

Community Connections



First Quarter 2021 • www.caisoco.org



Insurance Outlook for 2021

By Ronda Ashley, VP CB Insurance, a USI Insurance Services Company

Inurance has become a highly contentious topic for community associations thanks to rising premiums and more coverage restrictions. There is uncertainty and fear as to what surprises lie ahead after a very bumpy road of insurance renewals in 2020.

Unrelenting hailstorms, wildfires and Covid-19 have resulted in billions of losses in the past few years for Colorado habitational insurers. Since community associations have little to no control of these events, how do associations manage against rising insurance costs that are hitting everyone's pocketbooks?

The answer is to identify what risks and exposures the community association does have control over and determine how the community association can make itself most attractive for prospective insurance carriers.

Here are some important tips that can help community associations maximize market availability for the most attractive terms and pricing at the time of renewal.

Analyze loss frequency, severity and trends of the loss history – The time to collaborate with your insurance representative about preventing future claims is now. Keep in mind that insurance underwriters have strict rates, rules and guidelines they must adhere to

and their job is to make immediate judgement of the association's loss history. If there is claims activity in the last three to five years, determine which claims were preventable versus Acts of God. Don't forget that underwriters are very motivated to provide a quote within their underwriting guidelines. The community association should be prepared to provide a proactive plan on how to prevent and mitigate future claims within its control. This plan can greatly help your insurance representative gain leverage during renewal negotiations

...continued on page 5

WHAT'S INSIDE

Letter From The President	3
Life Lessons for 2021	7
Relaxation Techniques	10
Bring the Calm	16

2021 BOARD OF DIRECTORS

PRESIDENT

Tressa Bishop, MBA, CIC | Business Partner Member
CB Insurance, a USI Insurance Services Company

PRESIDENT-ELECT

Heather Smith, CMCA®, AMS® | Manager Member
Warren Management Group, Inc.

VICE-PRESIDENT

Karla Greeley | Business Partner Member
Warehouse Options

TREASURER

Danielle Holley | Business Partner Member
Hearn & Fleener

SECRETARY

Trina Rodriguez, CMCA® | Manager Member
MSI, LLC, Professionals in Association Management

DIRECTOR AT LARGE

Leah Shantz | Homeowner Leader Member
Courtyards at Newport HOA

DIRECTOR AT LARGE

Joseph Chiacchieri | Homeowner Leader Member
Preserve at Briargate

MISSION STATEMENT

The mission of the Southern Colorado Chapter of CAI is to provide necessary resources to members of community associations, their management, and expert service providers to the advancement of the homeowners association industry.

Calming Chaos Through Community

Colorado owned and operated
since 1981. Partner with the
*Leaders in
Community Management.®*

eHammersmith.com

AAMC
ACCREDITED ASSOCIATION
MANAGEMENT COMPANY



**BBB Torch Award
for Marketplace Trust**
Trust • Performance • Integrity



HAMMERSMITH®

1155 Kelly Johnson Blvd., #495
Colorado Springs, CO 80920
719.389.0700



Hearn & Fleener, LLC
CONSTRUCTION ATTORNEYS

Homes in Southern Colorado are more complex and in greater demand than ever. With constant changes to the local codes and newly innovated building products, it can be hard to know what's working and what needs to be fixed. Hearn & Fleener's team can help property owners and community managers assess buildings and solve defect problems when they arise. We're here to help your home be the long-lasting investment you hoped it would be.

Lawyers who know the law and the building codes.

Call or email to discuss a
concern or to get a free and
confidential case assessment.

www.HearnFleener.com
303-993-6835
info@hearnfleener.com

2021 COMMITTEE CHAIRPERSONS

EDUCATION

Tabitha Barile, CMCA®, AMS®
Diversified Association Management

GOLF

Michel Brooklyn | My Roof Worx

HOSPITALITY

Scott Janson | National Pavement Partners

MEMBERSHIP

Holly Teague | BrightView Landscape

NEWSLETTER

Krista Baptist, CMCA®, AMS® | CLA

SPECIAL EVENTS

Ashely Nichols, Esq. | Cornerstone Law Firm

TECHNO TRIBE

Melissa Garcia, Esq. | Altitude Community Law

BUSINESS PARTNER COUNCIL

Maria Lorio | A Better Contractor

COLORADO LEGISLATIVE ACTION

Lindsay S. Smith | Winzenburg, Leff, Purvis & Payne, LLP

VISION OF CAI SOCO

To support and enable member success to the advancement of the homeowners association industry - CAI Southern Colorado Chapter is recognized as the primary source of education pertaining to homeowners association memberships, management, and expert service providers.



Letter From The President

By Tressa Bishop, MBA, CIC, 2021 Chapter President

As I write this first 2021 Community Connections President’s message, gratefulness is at the forefront of my mind. I’m grateful for all of the connections that were strengthened in 2020, through some of the toughest months of our lives. In some ways, it feels like we’ve grown closer as a community because we were forced to be apart for so much of the year. That sounds like an oxymoron and a sentiment that would have been scoffed at if I had written those words a year ago as someone holding a crystal ball with a preview of what was to come in 2020.

I’m grateful for the extremely solid guidance and

leadership that my predecessor brought to the Chapter in what was likely one of the most challenging years to be Chapter President. Trina’s calm presence and demeanor allowed the Board of Directors and Committees to provide valuable opportunities for connection and growth for all of our members.

I’m grateful for the trust placed in me to continue to grow our Chapter’s membership and relationships. I look forward to connecting with each of you personally at some point throughout the year, and wish you all a wonderful 2021! ♦



- Specifications
- Color Books
- Color Imaging
- Online Color Archive
- Color Consultations
- Contractor Referrals
- Job Walks

Adam Grundland – Residential Repaint Sales Specialist
adam.grundland@sherwin.com
719-464-5121



SHERWIN-WILLIAMS.

NEWSLETTER COMMITTEE

CHAIR

Krista Baptist, CMCA®, AMS® | CLA
krista.baptist@claconnect.com

BOARD LIAISON

Tressa Bishop, MBA, CIC |
CB Insurance, a USI Insurance Services Company

Loura Sanchez | Burg Simpson Eldredge Hersh & Jardine, P.C.

Brian Zimmermam | Premier Roofing Company

Lisa Waltman | Comfort by Design HVAC

Melonie Marshall | Warren Management

Meaghan Brown | Empire Works

**J&K
ROOFING**
jkroofing.com
Serving COLORADO
and WYOMING

Danny Bronson
Project Manager
Danny@JKRoofing.com
303-598-3437

Let's Do Business

719-471-7531



YOUR SOURCE FOR TAX & ASSURANCE SERVICES

TEL: (719) 922-0064

FAX: (719) 434-4352

CIRATAS.COM

2812 W. COLORADO AVE, SUITE 200
COLORADO SPRINGS, CO 80904



**Altitude
Community Law**
Colorado Springs | Durango | Frisco | Lakewood | Loveland

Comprehensive Legal Services
Easy Communication Style
Commitment to Education
Thoughtful Approach to Resolution

ELEVATING COMMUNITY SINCE 1988
www.Altitude.law
303.432.9999

More care. Because you need a partner who treats your place like their own.

More communication. Because you should never have to ask for a project update.

More creativity. Because limited resources require creative solutions.

Helping over 2,500 HOAs love their place again.

**RE
CONSTRUCTION
EXPERTS**

www.ReconExp.com

719-667-0872

continued from page 1

with insurance underwriters.

Winterize – Newsletters and communications to unit owners about keeping thermostats at appropriate temperatures to avoid freezing pipes are of critical importance. Keeping gutters and downspouts clean will help to prevent ice damming. Pipes in the common area should be insulated and unit owners should be encouraged to insulate for sections of the pipes they are responsible for pursuant to the governing documents.

Adhere to restrictions and mitigate fire hazards - Grill usage restrictions can be a controversial topic for unit owners who don't want their grilling freedoms taken away. They should be reminded of city ordinances and advised that insurance markets with lower rates tend to have the most restrictive grill usage rules. Explore the resources of The National Firewise Communities Program. Conduct neighborhood meetings to learn how to create a defensible space with vegetation management.

Update – Having updated electrical panels and plumbing not only can prevent fire hazards and water losses, but can also help the association qualify for more insurance markets with more competitive rates. Buildings 25 years and older tend to have more limited market options simply because updates have not been made.

Consider a higher deductible for the association's commercial package policy. HO-6 policies are a very

practical solution for transferring deductible risk away from the community association and preserving its loss history. The dwelling and loss assessment coverages that are customarily provided on the HO-6 policy form can help to fill in the deductible gap of the master policy.

Work with habitational insurance experts – Your designated insurance professional should have extensive experience serving community associations as well as access to a robust portfolio of specialty "A" rated habitational carriers. Familiarity with CCIOA and the insurance requirements of the declarations are paramount. Make sure the insurance firm has a front-line claims team that will help facilitate claims in an organized manner.

Know that cheap insurance can be very costly – When premiums go up at renewal, boards may panic and reach out to a generalist insurance representative who may not be familiar with the governing documents, CCIOA requirements and exposures of community associations. When unforeseen gaps in coverage are discovered at claim time, the wheels can easily fall off resulting in a costly and treacherous road ahead. ♦

About the author: Ronda Ashley has committed herself as an insurance broker to educating and advocating for Colorado community associations for the past seven years. Throughout her 36 year insurance career she has also directed specialty insurance programs for amateur sports, recreational and medical communities.

North-West Roofing Est. 1963
Repair | Maintain | Replace

EMERGENCY LEAK REPAIRS
(800) 333-1704

Repair Maintain Replace

North-West Roofing is one of Denver's biggest & best roofing companies – offering a wide range of roof replacement, repair & maintenance services for Commercial & Residential properties. We've completed more than 11,000 roofing projects over the past 50+ years. We look forward to working with you.

303.804.0303 northwest-roofing.com

RESULTS

Helping Communities Stay Strong

BURGSIMPSON
BURG | SIMPSON | ELDREDGE | HERSH | JARDINE PC

(303)792-5595
BURGSIMPSON.COM

SPECIALIZING IN REPAIR, RESTORATION, RENOVATION SINCE 1996
TRUST US TO EXCEED YOUR EXPECTATIONS.



REPAIR | REBUILD | RESTORE

303-991-6600
ASRCOMPANIES.COM





**MOELLER
GRAF**
COMMUNITY
ASSOCIATION LAW

📍 ENGLEWOOD

📍 COLORADO SPRINGS

Where Communities Thrive

GUARANTEED

**SAVINGS
PROGRAMS**

Designed to enhance your community

*Experience the difference
with team Moeller Graf*

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

(720) 279-2568



Professional HOA Reconstruction:

Siding Replacement • Stucco and EIFS • Decks & Walkways • Exterior Painting • Concrete & Grading • Construction Defect Services • Roofing

Call 888.278.8200

Email: info@empireworks.com | www.EmpireWorks.com

THE ONLY LAW FIRM YOUR
ASSOCIATION WILL EVER NEED

COMMUNITY ASSOCIATION LAW
INSURANCE CLAIM DISPUTES

1-888-495-9140

SMITH JADIN JOHNSON
PLLC



Life Lessons for 2021

By Melissa M. Garcia, Esq.

“Life is what happens to you when you’re busy making other plans.” -John Lennon

Truth. And as we’ve just survived one of the most horrendous, life-altering, soul-searching years of our lives, I’m here to tell you one thing... go get a life! And by that I don’t mean the manic pursuit for a bigger paycheck, larger house, or faster car. What I mean is reflect on your life, take control of it, and get a life that’s worth living to you.

You and me? We live in the HOA industry. Yes, our industry is difficult, and often it’s hard to ignore the complaints that are readily hurled, and to notice the appreciation that is frequently buried. But at least in my opinion, it’s a life worth living.

As I see it, what we contribute to society in general, and to the HOA industry specifically, relates to one of the most important things in people’s lives – their homes, their home-life, and the communities surrounding them. We make a difference. We have the ability to create, shape, and foster successful communities. And, as managers, board members, and industry professionals, we are all in this together, in both the struggles and successes.

As we venture into 2021, I thought I’d share some life lessons for both reflection and action in our HOA pursuits:

Life Lesson No. 1:

Life is short. It is really easy to waste time. I’ve lived with a keen awareness of mortality for more than two

decades now, ever since I lost my father in 1999. He was only 64. When he died, once I accepted the preposterous notion that the world would keep spinning without him in it, I came to the obvious conclusion that life is precious and fleeting.

But life being short is not just about the people we lose, but it’s about the loss of opportunities along the way, as well as the inability to meet our goals, because we’re too busy making plans instead of executing them. Stop planning and start doing.

Our industry is driven by tasks. And tasks come from a plan. And although planning is certainly the key to success, it can also be the means of our downfall. When you are working through your 2021 plan, you do not need a detailed course of action for every single task. Establish the plan, flesh out the tasks, and start working on them immediately. As we all know action, not planning, is the true key to success.

And more importantly, do not micromanage those who are carrying out your plan. One of the keys to being both an effective leader and team member is understanding each person’s role in achieving the desired outcome, trusting each person to carry out that role, and not exceeding your own role or infringing upon someone else’s role in the process.

The micromanager has his or her hands in everything, shows no trust in others to perform tasks that are assigned to them, creates more paperwork than necessary, and wastes the time of everyone around him or her. If

you continue to look over every one's shoulders, rather than just doing your job, you may find it difficult to keep anyone by your side.

Life Lesson No. 2

Words made famous by Forrest Gump – philosopher extraordinaire. That quote exemplifies the randomness in life. There is no way of knowing what is in a piece of chocolate until you bite into it. Now you can think of this in one of two ways:

First way - It doesn't matter what you wish, hope and dream for, you still could get stuck with that icky, coconut-filled piece of chocolate (not one of my favorites), so why even bother taking a bite. Forego the chocolate for you'll never pick the right one, you'll gain weight, it's messy.

I don't subscribe to that philosophy.

Second way - You get to choose, you get to search for the tastiest chocolate in the box, and you get to experience the sheer delight in your search. And if sometimes you pick an unsavory piece of chocolate, you also know that once you eat it, it's now behind you. You're moving on to better and tastier chocolate.

We can face it with reluctance, or on the sidelines, picking our chocolate very carefully or choosing not to eat at all. Or we can embrace the box of chocolate for all it has to offer, and gobble up each piece with vigor.

Applying that to our industry? No doubt that you will experience the "bad" chocolate. There's no way to avoid it, because no matter how hard you try you will not be able to please 100% of the people 100% of the time. There are too many people with too many divergent interests, and it is simply impossible to make them all align at once. So, undoubtedly, you will experience sometimes heartbreaking setbacks. Accept that fact.

However, once you've tackled that challenging task, once you've maneuvered your way through that dreadful annual meeting, once you've dusted off that ridiculous and unnecessary verbal assault from left field, that "bad" piece of chocolate is behind you, and you will experience the "good." A tastier morsel is right around the corner.

It's our duty as participants in life to look for the tastiest piece of chocolate. Our search will be marked by challenge, success, passion, loss, and it's the deliciousness along the way that makes it worthwhile!

Life Lesson No. 3:

Life is about people, not things. And along the way we meet extraordinary people, we meet kind people, we

meet hateful people, we meet inspiring people. But the point is we are not alone. People fill our daily lives.

In our industry in particular, we often cycle through various groups of people. Board members turn over. Managers switch management companies. Industry professionals retire or change careers. As we face these relationship changes, remember that we can

both learn from and impart valuable knowledge to every single person along the way. Every meeting is another opportunity to make a positive impact in our industry, in our work relationships and in our communities.

Speaking directly to business partners, if you had to write a resume of your HOA life and career, how would it read? I hope that mixed in with the number of clients obtained, monetary goals achieved, and promotions received, is the number of people you impacted in a positive way, and the level in which you directly raised the HOA industry bar.

As an industry leader, you are in a position to promote change. You are in a position to influence what the community pays attention to. Use your website, newsletters and social media to publish stories and happenings that encourage positive behavior and inspire change. If your company provides education, incorporate at least one class on building community, or curing the dysfunctional board, or eliminating unethical behavior in the HOA, all topics that could advance the industry as a whole, while helping one community at a time. And if you're going to share a HOA horror story, make sure it comes with a lesson so your boards and managers can learn from the incident, rather than just be disgusted by it.

Life Lesson No. 4.

The HOA industry, particularly in the time of COVID, can be pretty chaotic. But how to stay calm in a world full of chaos?

Whenever we're feeling particularly beat down by a chaotic period, one of my work colleagues and I always laugh and bring up the movie "Get Him to The Greek." If you've seen the movie, then you'll know that the character Aldous Snow tells his friend that when life lets you down (or in Aldous speak "when life slips you a Jeffrey"), then all you have to do is stroke the furry wall. And there's this furry wall that Aldous makes his friend stroke to calm him down. The furry wall is soft, feels good, makes his friend forget his rising panic, and reminds him that the world around him is, in one word, beautiful (Yes, it IS!).



So maybe one thing you can do when someone is screaming at you on the phone because you won't open the pool, or your email inbox has grown from 10 emails to 50 to 100 in one day (or one hour??), or you have to plan for two back-to-back virtual annual meetings each with 200+ people, is stroke the furry wall! Figure out what makes you feel calm, what soothes your senses, what lowers your heart rate, then step back and do it.

When I was feeling continually exhausted last year when the COVID craziness first hit, I would literally take one of my dogs (I have two: Bridget & Bailey) and snuggle and pet her. This action did not make my task list shrink. It did not finish my legal opinion for me. It did not help me climb out of the ever-growing weeds. But it did make me feel a lot better. I would immediately feel calmer, my breathing was more relaxed, my attention became focused on how adorable my dogs were and their unconditional love for me. This was my "furry wall." Soon, the pandemonium in my head would lessen to a dull roar before disappearing completely. All of a sudden, I was smiling again.

And, when I was able to step back into the world, my mind had ordered itself, so that I was in a much better position mentally to face the tasks, calls, problems in an orderly manner, instead of just contributing to the chaos. (By the way, I now fully subscribe to the whole "emotional support animal" concept).

So, what can you do that will make you slow down, breathe, relax, remind you of the goodness of life? Taking a nice long drive? Gardening, or just sitting in your garden surrounded by all your lovely flowers? Snuggling your favorite furry friend? Having a bubble bath? When you're feeling the chaos build, don't let the momentum destroy you. Make a decision right then and there to create calm. A relaxed body will help the mind and the emotions calm down.

Time to recap:

1. Life is short. Stop wasting time.
2. Life is like a box of chocolates. Devour that box with abandon.
3. Life is about people, not things. The value in people can outweigh the profit in your pocket.
4. Stay calm. Stroke the furry wall.

Now I'm not especially equipped, educated or qualified to give life lessons. I don't own a statue of Buddha, nor do I take long vacations to find myself. I don't have a philosophy degree, don't play the bongo drums. I've never gone barefoot in central park. But I do know this: Life is what you make of it.

So what are you waiting for? Go get a life! 

(Originally posted in CAI-Southern Colorado Community Connections Newsletter, 4th Quarter 2017, but slightly revised.)

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



Alliance
Association
Bank®

 Top 10 - Forbes Best Banks

Specializing in:

No-Fee Lockbox Services¹

ConnectLive™ Software Integration

Full Online Banking Services²

Online Homeowner Payment Portal

Lending Solutions³

Extensive Deposit Solutions⁴

Meet Your Community Association Banking Experts:



David Ford-Coates
Vice President, HOA Banking
(720) 580-3750
dfordcoates@allianceassociationbank.com



Joanne Haluska, CMCA, AMS
Senior Managing Director, Central Region
(216) 314-9100
jhaluska@allianceassociationbank.com

Bank on Accountability®

| allianceassociationbank.com

¹Funds deposited through the Lockbox will follow Western Alliance Bank's funds availability policy as outlined in the Deposit Account Agreement Disclosure. ²Fees may be imposed for additional services related to online banking. Refer to Business Online Banking Setup and Authorization for more information. ³All offers of credit are subject to credit approval. ⁴Refer to the disclosures provided at account opening and the Schedule of Fees and Charges for additional information. Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance ranks top ten on Forbes' Best Banks in America list, five years in a row, 2016-2020.





Relaxation Techniques You Can Practice on the Go

By Stephanie Odewumi, CMCA®, AMS® with Colorado Association Services, AAMC® – An Associa Company

Prioritizing mental health is crucial in these unprecedented times. 2020 was extremely challenging, and it's common to feel burnt out and overwhelmed by the unexpected struggles and stressors the year brought on. The following are seven practical, tried-and-true techniques you can use and share with your community to encourage self-care and ensure all is calm.

Take some deep breaths

Deep breathing may seem like a no-brainer, but it truly is effective and has many benefits, including lowering blood pressure, reducing pain, and strengthening immunity. When the emotions set in, pause and take a few minutes to inhale through your nose slowly, let your belly fill with air, and exhale through your mouth. Repeat these breaths until you're relaxed, rejuvenated, and ready to tackle the next item on your to-do list.

Do a body scan

A body scan is a meditation technique that you can do virtually anytime and anywhere. Simply close your eyes, take a few deep breaths, and gradually bring awareness to the different parts of your body, moving from head to toe. This practice allows you to not only acknowledge physical

An advertisement for RowCal. The top half shows a skier in a blue jacket and yellow pants jumping in the air against a blue sky with white clouds. Below the image, the text reads: "Service at a whole new altitude." The RowCal logo, which consists of a stylized house icon, is followed by the text "RowCal" and "THE SMARTER WAY TO HOA". To the right, it says "NEW OFFICES IN COLORADO!". At the bottom, the website "rowcal.com" and email "info@rowcal.com" are listed along with the phone number "719-471-1703".

An advertisement for McKenzie Rhody, LLP. The top left features the firm's logo, "M|R", in a square. To the right of the logo, the text reads "MCKENZIE RHODY, LLP" and "Construction Defect Attorneys, Est. 1998". On the right side, there is a circular badge that says "Member of the Community Association Institute". Below this, the main headline reads "PROTECTING THE RIGHTS OF PROPERTY OWNERS". Underneath, it states "Advocating the rights of property owners in complex construction and insurance cases for over 20 years." At the bottom, it says "Experience the McKenzie Rhody Advantage Today - LINDSAY BOSHART | (720) 301-3590" and "Serving All of Colorado | (800) 996-1770 | mrcdlaw.com". There are four small inset images on the right side showing various construction defects.

sensations, but also feel more present and grounded in the moment. If you're not sure where to start, a quick online search will lead you to plenty of guided body scans that'll walk you through the process.

Stretch it out

Mounting pressure from daily tasks can unknowingly create stiffness and tension in our bodies and minds. Stretching is a helpful way to alleviate this, promote relaxation, and improve flexibility. While attending a yoga class is a great way to get a deep stretch, it doesn't need to be that intense or time-consuming. Doing a few basic stretches between conference calls can make a big difference and offer some much-needed mid-day relief.

Call a friend

Got a lot on your mind? Sometimes the best thing you can do is pick up the phone and call a friend. Whether your companion can provide encouraging words of wisdom or is simply a pro-listener, it'll feel good to get everything off your chest. And even if you don't talk about what's bothering you, it's a nice distraction and a definite mood-booster that'll leave you feeling better.

Listen to music

Listening to music is a stress management tool proven to improve your mood, calm your mind, lessen anxiety, and so much more. When you need a mental break from it all, crank up the tunes, sing along if you want, and enjoy the almost-instant results. Bonus tip: create a few go-to playlists with your favorite songs that are guaranteed to make you smile.

Visualize a peaceful place

If a tough situation has you down, take a quick break, close your eyes, and escape to your "happy place." Whether it's a sandy beach, the top of a mountain, or in a room surrounded by the people you love, visualize a place that makes you happy and puts you at ease. To get the most out of your visualization, concentrate on all five senses and focus on every tiny detail. Even if it's just for a few minutes—you'll be a little more mellow and motivated to handle what's on your plate.

Write everything down

When your life gets a little chaotic, try writing down everything you're thinking and feeling. Getting out of your head and putting pen to paper can help you organize your thoughts, prioritize your problems, gain clarity, and become more in control. Don't worry about your penmanship. ♦



**PAINTING.
QUALITY.
PEACE OF MIND.**

HOA COMMUNITY SPECIALIST

719-465-3118

colorado-springs.certapro.com

Each CertaPro Painters® business is independently owned and operated.

CertaPro Painters®
★★★★★
BUSINESS & COMMERCIAL SERVICES





The team you've come to trust, under a new name you'll come to love.

We are excited to announce that CB Insurance is now part of USI Insurance Services, one of the largest insurance brokerage and consulting firms in the world.

USI insures thousands of communities nationwide. Our real estate specialists combine proprietary analytics, broad experience and national resources to provide comprehensive insurance services for the unique challenges facing community associations. *We are proud to support CAI of Southern Colorado.*

USI Insurance Services
Colorado Springs, CO
719.228.1070 | www.usi.com



CB Insurance

©2021 USI Insurance Services. All rights reserved.



**To protect investments in
your community...
It's part of our mission.**

How can we help your HOA?



Orten Cavanagh
Holmes & Hunt, LLC
ATTORNEYS AT LAW



Tel: 457.8420 ■ Toll Free: 888.841.5149
www.ochhoalaw.com ■ info@ochhoalaw.com

DIVERSIFIED ASSOCIATION
MANAGEMENT
 COLORADO'S LEADING
 HOA MANAGEMENT COMPANY

POSITIVE COMMUNICATION AND TRANSPARENCY
 COMMUNITY-FOCUSED
 SOUND FISCAL MANAGEMENT AND GOVERNANCE
 FAMILY-OWNED AND OPERATED

COLORADO SPRINGS & DENVER | 719.314.4512

INFO@DIVERSIFIEDPROP.COM

4325 N. NEVADA AVE. STE. 100 COLO. SPRINGS, CO 80907



WWW.DIVERSIFIEDPROP.COM

ANDERSON, DUDE & LEBEL, P.C.
 ATTORNEYS AT LAW

Representing community associations throughout the Pikes Peak Region

Lenard Rieth Stephen Lebel Bryce Meighan Cynthia Dude
 111 S. Tejon Street, Suite #400, Colorado Springs, Colorado 80903

719-632-3545
 www.adllaw.com

2021 Event Calendar
 (Dates Subject To Change)

- | | |
|--|--|
| Jan 12 January Jumpstart (VIRTUAL) | Jul 8-9 Manager Education: PMDP M320 |
| Jan 14-15 Manager Education: PMDP M202 (VIRTUAL) | Jul 16 Golf Tournament |
| Feb 9 Education Luncheon (VIRTUAL) | TBD Bowling Tournament |
| Mar 9 Education Luncheon (VIRTUAL) | Aug 10 Education All Day: Law Day |
| Mar 17 New Member Breakfast (VIRTUAL) | Aug 18-19 .. CAI National Conference in Las Vegas, NV |
| Apr 13 Education Luncheon | Sept 9-10 ... Manager Education: PMDP M205 |
| Apr 17 Board Leadership Development Workshop | Sept 9 CLACsic Golf Tournament |
| Apr 29 Speed Networking | Sept 14 Annual Meeting Luncheon |
| May 5 CLAC Trivia Event | Sept 23 Business Partner Council Member Mixer |
| May 11 Education Luncheon | Oct 12 Education Luncheon |
| May 27-29 . Manager Education: PMDP MI00 | Oct 13 New Member Breakfast |
| Jun 4 Wild About Cheyenne Mtn. Zoo Event | Oct 16 Board Leadership Development Workshop |
| Jun 8 Education Luncheon | Nov 9 Education Luncheon |
| Jun 24 Golf Clinic | Dec 14 Year-End Celebration |

Celebrating 15 years serving Community Associations!

2021 SOUTHERN COLORADO CHAPTER Community ASSOCIATIONS INSTITUTE Platinum Sponsor

Roof WorX
 Prescription for Quality
 303-533-1825
 www.myroofworx.com
 Maintenance & Repair

2283 Waynoka Rd., Ste E, Colo Spr, CO 80915
719.434.6644 office

- Class B General Contractor for 21 years
- We handle ALL Roofing Types.
- We specialize in Flat Roofs.
- Property Condition Assessments
- Insurance Claims Specialists
- Maintenance & Leak Repair

Mikey Brooklyn • 720.355.0581 cell
michel.brooklyn@myroofworx.com



Eye of the Storm: How Simply Meeting Your Fiduciary Duty Can Be the Compass in Tough Times

By Wes Wollenweber and Lee Freedman, Pearson Wollenweber Freedman, LLC

In this last year, chaos has made governance of communities harder than ever. A global pandemic along with major social issues has caused some homeowners to take strong positions in disagreement with one another on tough topics such as: whether to open the community pool, drastically limit or prevent members' use of amenities, requests for exceptions to place signs in yards for important events at the forefront of society, and many others. Further, there is an understandable heightened sense of fear. Community managers and directors alike had to confront these issues and fears head on with no easy answers. Directors and managers grapple with whether their associations can do anything from a legal perspective to bring peace of mind to its members.

While there are no guarantees anything a board does will bring peace of mind, even in times of minimal conflict, the fiduciary duties directors owe to their association's members provides a compass in these tough times. As a reminder, directors generally meet their fiduciary duties

by acting in good faith, with the care an ordinary prudent director would exercise under similar circumstances, and in a manner the director reasonably believes to be in the best interest of their association. Knowing their rules and enforcing them properly and evenhandedly goes a long way for helping directors satisfy these duties. Further, under the Colorado Nonprofit Act, boards are afforded some protection under the Business Judgment Rule (BJR). The BJR protects associations and its board members from liability for decisions, although not necessarily the best decisions, but which were based on reasonable decision-making. In these crazy times, the BJR is a comfort. So, how do directors and managers make sure they are satisfying, their own, and, in turn, an association's, fiduciary duty to its member with such tough issues? Over the course of 2020, the following are actions we have seen boards take that have fostered a greater sense of peace of mind for its members:

Increased transparency can lead to less confusion,



Power your business forward with our HOA Premium Reserve Solutions.

Put our HOA reserve account options to work for your community association business.

cit.com/CABReserves

[April Ahrendsen](mailto:April.Ahrendsen@cit.com) 303.257.7273 | April.Ahrendsen@cit.com

Premium reserve products are for new money only (money not currently held by CIT Bank, N.A.) ©2021 CIT Group Inc. All rights reserved. CIT and the CIT logo are registered trademarks of CIT Group Inc. Deposit and loan products are offered through CIT Bank, N.A., the FDIC-insured national bank subsidiary of CIT Group Inc. MM#9334



greater understanding, less conflict, less confusion. **Increased communication** conveys how hard a board is trying to balance members' differing needs. Finally **addressing unique concerns** promotes goodwill of membership.

First, increased transparency in decision-making helps prevent conflict. Often, community conflicts are the result of members not understanding the basis for a particularly controversial decision. Take closing a swimming pool for example. Community A may not have explained all the rationale that led to the decision. Consequently, certain members reacted in a hostile way, arguing their dues are being wasted. In contrast, Community B published information demonstrating the cost-benefit-analysis of keeping the pool open, weighed against other known expenses for the year and the definitive expenses to keep the pool open (paying staff to clean, cleaning expenses, and other costs). Community B had much less conflict over the closure issue.

In addition to transparency, communicating that transparency timely and with precision further fosters the necessary education on tough decision making. Holding special meetings virtually (e.g. Zoom) or publishing details in a newsletter or special publication can help educate members on the key issues during these uncertain times. Communities that have placed communication as a top priority over this last year have greatly lessened the conflict and confusion over their boards' decisions.

Finally, associations that have taken extra measures to address unique circumstances on a case-by-case basis have fostered goodwill and greater peace of mind. One caveat in addressing unique circumstances is to make sure that association is treating different members the same so as to not run afoul of Fair Housing requirements to not discriminate. Tracking decisions and ensuring an association sets a policy for making exceptions for pandemic-related hardships can help ensure there are standards being applied to everyone.

Navigating rough waters requires wisdom. Where does that wisdom come from? It comes from identifying

the duties a board and its directors owe to its members on a particular issue and figuring out how to make a reasonable decision and then communicating the basis to the membership where appropriate. While a board cannot make everyone happy, it can minimize confusion and resulting conflict by being open, approachable and fair. Hopefully, by simply meeting the fiduciary duties the law requires and conveying how you got there can bring peace of mind in certain situations.

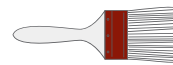
About the authors: Wes Wollenweber and Lee Freedman are founding partners at Pearson Wollenweber Freedman, LLC, where they provide general counsel representation for community associations, with an emphasis on complex HOA-related litigation. ♦



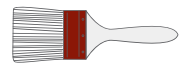
DeCARLO'S PAINTING

COMMERCIAL * RESIDENTIAL * INTERIOR * EXTERIOR

At DeCarlo's Painting, Our Standard is Commitment to Excellence!
Specializing in HOA and Multifamily repaints Serving Colorado over 29 years.



Glenn D. DeCarlo



Owner/Operator
719-495-1300
303-435-8076



Professionals in Association Management

Full Service Management & Accounting Services

- Condominium
- High Rise
- Townhome
- Single Family
- Metro Districts

Visit Us Online www.msioa.com

For Inquiries:

Trina Rodriguez, CMCA
(719) 260-4541
trorodriguez@msioa.com



WWW.PREMIER-ROOFING.COM/MFA

406 Auburn Drive, Colorado Springs, CO
719-637-ROOF (7663)

MULTI-FAMILY ROOFING SERVICES

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





Bring the Calm

By Lisa Waltman, Comfort By Design HVAC and Plumbing

When we expect a snowstorm, we can prep our vehicles with emergency supplies, get out the proper gear, stock the fridge, etc. But when a hailstorm arrives there's usually little or no time to prepare and we must deal with the aftermath. The pandemic arrived like a hailstorm but took on the persona of a crazy kangaroo in a crystal shop and now we're dealing with the during-and-aftermath. But just like the steps we take to repair what was damaged on our homes and vehicles; we can do the same for ourselves – personally and professionally, during this time of uncertainty, repair, and recovery; we can bring the “calm”.

We've all heard or read the statistics on depression, anxiety, etc., during the past year. The Journal of American Medical Association (JAMA) reported late last year that the pre-pandemic numbers for moderate depression/anxiety were 5.7% but while during the pandemic those numbers jumped to 14.8%. “Mild” cases were 16.2% (pre) and 24.6% (during). It's safe to say that most of us have been in one or both of those categories during the past year.

One of the most paralyzing feelings is that of helplessness or of having no control. But we have the power to take absolute control of our responses and bring the calm to those situations which are seemingly out of our control. We don't have to tackle that procrastinated project of tearing down the wall in the living room or repainting the entire home to feel in control. In fact, those huge projects if left unfinished will only add to our stress. But how about in that same

living room, we still the noises and make a mental list of what's still awesome about our lives, our surroundings, family, friends, etc.? Turn off what the media wants us to feel and turn toward what we know gives us strength and empowers us to be what we “were” pre-pandemic.

“Clear the clutter, meditation, yoga, organization, exercise, journaling” ... these and so many more buzzwords flood our self-help lists but can overwhelm, guilt, and shame us. Doesn't it seem like everyone else has mastered these techniques with greater success than ourselves? Where is the calm? There are apps to purchase like Calm or Headspace to teach us how to meditate, but we can begin teaching ourselves with a few curious words like “how to...” typed onto our keyboard. Surprise yourself with some simple techniques that induce the calm within.

But just as we perceive that others are seemingly better adjusted than ourselves, maybe we should consider that they may simply be better at hiding it; a trait we're all learning to master. But when our co-workers, tenants, even bosses, seem increasingly difficult, fuses tend to run short, tempers can flare, and we all know the end result.

The old saying about empathy; “Walk a mile in their shoes,” has never been more necessary than now. We are saturated with pandemic conditions countless times each day. But what about the employee or professional associate, who is, unbeknownst to others outside their family, struggling with a critically ill (not associated to the pandemic) family member? Perhaps they snapped simply because they had not slept the night before as an asthma

Warren Management Small Business Practices **BIG Service**

Warren Management is the largest Association Management Company in Colorado Springs, but we operate like a small company in terms of service.

We have 10 experienced Association Managers managing an average of five associations each. Managers at other companies typically manage over 10 associations. Our small portfolio size allows us to give our communities the individual attention they need, and we still offer all the resources and benefits provided by a larger company.

How We Offer the Best Service

- Full Accounting Services with Monthly Financial Statements
- Regular Governance Inspections & Resolution
- Partnership with the Board of Directors
- Each Portfolio Has a Full-Time Assistant
- Community Website Management
- Monthly Manager Reports
- Small Manager Portfolios
- Detailed Recordkeeping

The Warren Management
Group, Inc. ΔΔMC 
an Accredited Association Management Company

719-534-0266

attack had them at the ER with their daughter. Maybe another bill from a necessary surgery arrived that they knew could not be paid.

As challenging as it is, walk that mile. On those days when we're not the target of additional stress, try sharing some of your "calm", with them. The result might just be the project needing immediate attention gets completed not out of anger and additional stress, but out of a mutual respect for others involved.

Regardless of our office situation, maybe we're still at the office every day or we're conducting business from the laundry room, bringing our own calm can change the course of the day, the week, even the professional relationship. We're not responsible for others' moods or reactions but we can completely take control of our own and bring the calm to others who can't seem to find theirs. ♦



**WORRIED YOU'RE UNPREPARED FOR A DISASTER?
IT PAYS TO BE A BLUSKY FIRST AID CLIENT.**

- Easy to use disaster planning software
- Priority status in the event of a widespread disaster
- Reduced financial loss exposure
- You get peace of mind



Colorado Springs: 719.591.4258
goBlusky.com

HOLLADAY GRACE ROOFING

Full-Service
Roofing Contractor

Multi-Family
Communities

Roof Repairs

24-Hour
Emergency Service

SERVING THE FRONT RANGE
FOR 40+ YEARS

Contact Us Today!
719-596-0733

holladaygrace.com



Dorman Association Management is a locally owned full-service association management company
Striving to maximize your associations property value.

2760 N. Academy Blvd., Ste 201
Colorado Springs, CO 80917
(719) 284-7804
hoa@dormanrealestate.com



Monica Uribe Michael Lowder Heidi Storz Jeffrey Kerrane Danita Glenn Rebekah Watada



2021 U.S. News - Best Lawyers
"Best Law Firms"



FREE INITIAL CASE EVALUATION

WWW.KERRANESTORZ.COM | 720.898.9680
370 Interlocken Blvd. Suite 630 | Broomfield, CO 80021

**Heritage
ROOFING &
CONTRACTING**

Featured in
Top 100
Roofing Contractors
2019 & 2020

17
YEARS
Anniversary

www.HeritageRoofing.com
info@heritageroofing.com
workorders@heritageroofing.com
(719)633-3473

ROOFING CONTRACTOR
50
PREFERRED CONTRACTOR
LEGEND PREMIUM
WARRANTY
SELECT
SHINGLES
TAMKO Pro
F-WAVE
GAF Certified
LOCALLY OWNED
OPERATED!

We are among the top roofing contractors locally and nationally year after year because we are here to serve YOU! We service the smallest work order to the largest reconstruction project you have! You can trust our service, longevity, and dedication to Colorado.

COMMUNITY ASSOCIATION LAWYERS

2000 SOUTHERN COLORADO CHAPTER
community
ASSOCIATIONS INSTITUTE
Platinum Sponsor

- Complex Litigation
- Insurance Recovery
- Construction Defect
- Customized General Counsel
- Mediation & Arbitration Services

PWF
PEARSON | WOLLENWEBER | FREEDMAN

102 South Tejon Street, Suite 1100
Colorado Springs, CO 80903
719-578-3394 • pwflegal.com

BRINGING COMMUNITY TO COLORADO SPRINGS

**Local expertise. Advanced technology.
5 Star Customer Service.**

719.473.5000
www.associacolorado.com | partners@associacolorado.com

Associa
Colorado Association Services

2000 SOUTHERN COLORADO CHAPTER
community
ASSOCIATIONS INSTITUTE
Silver Sponsor

AAMC
ACCREDITED ASSOCIATION
MANAGEMENT COMPANY

BBB
ACCREDITED BUSINESS

3
PEAT
Great Place
to Work

SOUTHERN COLORADO
CHAPTER


community
ASSOCIATIONS INSTITUTE

7187 W. 79th Drive
Arvada, CO 80003

“THE VOICE OF THE COMMUNITY ASSOCIATIONS”

www.caisoco.org

CAI Southern Colorado - 2021 Theme

**CALMING CHAOS
THROUGH
COMMUNITY**

Tressa Bishop
2021 CAI SoCo President

SOUTHERN COLORADO
CHAPTER


community
ASSOCIATIONS INSTITUTE

2
0
2
1