

community interests

WHAT OUR INDUSTRY IS TALKING ABOUT

WHAT HOMEOWNERS NEED TO KNOW

JUNE 2017



SAFE & SOUND

MAINTAINING A HEALTHY COMMUNITY

National Conference Gallery

CAI National Annual Conference was held recently at Caesars. We are honored to announce the following awards and designations our Nevada Chapter members received.



Visit our Facebook page for more photos! Search CAI Nevada.



Jeremy McClain, PCAM, receiving his PCAM Designation



Lorrie Olson, PCAM, LSM, DCAL receives her LSM Designation



Michelle Carrero, PCAM, receives her PCAM Designation



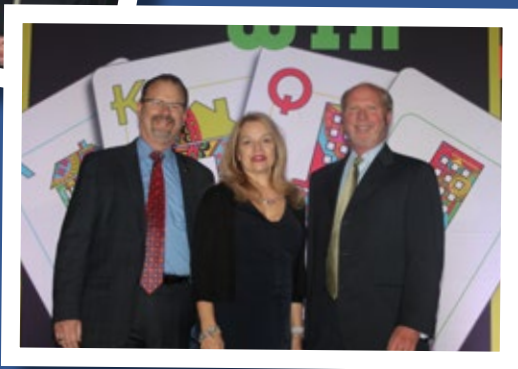
Dawn Osterode, PCAM, receives her PCAM Designation



Marilyn Brainard, DCAL, upon receiving the President's Award



Marilyn Brainard, DCAL, President's Award, Robert Browning, PCAM, RS Award of Excellence in Designations



Anne Calarco, PCAM, LSM, DCAL, accepting her LSM designation



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CAI Fun and Fellowship Are Fantastic!



April Parsons, CMCA, 2017 CAI Board of Directors President

Did you attend CAI National here in Las Vegas last month? It was an amazing conference, and if you haven't had the opportunity to attend in the past, plan to attend next year in Washington, D.C. The Nevada Chapter party for the National Conference was well attended, and I was told by many that it was the best chapter party to date. A big thank you to our Nevada staff, committee, board, and sponsors for making this an unforgettable event.


wished they had known that the Nevada Chapter existed much earlier. This is true for managers, business partners, and volunteer leaders in their own communities.

Another great attribute of CAI is our monthly luncheons. Our luncheons have been amazing this year and the attendance is great. Come join us, eat, get some education, laugh (sometimes at me), and leave with a full belly and knowledge.


I am proud of the Outreach Committee as they are taking on the endeavor of working with Project 150. Project 150 is an organization that helps provide homeless high school students throughout the valley with backpacks and supplies. If you are interested in donating to this cause, please let me know or contact CAI office. Let's do this!

April Parsons, CMCA


How great of an organization is CAI? Our existing members enjoy the educational programs and networking opportunities; our new members find tremendous value in their membership once they join. Over the course of the last few months, I've had the opportunity to meet several new members. All of them, unanimously, proclaimed they



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Safe & Sound



Vicki Niggemeyer, DCAL, Community Interests Magazine Committee Chair

As a mother and grandmother, health and safety are two top priorities when it comes to my family. I make an effort to buy healthy foods. (Well, most of the time. Ok, some of the time!) I make sure the kids (and adults) are strapped into seat belts before

the car moves. I keep medications out of reach. Those are some of the easier things.

Once youngsters start school it gets harder. Pack their lunches or buy from the cafeteria? Do their backpacks weigh more than they do, and what is that doing to their backs? Is it safe to let them ride their bikes to school; and if so, at what age? Are they being exposed to drugs? Alcohol?

So, what does that have to do with HOA communities? Health and safety issues aren't just for dads and moms, or grandfathers and grandmothers. Health and safety issues are essential components for all areas of life, including our communities; but they aren't always easy or obvious to take care of. No matter how safe we try to be, accidents still happen! Still, we need to try our best.

This month's issue is packed with a variety of ideas and suggestions for making sure your community is as safe and healthy as possible. Yes, it does take effort, but well worth the time spent when your residents feel safe and comfortable within your neighborhood.

Rich Salvatore starts off the issue with *Safety First*, a good overall picture of steps we can take to keep our neighborhoods safe. Barbara Westhoff adds her perspective in *How Safe is Your HOA?* Dawn Osterode chimes in with *Safety Task Force*. All three articles provide solid tips for examining

your own community to see how it might stand up to a health and safety evaluation.

Sunny days beckon residents of all ages to walk, sit, lay, and play in the sun! Warm weather also multiplies the rate of accidents, injuries, and sometimes tragedy. Rod Beber has some words of advice in *Spring: The Perfect Season to Make Sure Your Playgrounds are Both Safe and Compliant*; and be sure to read Trina Blackburn's article about water safety, *The A, B, C, Ds of Drowning Prevention*. Shirly McMayon shares some insights about *Landscape Safety*.

Simply watching out for one another is an old fashioned, yet proven course of action that benefits neighborhoods. Howard Jenkins gives facts and figures about the benefits of being watchful in *Got Neighborhood Watch?* New technologies add another layer to being watchful, so be sure to read *Vegas Safecam: We All Have to Watch Out for Each Other!* by Steve Candelas.

Safety includes more than just the physical hazards. Chuck Balacy provides some solid advice for keeping our banks accounts safe in *Checks and Balances: Simple Steps to Prevent Fraud and Embezzlement*; while Rob Forney reveals some interesting facts about how well-funded reserves can also make our communities healthier and safer in, *Reserve Funding - The Key to a Safe, Happy, Healthy Community!*

As we start off another summer, let's all make sure our properties and communities are as safe as possible. As I often tell my kids and grandkids, It's better to be safe than sorry!

Vicki Niggemeyer, DCAL



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Safety First

The Challenges We Face

By Richard Salvatore, DCAL

Talking about safety is easy. "Have a safe trip." "Be safe." We hear these expressions on a daily basis; but how much do we really practice safety? Yes, we make sure that our doors and windows are locked at night or when we leave our homes. We know our brakes and tires are good on our cars and other obvious things.

But what about the things that aren't so obvious? For example, are there fresh batteries in our smoke and carbon monoxide detectors? Is the fire extinguisher fully charged? Items like these are easily overlooked.

When you think about safety, most people think of things that can cause harm to themselves or others; however, it is the unexpected that we all need to be more aware of.

Ah, the unexpected! Situations that you don't see coming! That is where the challenge begins and which can sometimes be a little scary. We should all be thinking about safety in everything we do, and if you don't, my question is: WHY NOT? Safety begins with common sense, thinking before you act, and being aware of things around you.

Today's technology plays a huge part in our everyday lives, continually evolving, making life easier and helping to keep us safe. But it's not the technology, it's how you use it, that is where common sense comes in. Look at our cars today, advancements in design in the time of a crash, automatic braking, sensors, cameras, and so much more all built to keep us safe. Driving is a huge challenge we face each day we are on the road, always on the defensive for the unexpected. Watching out for the other guy is not just a saying, it's reality.

In your role as a board member or a community manager, there is a greater responsibility to every homeowner in your community to maintain a safe environment, and no, it does not mean that you are responsible for taking care of hazards in and around their homes. You can, however, point out things that you see during a community drive that may cause a hazard to their families or others which they may have overlooked.

As a board member or a community manager, you could be considered a caretaker of your HOA, ensuring that everything is in proper working order, such as gates, playground equipment, and other amenities within the community. As we learned in the CAI DCAL and manager classes: Liability! Liability! Liability!

Some good practices to consider may be:

- **Compliance drive** - It is the perfect opportunity to not only look at homes for any compliance issues, but also to look at the streets, lighting, curbing, and sidewalks

for any damage that may be in need of repair.

- **Common Areas** - Take a walk through these areas. There could be many issues regarding safety, such as playground equipment, tables, benches, hardscape features, etc. that need to be addressed.
- **Gates** - Check vehicle gates and reversing sensors along with pedestrian gates on a regular basis for proper operation, and call a professional for any repairs.
- **Landscape** - You may use a contractor for this, but things sometimes get overlooked such as exposed tree roots, or roots that are lifting sidewalks or pathway pavers which can be a tripping hazard, low hanging tree branches, holes in landscape rock or grass areas due to burrowing animals.

Summer months are typically a time for more outdoor fun and family activities, with longer days and the sun setting later. Although good safety practices are a year-round challenge, summer months have their own unique challenges we need to be aware of, such as:

- **Extreme Heat** - During these times, outdoor activities should be early mornings or evenings when the sun is not as strong. A good sunscreen with an SPF-50 should be used. Wearing light color, loose fitting clothes will help the body to stay cooler.
- **Dehydration** - This is a very serious condition which can occur anytime during the year, but the number of incidents increases more during summer months. Dehydration can sneak up on a person without much warning. When outdoors for long periods, it is very important to take frequent breaks and drink plenty of water to replace the body's water loss from perspiring, which dries quickly in drier climates. Some sports drinks are also very good, as they replace the body's loss of electrolytes.
- **Swimming** - Whether at a beach, a lake, or a public pool, ensure that there is a lifeguard on duty in case of any emergency. Children who are learning to swim or infants should never be left unattended and should



always wear some type of floatation device that will keep their heads above the water.

- Drowning or Near Drownings** – It can happen in a split second to anyone, young or old. Most incidents happen when young children or infants are unattended while in or near water, whether at a beach, lake or backyard pool. The number of reported and non-reported incidents increases during summer and can be devastating. No parent or family should have to go through that; so never leave children unattended around water.
- Pets** - Thinking about safety is not just for people. We have to include our pets. Pets are just like people; they need food and water, they feel the cold and heat. During the heat of the summer, your pet, if kept outside, should have a shady area to rest in and plenty of fresh water. You don't like drinking hot water, well neither does your pet. Dog houses, if placed in the sun, are like your car left in the sun; even with the windows open slightly temperatures can be devastating. When taking your dog for a walk, concrete, asphalt, and pavers can reach temperatures up near 150 degrees, so a good rule of thumb is – if you cannot walk barefoot on these surfaces for any length of time, neither can your dog. A dog's paw pads are very durable, but walking on extremely hot surfaces can cause severe injury to their pads. Early mornings or evenings may be the best time to take Fido for his walk.
- Fireworks** - Many people celebrate holidays with fireworks. July 4th is a time when fireworks are very popular. The important thing to remember is that these are explosive devices and can cause serious injury. Children should always be supervised when around these devices. Many counties have banned any aerial firework, meaning anything that goes into the air. Remember, "What Goes Up – Must Come Down." Safe and Sound fireworks are devices that stay on the ground and are legal to purchase and use. The reason for this type of restriction is that when an aerial device goes up and then comes down it could not only cause a fire somewhere but also could come down on a moving car, on a street, or highway causing an accident and possible injury. A good practice to follow when using fireworks is to always have a garden hose close by and also a bucket of water to dispose of spent devices. Never pick up any device that did not go off after being lit.

Safety is and always will be a challenge for all of us in whatever we do. Volumes have been written about different safety concerns and how to avoid them. This one article only touches on a few points, but we all need to remember that staying safe should be everyone's concern.



Richard Salvatore, DCAL, President of Kensington at Providence HOA


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Got Neighborhood Watch?

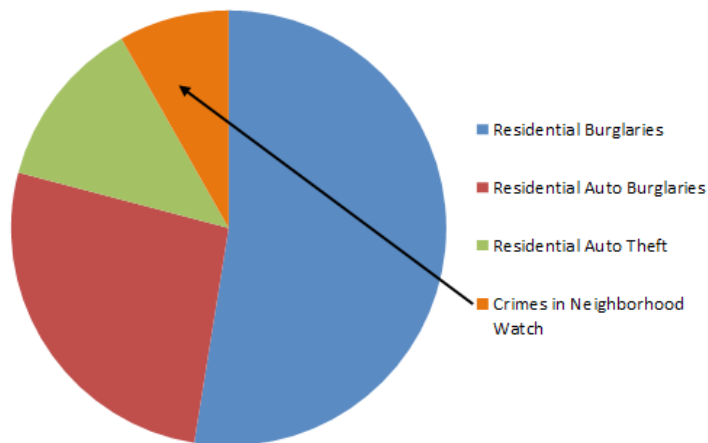
By Howard Jenkins

If there was a process proven to make your neighborhood and home less likely to be a target of a crime, you would want to know about it, wouldn't you?

As a volunteer for the LVMPD (Metro) Crime Prevention Office in the Northwest Area Command (NWAC), I have been conducting neighborhood watch meetings since 2006 and tracking NWAC property crime statistics since 2012. My wife, Metro volunteer Lynda, on a weekly basis, sends out letters to victims of residential property crimes. These are for "single-family" home neighborhoods – not apartment or condo complexes. Burglary, auto burglary, and auto theft are the three main categories and preponderance of the property crimes reported here. The facts cannot be argued: on average of the last five years, only about 10 percent of these crimes occur in a Neighborhood Watch (NHW) organized neighborhood. I'm sure these statistics flow to other residential areas in Metro's jurisdiction.

Here's a typical annual pie chart from the statistics I keep for Metro's NWAC:

NWAC Residential Crimes



Note: In this example, less than 10 percent of crimes occur in a NHW neighborhood. Also, to be clear on these types of crimes, residential burglaries – something stolen from a home – typical of these crimes is that they occur during the day and the suspect is in and out in less than four minutes. Auto burglaries tend to occur at night with a lot of autos unlocked or valuable items in site. Auto theft, self-explanatory, either stolen from your home or a place you are visiting.

So why are there less crimes in NHW neighborhoods? Is it because there are big black and orange metal signs attached to light standards and gates declaring "Warning Neighborhood Watch? Our Neighbors are Watching....?" That's certainly a part of it. Warning signs like these are

certainly deterrents. **But mostly it's because:** neighbors get to know one another, watch out for each other, and report all suspicious activity to the police. Here are the "official" reasons that NHW is a successful Crime Prevention Program:

- Teaches neighbors techniques to reduce the risk of being victimized at home;
- Trains neighbors on the importance of recognizing suspicious activities and how to report them;
- Teaches participants how to make their homes more secure and properly identify their property;
- Allows neighbors to get to know each other and their routines so that any out of place activity can be reported and investigated;
- A cohesive body of concerned neighbors addressing issues that concern the entire community.

So How Do You Get Started and What Does It Take?

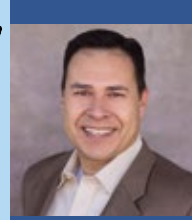
Steps for a group to form a NHW:

- Contact the police's crime prevention section for help getting the initial meeting scheduled; then begin training members in home security, reporting skills, and collecting information on local crime patterns.
- Select a coordinator or host for the first meeting. Block captains who are responsible for organizing meetings and relaying information to members will normally be selected now.
- Block captains then recruit members, keeping up-to-date on new residents and making special efforts to involve the elderly, working parents, and young people.
- Works with local government, HOAs, or police to put up NHW signs.
- Any community resident can join – young or old, single or married – renter or home owner.
- A few concerned residents, a community organization, or a law enforcement agency can spearhead the effort to organize a watch.



Howard Jenkins, homeowner and Grassroots Initiative member, Chairman of the Summerlin West Compliance Advisory Board, Summerlin West BOD, Sage Hills BOD Treasurer/Secretary

Vegas Safecam:



Steve Candelas,
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retired LVMPD
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We All Have to Watch Out for Each Other!

By Steve Candelas

When you look back into the past and see how technology has evolved through time, it's amazing, to say the least. We use it in our daily lives to capture moments in time, connect with those who are halfway around the world, or store volumes of information, literally, in the space the size of our fingertip.

Before the age of video and audio recorders, we only had our memories to rely on. As technology advances and becomes affordable, the availability to own cell phones, tablets, and other handheld devices becomes easily obtainable. Now, everyone can be a reporter of the world around them. Someone may say to you, "You aren't going to believe what I just saw; look, I videoed it!"

The story might have sounded unbelievable, impossible, or fictitious to you; but the moment the "play button" is hit you become an instant believer because now you are seeing it - a witness with your own eyes. Look how social media has exploded into our lives! The easier question is: Who doesn't have a Facebook, Twitter, Instagram or Snapchat account?

By nature, many of us are visual people. We are instantly gratified, or horrified, by what is placed in front of our eyes. But the curiosity keeps us coming back for more. Do you remember when you took your first "selfie" with your phone? Seems normal now, right? From a marketing perspective, a post on social media gains more response with a video rather than just words. Video is a very powerful tool!

I ask this question to you: "Can we use this video technology for a greater good?" I'm sure many of your answers were: "Of course we can!" But are you, your family, friends, or neighbors being pro-active with that response? Everyone loves to talk about being a big supporter of safety and awareness, but it's the action part where many of us fall short.

When you see the news today, isn't it the video or visual depictions of a story that hook you? The old saying "a picture is worth a thousand words" still holds true. Video of an incident tells a hundred times more than that. In my eight years as a Detective Sergeant in the Robbery Detail,



- Members learn how to make their homes more secure, watch out for each other and the neighborhood, and report activities that raise their suspicions to the police.
- The recommended number of participating homes is 10-30 per NHW group.
- Watch groups are NOT vigilantes. They are extra eyes and ears reporting crime, suspicious activities, and helping neighbors. NHW helps build pride and serves as a springboard for efforts that address community concerns such as recreation for youth, child care, and affordable housing.

As members of a NHW group, members will receive periodic email communications from the police/Crime Prevention Office - Items such as crime alerts, potential scams, identity theft awareness, and notices of police meetings and events. Members will receive printed materials that will go a long way to making homes and neighborhoods safer from crime.

Do Not Delay! Call your local police station and ask for the person(s) in charge of Crime Prevention and get started today!

The best crime prevention is citizen attention. 



deemed suspicious, or in cop lingo, "JDLR" (just doesn't look right). We can arm ourselves or buy security systems to gain added protection for our household, but the big push now is with video surveillance systems. Homeowners can access their systems from a cell phone and even interact with a subject at their door without even being home. So how do we take the next step to provide a safer neighborhood for all?

Police departments know many people have video capability at the palm of their hand. For years, if a crime occurred within a neighborhood, police would go door-to-door to look for a witness, which was time-consuming. The Las Vegas Metropolitan Police Department has come up with a database to identify homeowners who have video surveillance systems. This is a voluntary program wherein residents can register their systems with the department. The police do not "hack" into your system! Since some crimes are time sensitive, it assists in going directly to those citizens who have registered with the program instead of the door-to-door method. Sgt. Ryan Bohanon, in charge of the program, stated there are approximately 550 residents who have signed up within the Metro jurisdiction. On a daily basis, detectives check to see if crimes they are investigating are located near those who have registered their systems. He is optimistic that the program will assist in future investigations.

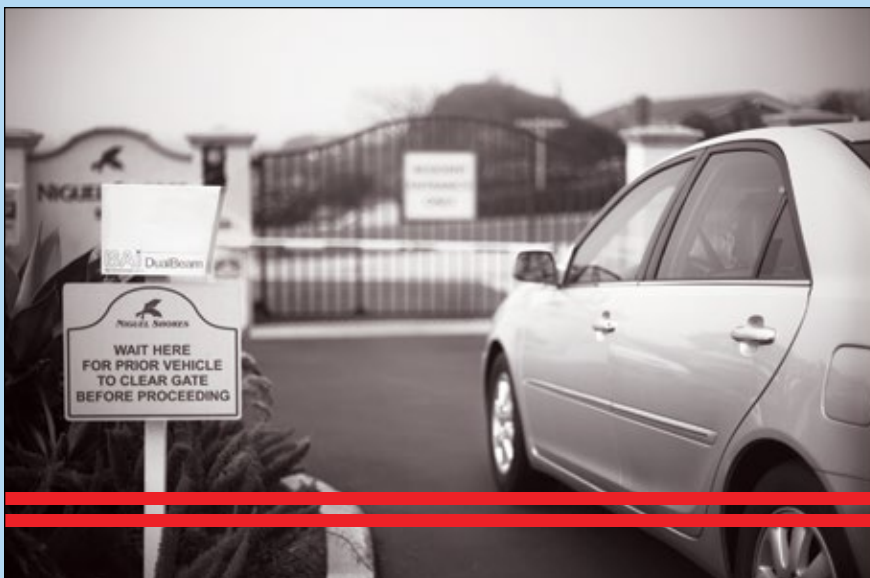
we always responded to casinos, retail stores, and bank robberies. After making sure the scene was static and citizens were treated for injuries, one of the first things we asked was if they had video surveillance working at the time of the robbery?

It basically comes down to the best way to paint a picture is to have the actual picture; or in today's case, the video of the incident. Now that I have stressed the importance of using today's easy to use modern technology from a commercial business point of view, will you use it to help with criminal investigations concerning your neighborhood and community? I know we all want to protect our own "castle," but like with anything else in life, it takes a village to ensure one's total peace of mind.

Not every community can afford a night watchman or good witness to stand by and report activities that may be

To register, go to LVMPD.com, the community programs tab, then drop down to Vegas Safecam and scroll to the bottom to the hyperlink to fill out the form. At this time, Metro is the only department in the valley that has this type of program.

Like you and I, along with each and every law enforcement agency, we want the Las Vegas valley to be the safest community in the United States. Thank you and be safe out there! 🍷



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20th
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Reserve Funding – The Key to a Safe, Happy Healthy Community!

By Rob Forney



Call me biased; after all, I prepare reserve studies for a living. Nevertheless, I truly think that reserve funding is the key to the future of all community associations. I have been preparing reserve studies for many years now, getting uncomfortably close to as many years as I was old when I started! And I have pretty much seen it all. I have seen communities that are 10 years old and are failing miserably, as well as communities that are 50 years old, literally some of the first community associations in LA and the Bay Area, that could pass for brand new communities built with a retro-look! The reason that the failing communities are failing is the same reason that the successful ones are successful: reserve funding.

When a board spends reserve money several things happen. First and foremost the community typically looks great! That, in turn, increases owner satisfaction. When owner satisfaction goes up, complaints about high assessments go down. Don't get me wrong, owners will still say their assessments are high, but they almost become proud of it ("of course my assessments are higher than yours, look where I live!").

On the other hand, when owners don't see money getting spent they always complain about their assessments being high, which is ironic because the reason the money isn't getting spent is due to the fact that their assessments are too low; and therefore there is no money to spend! But any amount of assessment for nothing is too much, so when owners see nothing getting done they want to know what they are paying for! Of course, boards have a tendency to only hear, "my assessments are high," and therefore lower them even more, which means even less gets done and owners feel they are getting even less for their money.

When money does get spent, property values go up. Always a good thing. Additionally, a properly maintained community is typically a safer community: better lighting in the park areas, fewer trip and fall hazards, safer components (I literally saw a carport fall down on a couple of cars recently, and it wasn't the first time I have seen that!). Also crime and vandalism go down. That always surprises me, you would think a beautifully maintained community would be that much more inviting for someone to ruin with graffiti! However, it seems even vandals appreciate a well maintained common area!

Unfortunately, when money doesn't get spent, the opposite happens: owner satisfaction goes down, property values go down, crime and vandalism go up, complaints go up, and worst of all - owners that bought into a beautiful community move out. They are then replaced by owners that didn't buy into a beautiful community but a so-so one. They are happy with the community looking that way because that is what they paid for! So, raising assessments to get the community looking beautiful becomes that much harder ("why do we

need to make the community look better, it looks just like it did when I bought in!"). Eventually, even those owners move out because the community has fallen into such disrepair. They are again replaced with new owners that bought into an even worse community and are happy with it looking that way. Thus, a vicious cycle begins until many associations just can't recover.

So in my opinion, the key to a happy, safe, successful community is reserve funds being well spent. Of course, that means a properly budgeted and maintained reserve fund with a board willing to spend those funds wisely. With those key ingredients, an association can be a great place to live for many years. 🍷



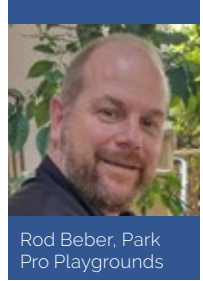
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State Legislature Updates

Find the most current legislative news by going to the CAI Nevada chapter website: cai-nevada.org.
Click on the **Advocacy** tab.

Spring:

The Perfect Season to Make Sure Your Playgrounds are Both Safe and Compliant

By Rod Beber



If you oversee a public playground that is frequented by young children, the need to constantly address new maintenance and safety issues is inevitable. It's as sure as your vehicle needing regular oil changes, repairs, and checkups.

However, unlike the worst-case scenario of simply suffering through a long afternoon in the blazing sun until roadside assistance arrives, not properly servicing and maintaining your playground equipment could have infinitely more extreme consequences: innocent children being injured, massive lawsuits, and, while likely the least of your worries, even your job could be at stake if you're the one found to have been negligent.

All of those issues, and many more, can be resolved with a playground maintenance program provided by a licensed Certified Playground Safety Inspector.

Regardless of the condition of your current playground, it's important to find a plan specifically tailored to your community's needs and the frequency of maintenance requirements. Not all common areas are the same or require the same maintenance; but make no mistake, they do need attention.


It's important to remember that all manufacturers of common area equipment and amenities require that a regular maintenance program not only be in place, but that if maintenance isn't in place, any liabilities for injury can ultimately fall back on the owner or operator of the equipment.

Each year in the United States, emergency departments treat more than 200,000 children ages 14 and younger for playground-related injuries.

Occurrence and Consequences

- About 45 percent of playground-related injuries are severe—fractures, internal injuries, concussions, dislocations, and amputations.
- About 75 percent of nonfatal injuries related to playground equipment occur on public playgrounds.
- Between 2005 and 2015, 147 children ages 14 and younger died from playground-related injuries. Of them, 82 (56 percent) died from strangulation and 31 (20 percent) died from falls to the playground surface. In 1995, playground-related injuries among children ages 14 and younger cost an estimated \$1.2 billion (Office of Technology Assessment 1995).

We all have a tendency to look at statistics like these and think, "that can't ever happen to us." But remember, the board members and managers of those parks cited above probably had the same thought.

Take a moment as the weather starts to warm, and your common area parks and playgrounds get increased usage, to rethink your current maintenance programs. 

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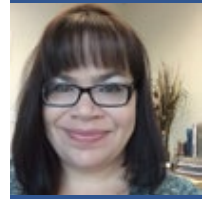
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Safety Task Force

By: Dawn Osterode, CMCA, AMS, PCAM



Dawn Osterode,
CMCA, AMS,
PCAM, Nevada
Reserve Study
Specialist, Association
Sierra North

Spring and summer are a great time to enjoy the outdoors. This is the time of year where we see our neighbors outside tending the garden, kids at the playground, families barbecuing in the park, and folks walking their dogs on the community pathways. From a community manager's perspective, this is also the time we need to ensure that all of these assets, which have mostly been dormant over the fall and winter, have been inspected and repaired to avoid any potential safety risks to our membership during the season of increased use.

Trail systems should be inspected for erosion or protruding obstacles that would cause a trip hazard to the passersby. Wet weather can easily move decomposed granite and concrete edging creating an uneven surface, hence a trickle-down effect if someone is not watching where they are going and catch themselves on a damaged walkway.

Tree roots cause damage to sidewalks! Your landscape company can help with tree wells and deep root fertilization to help get those roots to grow downward instead of sideways in their never-ending search for moisture. As a safety task force member, walk all sidewalks in the spring and mark trip hazards that need to be addressed. Sidewalks can either be ground down or in some instances the panel may need to be removed, the tree root ground down and a new pad poured. If sidewalks

are a homeowner maintenance item, this would result in a notice to the owner; if association maintained, place on your spring project to-do list as a high priority to avoid a trip and fall.

Playgrounds are also a big area of safety concern. Playgrounds should have a formal playground inspection completed monthly to address issues such as loose or missing bolts, graffiti, and improper groundcover cushion, just to name a few.

Picnic areas are a quick one to assess. Typically, a quick coat of fresh paint to benches, gazebos, and barbecue areas can make a world of difference in curb appeal to your community, but it also ensures that all aspects are checked for missing parts that would cause the product to fail. 🍷

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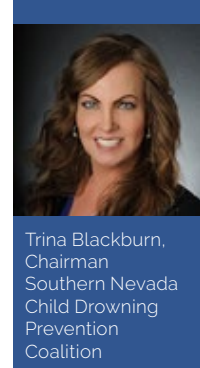


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The A, B, C, Ds of Drowning Prevention

By Trina Blackburn with Gregory Blackburn



In the Southern Nevada region during 2016, drowning took the lives of eight children. Six of these children were younger than four years old. The only acceptable number is zero.



In Southern Nevada, there are over 105,000 private and 5,000 public swimming pools. We in the community management industry can help raise awareness in our communities that have pools as well as educating our homeowners, many of which have pools in their yards. We can stop these completely preventable deaths.

Southern Nevada, with its warm climate, is a perfect match for water related activities and amenities. With this, dangers associated with water are higher than the national average. Over the past ten years, we have lost on average eight children per year. Given this unacceptable statistic, local community leaders and stakeholders got together in 2010 and created the Southern Nevada Child Drowning Prevention Coalition. This organization has elected officials, aquatics, fire, and building safety representatives from all four area jurisdictions. Additionally, Southern Nevada Health District, Medic West, UNLV, and private businesses complement each other's efforts to eliminate child drowning.

Water is an attraction to children, so it is incumbent upon responsible pool owners to have as many layers of protection as possible. In newer cars, we have more than just seat belts to make us safer in the event of an accident; pools are no different. The following gives guidance on multiple layers of protection around pools.

We have the cure for the leading killer of our children, it is the A, B, C, and Ds of drowning prevention.

"A" is for adult supervision. Children should always be supervised by an "assigned" adult when in or around water. If there is a group in the pool, do not assume someone else is watching your child. Assign a "water watcher" to

continually observe children in pools. If you are hosting a pool party, plan ahead and hire a private lifeguard who is trained in observing and lifesaving procedures.

"B" is for barriers. Barriers are intended to keep children from getting into a pool. These include fences, self-closing gates, and alarms on doors and windows that have direct access to pools. For pools built after 2004, a secondary barrier is required by code. For all other pools, it's recommended there be a fence between the house and pool. Pet doors also enable a child to get access to the pool; they should be alarmed with a pet-friendly release.


"C" is for classes. Classes consist of swimming and CPR. Every child should learn how to swim. Free toddler classes are available at all local government pools due to grants from the Southern Nevada Chapter of International Code Council. Each year swimming professionals offer free CPR classes as well.

"D" is for devices. Devices include life jackets, life rings, and shepherd's hook to pull someone out of the pool. Make sure to use Coast Guard approved life jackets! DO NOT use inflatable devices to protect children! Inflatable rings give children a false sense of security and do not enable them to swim properly.

In closing, drowning does not happen as we see it in movies. A child's instinct is to take a breath as they go under water; accordingly, they are not able to scream for help. Several children have drowned within feet of an adult; the adults thought they would hear the children if they were struggling.

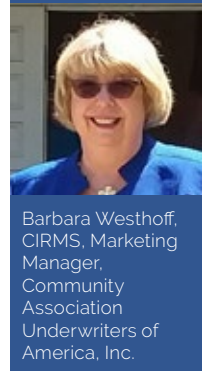
Please share this message with your communities, business partners, and any others who have pools and/or children.

You may also contact the coalition for more information (SNCDPC.org). They have access to handouts, free and discounted pool safety equipment, and information about where to find free swimming lessons. There are also events such as April Pools Day each year that really help get the word out.

You can help promote pool safety in your communities! We can work together to make sure no lives are lost in the properties that we manage. 

How Safe is Your HOA?

By Barbara Westhoff, CIRMS



By "safe," I am not referring to armed security patrols or gates to keep the "bad guys" out. Unless there is a 10-foot high wall with barbed wire at the top and sentry guards every five feet, you are not going to keep out anyone that is determined to get in. How many of you have never ever piggybacked at the entry by following another car into a gated community? I thought so. We are all guilty.

By "safe," I am referring to things right under your nose and feet – trees, sidewalks, curbing strips, steps, and irrigation lines. My biggest pet peeve in safety in a community is lifting sidewalks and drop offs. At every manager certification class, board meeting, and insurance class I've taught over the past 13 years, I stress the number-one risk management issue that you as homeowners, board members, and managers can be involved in within your communities is related to those items that are right at your eye level and at your feet.

Trip over a small lift in a sidewalk panel and see what happens. Just a half inch lift or depression between sidewalk panels can cause someone to lose his/her balance and send them flying right into the sidewalk. These lifts/drops do not happen overnight. As tree roots seek water, or the ground settles, sidewalks lift at the expansion cracks. Sometimes tree roots grow across the crack. Sometimes the sidewalk separates at the expansion. This does not happen overnight. It takes years. If you are paying attention, you will notice it before the trip and fall happens. Most people are oblivious until it happens to them.

In one community, a woman tripped and fell over a lifting panel and shattered her hip. The board and others in the community were well aware of the issue as she was not the first to trip, but was the one most seriously injured. When I inquired of the board president as to how many panels were lifting, he responded, "91"; 91 lifting panels and you did nothing?! They knew about it and were getting bids, but hadn't acted because it was expensive to fix them.

Health, safety, and welfare issues are not something you take your sweet time fixing. At another board meeting in a self-managed community, I had just finished telling the board members and homeowners to be aware of any lifting sidewalks and report them immediately so the lift could be ground down. My message fell on deaf ears. It was less than three weeks when a claim was filed for someone tripping on a sidewalk.

Do you have sidewalks where the edge drops off because the landscaping is not even with the top edge of the sidewalk? My legally blind girlfriend and I were attending a concert.

Returning to the parking area I suddenly observed Carol rolling down the hill in a tuck-and-roll position. "What are

you doing, Carol? This isn't a fire drill." She had missed the edge of the walkway that was not even with the adjoining ground and she ended up on the ground rolling down the hill. Fortunately, the only injury was ripped pantyhose.

Tree limbs not trimmed back to the trunk, low hanging branches, exposed roots where people can trip, irrigation lines not properly buried under the soil, grass or rock where you can catch a foot, curb stops not properly identified, and leading edges of stairs not painted are also hazards. Identifying these obstacles is easy.

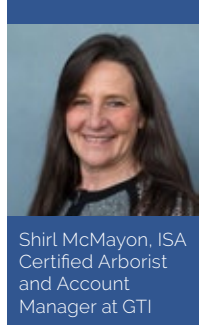
Take this lesson from a blind person; you can wear a sleep shade or not, but carry a cane, long dowel or broomstick handle and walk along the sidewalk. If the cane catches or you feel it change elevation, then it is a lift that needs addressing immediately. Hold the cane directly in front of you with the tip on the ground and swing it from side to side. If it dips off the edge, fill in the drop area so it is even with the top of the sidewalk. Hold the cane vertically a foot or two above your head at your right shoulder and walk along near the right edge of the sidewalk then repeat at the left side. If the cane hits a tree limb, it needs to be trimmed back to the trunk so you don't poke out your eye.

Be aware of your surroundings. Get off your cell phone and walk with a purpose. Risk management is everyone's responsibility. 📞



Landscape Safety

By Shirl McMayon



Shirl McMayon, ISA
Certified Arborist
and Account
Manager at GTI

The landscape industry, with all the machinery, blades, lifting, and exposure can be a dangerous occupation if proper safety procedures are not only in place, but followed by all. There are specific OSHA regulations to follow, as well as basic in-house "tailgate" safety sessions that should be in place to keep the crews safe while they work to make your community a beautiful garden.

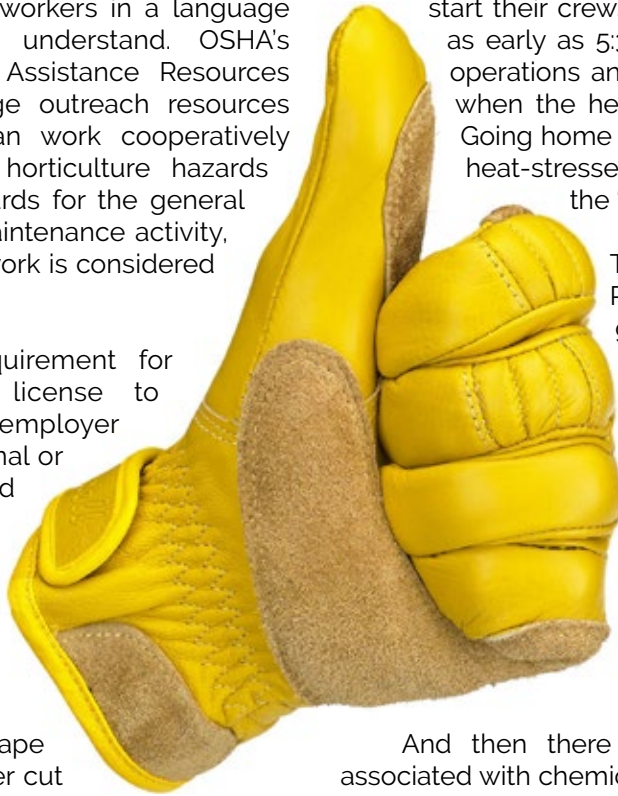
Landscape, tree care, and horticultural services encompass a wide range of services. Included are companies engaged in landscape design and architecture; soil preparation and grading; irrigation systems; tree, shrub, and lawn planting; hardscape construction including retaining walls, pathways, and patios; lawn care and landscape maintenance; arborist services including tree trimming and line clearance.

Many workers in the landscaping and horticulture services industries are Hispanic. OSHA requires that employers conduct all required training of workers in a language and vocabulary workers can understand. OSHA's Spanish-Language Compliance Assistance Resources page identifies Spanish-language outreach resources and details how employers can work cooperatively with OSHA. Landscaping and horticulture hazards are addressed in specific standards for the general industry if work is considered maintenance activity, and the construction industry if work is considered building activity.

OSHA safety rules are a requirement for maintaining the contractor's license to operate, whereas individual employer safety rules are somewhat optional or not easy to enforce. I have found that most of the larger, reputable landscape companies have a genuine interest in safe operations and take the steps necessary to protect the crew and minimize injuries.

A frequent injury in the landscape industry is getting a hand or finger cut or caught in a moving piece of equipment – from the little hand-held clippers (I once nipped off the end of my finger while pruning roses, resulting in a trip to the clinic and stitches) to the far more serious and extensive injuries resulting from contact with lawnmower blades, or, even worse, a chainsaw in motion. Very specific safety gear is required while running a chainsaw – chaps (leather shield pants that cannot be penetrated by the chain), hard hat with face shield and ear muffs (protects the ear drum from permanent damage). The safety issues associated with tree care is an article in and of itself, and for that reason this industry is rated way up there, along with firefighting, as a seriously hazardous occupation.

But it's often the small injuries that can so easily be avoided; injuries that are specific to all occupations that require working in the brutal environment we live in. All trucks should be equipped with plenty of water in order for the crew to have quick and convenient access to water so they can stay hydrated. Heat stroke happens quickly and silently – you feel good one moment and are on the ground the next. Frequent breaks when it's 115 degrees are often put in place – allowing the workers to step into the shade and cool down their body temperatures as they move into the afternoon heat. Many landscape companies will start their crews early in the morning, sometimes as early as 5:30, in order to get in a full day of operations and still allow the crew to go home when the heat really sets in, in the afternoon. Going home at 2:00 p.m. can be a huge relief to heat-stressed bodies during continuous days in the "triple digits."



The simplest PPE (Personal Protective Equipment) I know of is gloves - even more so when dealing with desert plant material! Gloves provide a needed, safe barrier between the worker and that of the nasty spines of any of our many desert plant species. Gloves protect the hands of workers who are lowering limbs to the groundsmen below, or holding onto a limb while re-positioning in the tree. All landscape crews should have ready and free access to gloves.

And then there are the potential safety issues associated with chemical and pesticide application within the landscape industry. Sure, we've all gone out and nuked some weeds with Round Up and probably didn't think much of it. But consider the consequences of exposure if you had to apply Round Up all day long in the spring when weeds are prolific. The Department of Agriculture closely regulates PPEs necessary for any chemical application within a commercial application – from protective suits (to minimize exposure), to face mask and eye protection.

Every landscape company should have a dedicated safety manager, who not only enforces the internal regulations, but also provides training, PPEs, and support for any employee within the organization. 🌱

Tips for Keeping Pets Cool this Summer

By Kathe Cameron



Kathreen Cameron is a licensed Provisional Community Manager with Terra West Management Services

Summer is right around the corner and it's going to be **hot**. The heat affects your furry family member just like it affects you. Every summer, too many family pets suffer from heat exhaustion that is easily avoidable. Educate yourself on the signs of heat exhaustion in dogs. Here are my top five tips for keeping your pets cool and hydrated this summer:

1. Water, water, and more water. The best way to make sure there is plenty of water for your pets is to invest in an automatic flow water system. They range in size from half a gallon to six gallons, so get what fits your pet's needs best.

2. Limit the amount of time your dog spends in the heat. If your four-legged companion spends most of the time outdoors, provide adequate shade. If possible, bring him inside to enjoy the air conditioning.



3. If you take your furry baby everywhere with you, make sure you bring along a portable water supply.

4. Do not leave your pets in a parked car. The temperature inside a vehicle can be 15-20 degrees hotter than the outside temperature, even with ventilation.

5. If your dog enjoys baths, try a cooling bath, or buy a kiddie pool and fill it just a couple of inches with cold water and ice cubes.

6. Just as you wouldn't walk barefoot on hot asphalt, walking pets on hot asphalt burns their paws.

Keeping your dogs hydrated keeps them happy and healthy. 🐾

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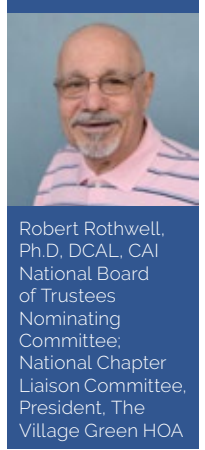
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It Doesn't Get Much Better!

By Robert Rothwell, Ph.D., DCAL



- Ever attend a lecture where you were bored "out of your mind"? *I have!*
- Ever attend a class where the teacher went on and on and on ... and said nothing? *I have!*
- Ever attend a lecture where the speaker said the same thing 20 times over? *I have!*
- Ever attend a class that was so dull, you fell asleep? *I have!*
- Ever attend a lecture where every word was read in total monotone? *I have!*

One thing, for sure, I can say about the CAI Annual Conference is that it was "none of the above" ... not by a long shot!

The topics covered were relevant ... the presentations were interactive and informative ... the conversations were enthusiastic and friendly ... the attendees were "psyched" and eager to learn and share ... the lunches and dinners served were "five-star" quality ... and ... the overall conference was head and shoulders above any other conference I have attended.

It always amazes me how the conference staff, from Wally Rios, Jake Gold, and Dave Jennings in the background, to the familiar faces like Holly Carson and Jennifer Flynn, all work so diligently to provide us with a "flawless" enjoyable experience of learning and sharing. This was so evident in the faces of the thousands of attendees from all over the USA and the world. This year, there were 99 representatives from foreign countries ... a new record. Speaking of records,

we learned there are now almost 35,000 members of CAI in chapters all over the world.

Let's get down to some specifics! This annual conference had "something for everyone," and everyone agreed there was the opportunity to learn as much or as little as you wanted to learn.

Many classes were available, leading to various CAI credentials for managers, reserve specialists, insurance specialists. Regardless of the level of education you sought, it was there for you! At the conference, some of our chapter members received their advanced Professional Designations:

- LSM: Anne Calarco, LSM, PCAM
Lori Olson, LSM, PCAM
- AAMC: Courtney Grossa, CMG
- PCAM: Michelle Carrero, PCAM
Jeremy McClain, PCAM
Dawn Osterode, PCAM
Melissa Robertson, PCAM

Those of us who were attending for general knowledge had the opportunity to choose from presentations that were relevant, lively, and informative, with lots of "give and take" between the presenters and the audience. Here are a few examples of the topics discussed: 'How To Work With Local and Regional Municipalities and Governments' ... 'Attracting and Retaining Volunteers' ... 'Changes in Fannie Mae, Freddie Mac, FHA and VA' ... 'Overcoming Apathy, Anger and Arrogance' ... 'The Art of Leadership' ... 'Ways to Increase Property Values' ... 'Guns and Community Associations' ... 'New Ways of Thinking Outside The Box' ... 'Drones' ... 'Service Animals' ... 'Educating the Homeowner' etc. If you had questions, there were presentations where you got answers.

We were also treated to 'words of wisdom' from two outstanding, internationally known speakers ... Laura Stack and Steve Gilliland.

Laura talked about 'What To Do When There's Too Much To Do' ... a topic very appropriate for all of us. She was funny, engaging, and full of real-life strategies that work. We are

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all overwhelmed with demands; and it's not uncommon for professionals to work 60 hours per week or for volunteers to put in more time than they expected. Laura showed us how to scale back ... "reduce, reduce, reduce" is her motto. She showed us, through examples, how to separate the productive wheat from the nonproductive chaff, zero-in on high-value tasks, ensure there is time to do them, and focus on the outcome. She showed us many ways to shrink our 'to-do' lists, commitments, distractions, interruptions, information overload, inefficiencies, and wasted energy. Then she 'flipped the coin' and showed us how to be more efficient, organized, and focused so we could achieve maximum results in minimum time, giving us more time to get home to the people we love.

Steve's presentation was focused on 'Enjoying What You Do.' Through humor and reality-tested techniques, he gave us ways to ignite our passion and challenged us to never lose focus. Throughout his presentation, he erupted in 'explosions of enthusiasm' that became very contagious. His concepts were simple and easy to grasp, yet profound, revealing how to open doors to success in our careers, our relationships, and our complete life. Simply put, he gave us a roadmap for success and showed us how to 'enjoy what we do.'

On a lighter side, the conference party, organized by our Nevada Chapter, was 'over the top' with Gilley's Restaurant/ Lounge pulling out all the stops. For the sell-out crowd, there was an open premium bar, a top-notch dinner buffet, mechanical bull riding, and line dancing. To say that everyone had a great time would be an understatement ... another feather in the hat of our Nevada Chapter, whose staff and volunteers offered much time and talent to make the entire conference a success.

If everything already mentioned isn't enough to make the Annual CAI Conference the 'Best of the Best' for every aspect of community associations, the Awards Dinner was the 'icing on the cake.' Robert Browning, RS, was chosen to receive the Excellence In Designation Award. Just when we thought it couldn't get much better, Kelly Richardson, Esq., 2016 President of CAI, announced his choice as the recipient of the coveted 'President's Award' ... none other than a totally dedicated Homeowner Volunteer Leader member of our Nevada Chapter, Marilyn Brainard, DCAL, living in Sparks, Nevada outside Reno. Many are familiar with the tireless volunteer work she has done on the Government and Public Affairs Committee and Legislative Action Committee. Marilyn received the 'President's Award' once before ... and this is the first time in the history of CAI that anyone has received this coveted award twice.

As they say, 'it doesn't get much better' ... after all, we're all in to win! 🏆

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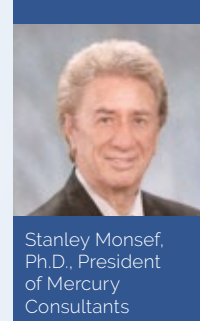
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CAI HOA Champions is registered. Use the link below to join our team! We are under the "Organization" category.
<https://secure.qgiv.com/event/team/803808/>

Insurance and Risk Management in Residential Condominiums

By Stanley Monsef, Ph.D.



Inurance Management in a residential condominium is a financial arrangement (contract) which diverts the potential losses of property, liability, income, and employee/personnel exposures of the condominium to a third party. Exposure to loss may occur due to overlooking or risk-taking of the potential occurrence of adverse events.

Legal insurance requirements for a residential condominium center on complying with the federal, state, and local statutes, regulatory requirements and procedures, and governing documents of the condominium. In addition, recognition and consideration of contractual obligations and good business judgment are essential in insurance policy contracts.

An insurance policy contract has the following basic characteristics:

- Insured losses are generally expected to be accidental, unforeseen, and unintended;
- Insured must have suffered economic loss;
- Language of the insurance policy must be in plain and ordinary words;
- There must be the highest degree of good faith between the insurer and the insured.

Essential to insurance management is the insurance coverage that includes:

- Insurable replacement cost of real and personal property;
- Loss of maintenance expenses;
- Loss of business income – loss of rents for commercial unit owners, if any;
- Boiler and machinery/mechanical breakdown;
- Building ordinance/law limit for loss to the unfinished portion of building and demolition of undamaged parts, increased cost of construction and downzoning;
- General Liability, liability incident to ownership or use of common elements or association property;
- Automobile Exposures and non-owned auto coverage;
- Directors and Officers, including employees and management;
- Earthquake, terrorism, flood coverage;
- Electronic data processing equipment and technology;
- Medical payments;
- Workers Comp.

Residential condominiums may have amenities and underground or above ground parking which may become a factor in the insurance policy. The policy should also consider terrorist coverage.

Risk Management in a residential condominium is the process of making and carrying out policies that will minimize the adverse effects of accidental losses to the condominium occupants and properties.

There are four types of accidental loss to which a residential condominium may have exposures:

1. Property exposure to loss – includes tangible or intangible condominium's properties;
2. Liability exposure to loss – includes a threat or actual legal claim by a person or entity against the condominium, its owners, members, or employees;
3. Net income exposure to loss – includes a reduction in income or an increase in expenses;
4. Employee/Personnel exposure to loss – usually involves claims of employees.

The effect of exposure to loss can be measured by:

- Loss Frequency – which refers to the number of times a costly adverse event occurs and/or is expected to occur;
- Loss Severity – which refers to the expected dollar loss.

In a risk management context, the condominium ownership(s) is usually the main party suffering a property loss. However, owners, as well as secured creditors and the tenants, may suffer if the common elements or the shared components of the condominium are damaged.

Possible exposure to loss is identified by:

- Conducting surveys;
- Examining financial statements;
- Reviewing and auditing financial records and files;
- Hiring experts, such as reserve specialists and risk analysts.

Once the exposure to loss is identified, there are two ways by which exposure to loss may be treated - by risk control and risk financing.

Risk Control is the activities and measures taken to minimize and/or to prevent the loss:

- Exposure avoidance: avoiding circumstances that contribute to particular loss;

- Loss prevention and reduction: reducing the frequency of a loss;
- Contractual transfer: transferring legal responsibility of the association to others;
- Duplication or Separation (back-up) of records of property exposures to loss.


Risk Financing is the process of obtaining resources to pay for the losses. There are three approaches to risk financing:

1. Retention of the financial losses through self-funding by use of reserves, special assessments, deductibles, and owners charged for damage caused by their act or that of their guests, tenants, or invitees, subject to state statutes, General Acceptable Accounting Principles (GAAP) reporting, American Institute of Certified Accountants (AICPA) audit guide, and insurance policy coverage;
2. Transfer of the financial obligations to some insurance company;
3. Borrowed funds and lines of credit.

Insurance and Risk Management for mixed-use residential condominiums, where there are commercial entities as part of the building, requires that the insurance policy considers the following factors:

- Master and sub-associations, different boards, and declarations and amendments;
- Commercial insurance requirements and exposures;

“ Risk Management in a residential condominium is the process of making and carrying out policies that will minimize the adverse effects of accidental losses to the condominium occupants and properties. ”

- Insurable interests: dependent on scope of coverage for entire complex, units fully furnished and equipped, units and commercial spaces with bare wall;
- Premium cost allocations for owners and commercial units;
- Differing interests for high-risk insurance such as earthquake and terrorism;
- Emergency plan;
- Risk management consideration;
- Correct addresses of owners, trustees, and commercial unit proprietors;
- Reserve study/maintenance program;
- Who pays what and to whom. 



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Are You Asking the Right Insurance Questions?

Class handout questions compiled by Patrick Ward and other insurance affiliates

The most important steps that you should take in evaluating your insurance(s) are to see what your community documents and the State of Nevada laws require of your association. Please remember that each association is unique and will have unique requirements, so consult with the appropriate experts vs. just relying on this checklist. This is a compilation of questions, problems, or disagreements that have surfaced over the last 33 years.

Think about your decisions.

1. If we can't afford it, can we afford to pay for it in the event of a claim?
2. Can we afford not to tender it to the insurance carrier? What could the maximum outcome be should we not tender it and it escalates to the maximum?
3. If we don't have the right insurance, we are self-insured and should have a line item in the budget for that self-insurance.
4. How are deductibles handled as this could be key in some cases? Does the association pay them or do the affected owners pay any deductibles?
5. Check NRS 116 requirements surrounding insurance.
6. Is it smart to pick your broker first by interviewing brokers three to four months before renewal to allow the broker to get the three bids and feel comfortable with the person who will be guiding you properly in securing your insurance needs?

Agent/Broker Issues - Does Your Agent/Broker do the following:

.....	[Yes]	[No]
Are loss runs made readily available for our use? Do you have a guaranteed response time?.....	<input type="checkbox"/>	<input type="checkbox"/>
Are there charges for Certificates of Insurance when needed?.....	<input type="checkbox"/>	<input type="checkbox"/>
Completes all obligations in a timely fashion?.....	<input type="checkbox"/>	<input type="checkbox"/>
Do you check the policies for errors?.....	<input type="checkbox"/>	<input type="checkbox"/>
Educates unit owners in writing if asked with articles?.....	<input type="checkbox"/>	<input type="checkbox"/>
Have experience with common interest communities?	<input type="checkbox"/>	<input type="checkbox"/>



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- Have they received and reviewed copies of governing documents and states that recommended insurance program complies?
- Ask for that statement in writing.
- How are verbal complaints going to be handled?
- How are you going to handle "Notice of Circumstances"?
- Meets with the board on request regardless of premium amount.
- Monitors certificates of insurance for you (proactively)
- Monitors the insurance companies you are with for stability and financial security (AM best ratings, etc.)
- Provides good written explanations.
- Recommends coverage and techniques even if he/she cannot sell to you. Acts as a resource.
- Reviews program with board at least annually or upon request.
- Review the CC&Rs to ensure that no coverages are missed that are shown as required in the documents.
- Speaks honestly, realistically, and follows through on time
- Work for the association's best interests rather than the insurance Company(s). Brokers work for you. Some captive agents work for the insurance company and may, or probably only, sell what that company offers vs. shopping for the best product for you. They may also have limited access or may be obligated to use their company product(s).

These are just a few of the questions in the handout. As space permits, we will run other questions you may want to consider, to make sure you are asking the right questions. 



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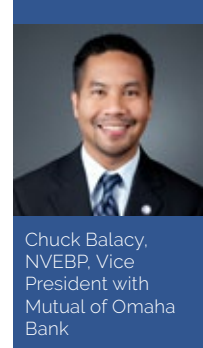




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Chuck Balacy,
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Checks and Balances:

Simple Steps to Prevent Fraud and Embezzlement

By Chuck Balacy, NVEBP

When I think of safety within community associations, I think of protecting the HOAs' most important asset: their money. We've all heard news stories and articles about homeowner associations that have fallen victim to money fraud or embezzlement. In this article, I will provide some suggestions you can apply to your community to better protect itself. I also just created a brand-new CE class about fraud and embezzlement, so be on the lookout for future class announcements.

Know who your signers are...

Professional relationships must always be built upon a foundation of trust. Banks are required to run background checks on all bank account signers, but there is no substitute for always being aware of who the current signers are, and being proactive when updates are needed.

Divide and define the labor...

You can help avoid fraud and embezzlement by separating the duties within the accounting department. Most professional management companies already do this, but be sure to ask these questions to better understand the checks and balances involved:

- Who opens the bank statements each month?
- Who reconciles these statements, and how often?
- Who cuts the checks? Are they in numerical order?
- Who is responsible for obtaining check signatures?
- Are there past records of all checks (canceled and deposited)?
- Who is authorized to speak to the bank with questions?

Signature cards...

Complete and thoroughly review signature cards before directly sending them to the bank. As homeowners join or exit the board, you should complete a new signature card to make sure the bank is kept up to date. It's best to have a blank signature card ready when new board members have been elected.

Email etiquette...

Do not put the entire bank account number in an email; use the last four digits of the account instead. You can type the word "sensitive"

or "confidential" in the subject line when emailing the bank, and it will be flagged with sensitive information and automatically be secured.

Store it and keep it safe...

Store your blank check stock in a secure location or in a locked drawer, which should only be accessible to authorized personnel. Keep a record of canceled checks and old bank statements in a secure location as well, and know that you can always contact your bank to request past statements or copies of checks if needed.


Boards and the branch...

Even though board members are the authorized signers of their association's bank accounts, understand that the decisions to transact financial business must be decided at board meetings (with proper meeting minutes) and should not take place at a branch.

Positive Pay...

More and more community associations are utilizing a banking service called Positive Pay. This program provides another layer of protection by reviewing check transactions the bank shows compared to what transactions your accounting software shows.

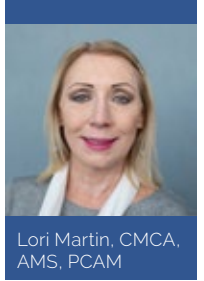
Be proactive and be aware...

If you have witnessed fraud or even suspect fraud, you should notify your bank immediately. The bank can take the proper steps to verify legitimate transactions and freeze the bank account if necessary. Be prepared to provide copies of checks and other proof or documentation to the bank. 



Aging in Place

By Lori Martin, CMCA, AMS, PCAM



Lori Martin, CMCA, AMS, PCAM

When I first heard the term “aging in place,” I immediately thought the definition meant retirees who had purchased their last home in a retirement community. Although part of that definition is accurate, “aging in place” is much more. After reading the book, *A Place to Age*, the information expanded my mind that this is a real situation that is happening, and may have consequences for all communities, not just age-restricted associations.

The dynamics of an individual aging in place is when the person chooses to remain in his/her home and familiar surroundings rather than relocate to a retirement destination. Ellen de Haan indicates in her book that “this trend has created what is known as naturally occurring retirement communities, or NORCs.” Part of this phenomenon has been created primarily by the number of baby boomers. Baby boomers are considered those who were born between 1945 – 1964. The baby boomers, who usually focus on taking better care of themselves by working out, eating healthy, and generally more conscientious of being well, make up approximately 25 percent of the United States’ population. This results in the baby boomer generation living longer and remaining in their homes after retirement versus moving to a retirement community. Between ethnic, gender, and age diversity occurring, community associations will need to focus on relationships versus only compliance.

So, what does that mean to associations? A lot! With a minimum of four generations (Baby Boomers, Generation X, Millennials, and Generation Y) working together and living side-by-side in neighborhoods, associations need to evaluate several ways to communicate in a way that the message is clear to all residents. The latter two generations noted above tend to get their information via technology or social media while the remaining generations prefer to receive communication face-to-face, in writing, and/or technology. Additionally, baby boomers are less likely to have saved money for their retirement. Some may have waited longer to get married and have children. Due to the rise of health care costs, the 2007 real estate bust, growing divorce rates, and people living longer lives, associations may find themselves needing to be more resourceful and financially creative for those residents who cannot afford to pay their assessments.

How can an association get ahead of the curve on these potential situations? Make sure that the manager, committees, residents, board members, and the association’s attorney as well, identify various resources available to assist those in need. This includes working closely with federal, state and

local municipalities, and/or other social service agencies in comprising a list of entities that are in place to support those individuals who choose to age in place and do not have any family, friends, or caregivers to help.

At some point, the board may need to budget for additional essentials such as more handicap spaces, handrails, and/or larger signage to name a few. Thus, a strategic plan should be developed early on for the inevitable. As de Haan mentions in her book, “more retirees will stay in their pre-retirement homes longer, have fewer family members to support them, and receive diminishing Social Security benefits. Communities will inevitably find themselves filling gaps in the overall well-being of their senior residents.”

Being a proactive community when it comes to “aging in place” results in a well-oiled machine, as the proverbial saying goes. And, remember, it might be you or a family member that can benefit from the progressive actions of the board of directors for the community. 🌐

“ Being a proactive community when it comes to “aging in place” results in a well-oiled machine, as the proverbial saying goes.. ”

CAI Nevada Chapter Members' Brag Page



Several of our Nevada Chapter members found themselves on stage at the recent CAI National Conference to receive awards and recognition. Congratulations to all of you!

Robert Browning, PCAM, RS, of **Browning Reserves Group** received the Award of Excellence in Designations Award.

Marilyn Brainard, DCAL, received the CAI National President's Award for the second time, a first!

Anne Calarco, LSM, PCAM **Michelle Carrero, PCAM**
Lori Olson, DCAL, LSM, PCAM **Jeremy McClain, PCAM**
AAMC Courtney Grossa, CMG **Dawn Osterode, PCAM**

Congratulations to **Adam Clarkson, Esq.**, CAI Board of Directors President Elect, on his recent marriage.

Congratulations to **Chuck Niggemeyer, DCAL**, on his recent appointment to the CICCH. 🌐

Computing Time

From the Office of The Nevada Real Estate Division

Computing Time: The Nevada Supreme Court has held that when a statute does not specify how to compute a particular time-period, Nevada Rule of Civil Procedure (NRCPC) governs the computation.

Currently, Nevada Rule of Civil Procedure 6(a)'s express language provides that when a statute's time-period is **less than 11 days**, then Saturdays, Sundays, and non-judicial days are **excluded** from the computation.

Question: How do I compute the time-period under NRS 116.4109 (3)?

Answer: *Within 10 days after receipt of a written request by a unit's owner or his or her authorized agent, the association shall furnish all of the following to the unit's owner or his or her authorized agent for inclusion in the resale package:*

Since the requirement is less than 11 days, and does not specify how to compute the time-period, Nevada Rule of Civil Procedure 6(a) would apply, which requires excluding Saturdays, Sundays, and non-judicial days when making the computation.

Question: How do I compute the time period under NRS 116.4109(7)(b)?

Answer: *Remains effective for the period specified in the statement of demand, which must not be less than 15*

business days after the date of delivery by the association to the unit's owner, the authorized agent of the unit's owner or the holder of a security interest on the unit, whichever is applicable.

NRS 116.4109(7)(b) **specifies** that it is **business** days so there is no need to look at NRCPC 6(a) for that time computation.

Some additional things to keep in mind during computation.

- When the period is stated in days exclude the day of the event that triggers the period;
- Include the last day of the period, but if the last day is a Saturday, Sunday, or non-judicial day, the period continues to run until the end of the next day that is not a Saturday, Sunday, or non-judicial days when computing business days or time periods less than 11 days. 🕒



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Chapter Party Gallery

The CAI Nevada Chapter did not disappoint! The Chapter Party held in conjunction with the CAI National Conference was held at Gilley's at the TI. Over 400 guests Boot Scoot and Boogied enjoying a western style buffet, line dancing and entertainment!



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