streamlines the communications process.

If you're a board member and employ a full-service management company, check whether website services are available and what is included in the packages on offer. If web services aren't available from your management company, it's also possible to contract out this work to an outside source fairly inexpensively. Check out resources like Fiverr.com and Upwork.com. (Though you likely won't receive the level of service you would in working with your





management company, and it may be harder to build in your database of contacts.)

## The Rise of Social Media

Another important way our world has changed since 1973 is through the rise of social media, and it continues to shape the face of society and our industry within it year over year. To put things in perspective, Facebook was founded a dozen years ago in February of 2004, and about 1.65 billion people—or 38.6 percent of the global population—are using it today. And of the United States population, 78 percent had a social network profile of some kind as of the beginning of 2016.

This means that, as a community manager or board member, you should be paying attention to social media! Below are two options to consider for your community.

## Nextdoor

Nextdoor is a great option for board members and community residents to use in order to disseminate neighborhood news and announcements. It offers tools to spread the word about break-ins and other crime, post items that are for sale or free to a good home, learn your neighbors' names and faces, and provides other ways to engage with your community.

Because the platform requires users to provide a real name and address to sign up and use the site (which is verified, each time), it prevents those who live outside of your neighborhood from joining your online community, keeping it secure from outside intrusion.

However, this address requirement also prevents management companies from being active on Nextdoor. (Though a solution to this is reportedly in the works for a later version.)

## Gladly

Gladly bills itself as “social media that’s not scary” and a “stress-free social media platform just for HOAs.” Some of its key features include a bulletin board, a community calendar, a bill pay option, the ability to post surveys and a self-moderated format.

Gladly also offers a more robust feature list for community managers. (Likely because co-founders Sterling Jenkins and Burke Nielsen both used to manage associations themselves.) Gladly allows managers to upload and manage the community’s documents, manage amenity reservations, email their homeowners and much more. If Nextdoor is more resident and homeowner focused, Gladly is the answer on the management side.

When it comes to web technologies, it’s tempting to ignore the trends or write them off as inapplicable to your community. However, as association websites continue to be left by the wayside to age on an ever-modernizing internet, it’s abundantly clear that this approach is no longer working. Robust websites and social media are the currency of the modern web, and society has embraced them as the standard. Thus, so must we too as management professionals. ⬆

# Reputation Management

by Philippa Burgess,  
Red Thread Creative Group

Community managers must often deal with grumpy and irate residents, who can now vent anonymously or with the seeming protection of a computer interface, but their words and sentiments might live online forever. They may also lodge complaints that threaten your license. Often management companies, especially larger ones, have a standard procedure in place with dedicated personnel committed to consistently managing reputation.

If you are unaware of what is being said or done it is recommended that you start with a comprehensive “digital audit” where you Google you and do a search into the various review sites and social media channels to see what is being said and how it has been handled to date and then make recommendations about what is being done well and where improvements can be made.

## There are 5 areas of reputation management:

1. Reviews on Google, Yelp or the Better Business Bureau
2. Comments on social media such as Facebook, Twitter or LinkedIn
3. Newspapers, magazines or television stories
4. Communication on list-serve emails and community groups such as Nextdoor.com
5. Complaints filed with DORA

If you are unaware of what is being said or done it is recommended that you start with a comprehensive “digital audit” where you Google you and do a search into the various review sites and social media channels to see what is being said and how it has been handled to date and then make recommendations about what is being done well and where improvements can be made.

Google, Yelp and the Better Business Bureau are the most common places for people to write reviews. Do your best to look at online comments, reviews, complaints and feedback objectively. When someone writes a negative review or comment, consider, does the person have a real grievance and if so, is there still something that can be done to rectify or improve the situation? In many ways the management company response is not only meant to address the complaint directly but also for other people who would come across this thread to see that the company is responsive. In other cases, it is a known issues that is being put out as dirty laundry and then the job is to be polite to the person who posted but also acknowledging the post and restating their mission and standard practices and procedures for doing business. A good practice is a simple comment that directs the conversation back to the office with no further invitation for the conversation to be continued in this forum. Sometimes, certain comments are best not responded to at all. In rare instances the statements are so egregious that they border or cross the line into libel that is may be worth considering if a lawyer can aid in having the author or host site remove the post entirely.

Having social media accounts such as Facebook, Twitter or LinkedIn may invite negative comments but also let you drive the narrative over time with dedicated and consistent attention and effort. Typically your best course of action is to respond in a timely, professional and concerned manner. Google and Facebook have no concern for who writes the reviews, so it's okay to get in the habit of asking those you know to write an “honest review” for you. For Better Business Bureau and Yelp customer reviews matter so making thoughtful and well-timed requests of Board Members, can be a good practice.

The media, which includes newspapers, magazines and television, thrives on stories about good against evil, small against large, and homeowner against HOA. In some cases, just because a community management company is within their legal right, sometimes it isn't worth the headlines that it will generate. If a story does make it to the media, make sure you have one voice speaking for the community, know your talking points, and show empathy for the aggrieved party. Be as honest as you can be as the demands of privacy and confidentiality allow. Newspapers and TV stations like to report feel-good stories too. Consider what you can do to make an event or initiative more newsworthy or if the association is doing something especially positive or innovative and let media outlets know about it.

List-serves offer a different type of challenge in that often people who don't live in the community are not invited to participate. Once a resident uses this forum to air a concern, others now are aware of it, and everyone may presuppose that it is being addressed by the community manager, who may be entirely unaware this was ever posted. Some managers have been able to get board members to forward emails that may provide useful information. It can help to know what channels residents use to communicate with each other and find a way to be privy to what's most important. As well as reminding residents about the standard communication channels for official business.

Since licensing went into effect, there is now yet another channel for complaints. In some way this is the most serious, but also the one that is given to a neutral third party to investigate and make recommendations. The good news is the DORA will neither confirm nor deny if a complaint has been made while it is under investigation. Then the complaint is either dismissed or violations are remedied with appropriate discipline which can include a fine and additional training.

As you navigate through these challenges, stop and consider the many people include colleagues, business partners, board members and homeowners, who appreciate you and your company. It is perfectly okay to invite them to come forward and speak on your behalf. In general, the goal is not to disappear negative comments, but to address them where needed and consistently over time balance them with some authentically good ones. ⬆

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# CAI-RMC EVENT CALENDAR

## SEPTEMBER

<b>7-10</b> Wed-Sat	<b>M-100 The Essentials of Community Association Management</b> Greenwood Village
<b>13</b> Tue	<b>Centennial HOA Roundtable</b> Centennial
<b>15</b> Thu	<b>Manager's Lunch</b> Denver
<b>19</b> Mon	<b>Mountain Conference &amp; Trade Show</b> Vail

## OCTOBER

<b>13</b> Thu	<b>Mountain Education Roundtable</b> Breckenridge
<b>20-21</b> Thu-Fri	<b>M-203 Community Leadership</b> Thornton

## NOVEMBER

<b>15</b> Tue	<b>Fall Conference &amp; Trade Show</b> Denver
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## DECEMBER

<b>1</b> Thu	<b>2016 Holiday Party</b> Denver
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**For the latest information on all our programs, visit [www.cai-rmc.org](http://www.cai-rmc.org)!**

Don't forget to register for events—it helps us place food orders and make sure that we have adequate space.