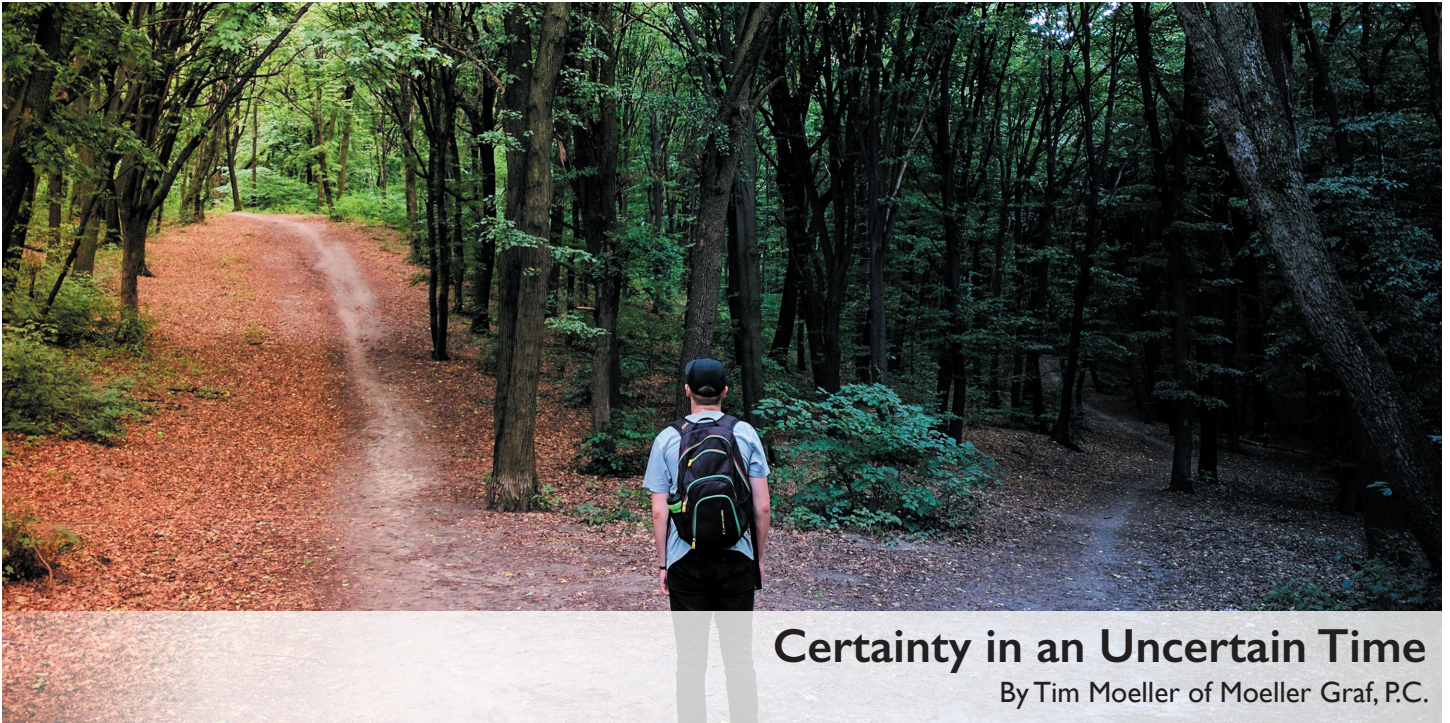


# Community Connections



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## Certainty in an Uncertain Time

By Tim Moeller of Moeller Graf, P.C.

**B**etween the pandemic, the economic climate, and the general discord among people, it is hard to find any certainty in what can seem to be a crazy world. Members of our communities don't know what is going to happen with the pandemic; they don't know what the cost of construction products and other goods will be at any given time; they don't know how much water and utility costs will rise; and they don't know how much their assessments may have to be increased in any given year. The world of common interest communities has not become any more predictable or certain in the last several years. In fact, the general consensus among those who volunteer for or work with community associations seems to be that there is more vitriol, community strife, and litigation now more than ever. Furthermore, it seems that there are more boards of directors that are finding it more difficult to get along with each other and to properly govern their respective communities.

So how in the world can we have any certainty given this climate? As my law partner David Graf always says, "we can always retreat to formality" during times of uncertainty or conflict. In other words, we can gain some

certainty in following the statutory requirements and governing documents of the community.

The level of uncertainty and anxiety about the future often boils over during Board or Member meetings. At those meetings, members expect that they will have the ability to address the Board with their concerns and questions. Retreating to formality means that the association should follow statutes and governing

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## Paint Projects: Preparing for the Unknown

By Adam Grundland from Sherwin Williams

There are few things that fall under the definition of ‘certainty’, when relating to HOA’s and the construction field. What is certain, is failure when it comes to coatings and substrates. These areas are not of question if will something fail, but the question of when. If we know that these items are ‘certain’ to fail, then it would be prudent of us to plan accordingly.

If we maintain these areas we may come to find that our time of certainty of failure might be prolonged, but lack of regular maintenance will eventually lead to the demise of paint and possibly it’s substrates. Coatings are our first line of defense against the elements, and must be in good standing. If this is not done, your siding or other substrates will fail, which I am ‘certain’ will be more costly to everyone.

There are various products available, all with different specialties and life-cycles. It’s recommended to contact your local paint representative to learn more about the various products available to your community and to get a better understanding of which would be most beneficial

to your particular community. Some factors to consider when choosing the paint type may include the paint surface, condition of that surface, climate of location being painted, exposure to the sun, and paint color (or change of paint color.)

Many paint suppliers will provide a complimentary paint specification specifically for your community. This is not only helpful to know what type of paint is recommended for each type of substrate in your particular community and how to prepare for the painting, but it’s also something you can provide to the bidding contractors to ensure you obtain apples-to-apples bid for your next paint project.

More times than not, it can be quite costly to paint an entire community. So depending on the size of your community and the last time it’s been painted, it may be beneficial to phase the painting out over the course of multiple years to ease the burden both on the residents and the bottom line. This is often referred to as ‘paint

*continued on page 10*



## Construction Certainty in Uncertain Times – What Emerges Post COVID and What Has Stayed Consistent

By Jason Luce, ASR Companies

The Covid-19 pandemic global reaction has caused devastating effects through our community and the world. As one of the few industries to remain open as an essential business, the construction industry has had to adapt.

### 1. Construction labor continues to be tight, finding a trusted partner early is paramount

Even prior to the COVID-19 pandemic, quality labor was hard to find. As the world continues to normalize – that quality labor continues to be strapped. Partnering with businesses who have BEEN in business for a quality tenure as well as looking at their staff at their individual tenure and experience can be a way to have certainty on the outcome of your project.

### 2. Quick decision-making and calculated logistics planning can help mitigate material shortages and delays.

Encountering logistical problems to solve in the world of construction is nothing new. But from mandated shutdowns, to reduced staffing levels, and transportation limitations, it’s naive to believe the construction supply chain hasn’t been affected. Typically, we could look to another part of the country, or world, to identify and source commodities, materials and/or equipment. But amid a global pandemic, that logic is no longer reliable.

To lessen the effects on projects, we’ve taken the approach, and advise others in the industry to proactively supplement subcontractor and vendor efforts to source materials and equipment, as well as track delayed production and delivery timelines.

Furthermore, it’s best to make accommodations to procure, receive and store key long-lead materials that can deliver early. On a project-by-project basis and in partnership with the work of owners, design teams, specialty trade subcontractors and vendors, contractors are able to identify different sourcing paths, re-sequence work in the field, and develop new strategies to be most

efficient when products are received.

### 3. Expectations, expectations and expectations

While it seems simple and logical – so many businesses doing construction work find themselves telling the customer what they want to hear – not what they need to hear. Proper expectations on material timing, labor sources, permit requirements (timing) – even if its bad news – is real and honest news – and you can be certain if you set an expectation that you beat – the customers experience will be better, the project outcome will be better and referral certainty will rise.

### 4. The last 5% percent is always the hardest – but most important

Why does it seem that the last 5% is always the most difficult to complete and also they only part the customer remembers? Well its because its true. Many businesses focus on the “bulk” of the work and often celebrate the accomplishment of “done, but” too often. The customer (as all of us are) have too many things going on in life to remember everything that goes into a project (especially ones that can be lengthy) – but can and do remember the details at the end. You can be certain that if you build a good plan around the last 5% - with great planning and effective communication – the customers experience will be better, the project outcome will be better and referral certainty will rise. ♦

### About the Author

Jason has over 20 years of sales leadership and construction management experience, with a primary focus on technical sales, project management construction operations and reconstruction projects. He is responsible for leading people, processes and systems for the marketing, business development and customer relations process. Jason received his B.A.S in Industrial Distribution from the University of Nebraska at Kearney.

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## President's Message

By Tressa Bishop, USI Insurance Services LLC (formerly CB Insurance)

**T**his time of year for our members can feel frenetic with budgets, annual meetings, and cold weather issues that inevitably crop up. The holiday countdowns that seem to start earlier and earlier each year can cause panic unless you are one of those organized people that shops for the holidays throughout the year and has your holiday meal preparation planned down to the hand-written place cards in early November. That is not how I operate, unfortunately.

While the chaos and craziness seem to multiply in November and December, one thing I am mindful of and really take time to focus on is gratitude. This is especially important this time of the year when days seem shorter and the self-imposed stress of doing things “just right” for our friends and family can cause cortisol levels to rise. When you write down a few things you are grateful for on a consistent basis, your mind is forced to release the stress and anxiety for that short time. It sounds trite and simple, but I have first-hand experience that it absolutely works and can't imagine starting my day without that practice.

As my year of being the CAI SoCo chapter's Board President draws to a close, I want to express my deep, heartfelt gratitude to our committees and all of our volunteers. The total number of hours donated to CAI on an annual basis is mind-boggling as we all have our “real jobs” to do which pays the bills. Whether it be volunteering on the golf committee (our biggest financial impact event of the year), making new members feel

welcome and ensuring existing members find value and stick around for the long haul, or sharing the wonderful happenings and events via social media, every minute invested is appreciated and the CAI SoCo Board is so very grateful for each and every one of you.

My hope is that you get more out of the chapter than just additional business leads or vendor contacts to call in a time of need. The benefits of CAI run deeper for all of us who have been around any length of time. Those that have left the area due to job relocation, family situations or retirement can attest to the fact that this chapter has something special that is just not found in every trade organization or association. Let's continue to spread that something special with every interaction in the coming crazy months. Your heart and mind will thank you for it!

In gratitude,



Tressa Bishop  
2021 CAI SoCo Board President ♦



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documents in providing proper notice of member meetings. This includes delivery by mail as well as posting the notice physically in a conspicuous place, to the extent feasible, and electronically. Retreating to formality means that all meetings of the board shall be open to attendance by members and/or their representatives. Retreating to formality means that an agenda for those board meetings must be made reasonably available. Retreating to formality requires that the Board allow members to speak about a decision to be made by the board prior to the board voting on that issue. Retreating to formality means only holding executive or closed-door meetings in strict conformance to the statutory requirements for so doing.

Failure to follow the formality of these meetings may cause members to question the intentions of the board and to second-guess the board's decisions. It is not uncommon to find members who believe that secret meetings are being held where the board is making decisions outside of the presence of the membership. This perception may arise erroneously when the member fails to understand the circumstances under which a board may call an executive session. Boards would be well suited to announce and to clearly reflect in the minutes of the meeting and generally cite the provision of the statute that is being utilized to call the executive session (See C.R.S. § 38-33.3-308(4)). The board should be careful to only discuss that which is necessary in the executive session and to come out of executive session to discuss other items of business that don't specifically fall into one of the categories for appropriate executive sessions.

Another potential pitfall wherein discord may follow, is the overuse of "working session" meetings by a board. These types of meetings have become more popular over the last several years. Interestingly, the perception of what these meetings are or are not varies wildly from board to board. This may be because, statutorily, working sessions don't exist. The law contemplates regular and special meetings of the board (which in each case may have an executive session of the board within said meeting). There is nothing in the statutes, and almost never anything in the governing documents of the association that authorize or prohibit working sessions, or to define exactly what they might be. The most common use of working sessions that we see are for the board to get

together to discuss a large project or issue. Sometimes they are utilized for future planning or reviewing tedious budget line-item details over the course of many hours. Many of the boards holding these meetings are careful not to make any decisions outside of the regular board meeting wherein the members may speak on the subject prior to the vote. The problem comes when, in the perception of the members, the decision has already been made outside of earshot of the members, and there is little discussion by the board prior to allowing the members to speak and holding a vote. This leads to accusations of lack of transparency and even secrecy. As such, we urge boards to utilize such meetings carefully and sparingly or, in the alternative, to use them as frequently as they want but to notice them to the membership and open them to the attendance by all members and/or their designees.

In conclusion, in an uncertain world, we can bring some certainty by retreating to formality. This short article addresses just a few ways to accomplish this formality. Boards should continually seek to find those areas where members expectations can be met with formality and certainty for the community to thrive. While this will not solve all the uncertainty that exists within society right now, adopting a more formal approach to running the corporation is very likely going to minimize procedural disputes from the membership and hopefully foster trust and collaboration between the board members and the owners. ♦

### About the Author



Tim Moeller has practiced community association law since 1999 and solely represents common interest communities. Tim has served on the Editorial Committee for the Common Interests publication, as well as serving on the Programs and Education Committee and the Legislative Action Committee for

the Community Associations Institute. Tim and his firm provide ongoing education to managers to further their credentials with the Community Associations Institute. Tim has published articles in both the local and national publications for the Community Associations Institute.

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cycles.' You would then schedule a paint cycle for each phase to be repainted once that paint type has reached it's full life span.

If a repaint in your community has been deferred well past it's lifecycle, a major concern for many HOAs is the cost for wood replacement (trim, siding, etc.) You may want to ask your bidding contractors to perform a ground visual inspection, to perhaps 10 or 20% of the community to identify any damaged or rotted wood components and thus, be able to provide a budgetary price for the estimated cost of wood replacement throughout the community (based on that sample.)

Better yet, some contractors are willing to provide (at a cost) a full probing inspection and mark-out to identify rotted or damaged wood components. The contractor would actually get up on ladders and use a sharp tool to probe each and every piece of siding and/or trim to determine if it's damaged and/or rotted. They'll then mark the damaged pieces with some identifiable marker and can provide a full repair matrix outlining the location, quantity, and type of each and every damaged component, along with the cost for replacement. While this may not eliminate all unforeseen issues, it will provide you with a very accurate cost to get the substrates repaired prior to painting. You may also consider asking the bidding

contractors to provide a cost per sheet for sheathing replacement in their paint bid. That way, you can avoid potential price increases for unforeseen damage once you've hired a contractor.

Taking these factors and steps into consideration will not only better prepare the community and it's residents for the economic impact of the paint project, but it will also provide a blueprint and gameplan for future paint cycles. I highly recommend that any HOA that's considering a paint project in the next year or two, to contact their local rep and utilize these aforementioned resources to their advantage. ♦

**About the Author:**



Adam Grundland has been working with Sherwin-Williams for over 17 years, and is your local contact in Southern Colorado. Sherwin-Williams has been making paint the right way for over 150 years to serve all of your coating needs. Thank you for the support and looking forward to helping you with your projects.



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## How to Get Certainty for Roof Replacement

By Michel Brooklyn, Roof Worx, LLC

**A** well-maintained roof is one of the most important aspects of retaining the value of a building or structure. For many homeowners, tending to the roof (or even conducting periodic inspections) is often an afterthought, with potential damage points neglected until the eventual leak or the obvious draft makes an appearance. Here are some tips on the best ways to conduct comprehensive inspections on your building or structure's roof.

### Professional Inspections

While it's always a good idea to stay on top of the condition of your building or structure's roof, it's easy for damages and less obvious problems to go unnoticed. If you do not have a documented report of the status of your roofing system, it is recommended to begin with a professional inspection of your roofing system. Professional roof inspections are highly thorough and based on checklists which encompass structural, material, and interior elements.

Not only will professional roofers possess the necessary experience to identify problems before they begin, but they also come equipped with all of the necessary tools to get the job done properly. An additional benefit of enlisting trusted, professional roofers to inspect your roof is their obligation to provide quality service, alongside an itemized list of potential issues that need further work or recommended repairs. From this point, they will give their recommendations on how often your roof should be inspected. On brand new roofs, it may be recommended to re-inspect in a few years. On older roofs, it may be recommended to inspect once a year, with the expectation to find and conduct minor repairs to extend the life of the roofing system.

### How and When to Conduct Your Own Inspections

The extreme climates in the summer and winter months are the most difficult for your roof and its supportive structures to withstand. Shifts in temperature may create condensation and moisture collections in vulnerable points of the roof, which may threaten the integrity of the roof.

Another complementary approach to inspection is simple visual inspection of your roof. Of course this only applies if you can see your roof, safely from the ground. Certain things that may catch your eye are cracked/warped shingles, missing shingles, or sagging/concave areas. If something does not look right, you can take pictures, send to your trusted roofing professional and simply ask for their opinion.

### Reserve Studies

Guessing how much money to save for roof replacement can be a daunting task. Luckily, this is where reserve studies come in. The reserve study will incorporate the present condition of the roofing system and determine if the financial Reserves that have been set aside are adequate for the future. There are many different types of roofing systems and some have greater life expectancies than others. Other factors, such as, how the roof has been maintained since new, how many trees are around the roof, and general weather conditions also play a factor in determining life expectancy. Once a reserve study has been completed, you can use professional yearly roofing inspections to determine if the roof is aging faster or slower than expected. This documented information can also be useful when updating your reserve study.

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### Conclusion

By actively inspecting the integrity and health of your roof and supportive structures, you're staying ahead of the curve in case problems arise. Reserve studies, coupled with regular inspections from a roofing professional, will help you understand the state of your roofing system. This will also help you keep the roof of your property in good condition, while avoiding spending thousands of dollars for extensive, surprise repairs. And finally, supplementing your own simple inspections, when easy and safe to do so from the ground, only increases the likelihood that you'll catch a noticeable change and avoid major repairs in the long term. ♦

### About the Author



Michel Brooklyn is the Business Development Manager for Roof Worx, a roofing company. He loves developing and teaching classes for the Community Association Managers International Certification Board (CAMICB). He is also a DORA-approved Instructor for CO Division of Insurance and speaks at Insurance Agency Conventions across the state. Mikey currently lives in Loveland, CO with his wife and 5 children.

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## How to Deal When You Don't Know How to Deal

By Meaghan Brown, EmpireWorks Reconstruction

While I'm no expert on the topic of how to cope with uncertainty, I would say that, like most of us in this industry, I've been forced to change, adapt, grow, and get creative over the past couple of years in order to successfully navigate through this uncertain world that we're living in. Most of my friends, co-workers, and those who know me well, would consider me somewhat of a control freak. That said, having little predictability of what the coming months have in store, I've adopted various methods to help me manage an uncertain future. I'd like to examine some means and methods of taking this uncertain world by the helm. As Franklin D. Roosevelt once said, "To reach a port we must set sail...Sail, not tie at anchor... Sail, not drift."

From a bird's eye view, life as we know it seems to slowly but surely be getting back to normal (whatever that means). And while I think we're on our way, the future of how this pandemic will pan out is still unpredictable and we need to be prepared to shift gears at a moment's notice. With the CDC predicting an increase in Covid-19 related deaths in the weeks to come, it's imperative that we as an industry remain adaptable. In my opinion, learning to cope with uncertainty and stress in a healthy way will be our biggest defense against driving ourselves completely insane and, ultimately, will lead to a more resilient version of ourselves.

This time of year can be particularly stressful in our industry. Not only are we attempting to wrap up late summer projects, but managers are faced with trying to finalize budgets for next year. When anxiety starts to creep up or if you're having a hard time dealing with the uncertainty of the future, consider the following items:

### 1. Take action over things you can control.

Although there will always be certain things in life that are out of our control, there are still some things that are within our control. So when you find yourself trying to cope with uncertainty, take action over those things that are within your control. When coping with uncertainty, we tend to compensate by procrastinating, micromanaging, or seeking reassurance from others. Challenge your need for certainty. Ask yourself what the advantages and disadvantages are. Consider how much of your life is actually certain. Do you assume the worst will happen because the outcome is uncertain? What are the odds of this being the reality?

### 2. Learn to accept uncertainty.

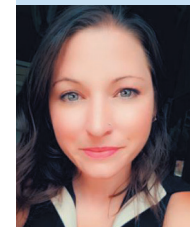
While this is easier said than done, try to take time to identify any possible triggers that cause you to worry about the uncertain future. Recognize these triggers, allow them to settle, then let it go and shift your attention elsewhere. Try to focus on the present moment and take things in stride, one moment at a time.

### 3. Manage stress and anxiety.

Some main components to accomplish this include exercising, relaxing (breathing exercises, stretching, meditation, etc.), getting plenty of sleep, and eating a healthy diet.

Remaining flexible and having a good grasp on things you can do to help manage your mental health will likely prove useful over the next few months (and, in my opinion, throughout your entire life). If there's one thing we learned from 2020 is that the only thing in life that is certain, is that it's ever changing. ♦

### About the author:



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

## Welcome New Members!

- Mrs. Eleen Beisner
- Ms. Catherine Vogel
- Mr. Kalon DeLuise
- Ms. Jennifer Tirado
- Ms. Brittany Murray
- Mr. Jason Domecq
- Mr. Doug Plott
- Michele Gallowich
- Mrs. Dana McCreary
- Mr. Calvin Keller
- Ms. Ashley Carmona

## Congratulations to Those Members Receiving Their New Designations!

Ms. Suzanne Serianni, CMCA, AMS  
CCMC

Ms. Deidre Masters, CMCA, AMS  
Hammersmith Management, Inc.

Ms. Traci L. McDonald, CMCA  
Warren Management Group, Inc

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## 2021 Events Calendar

(Dates Subject To Change)

- |   |  |
|---|--|
| <b>Jan 12</b> Education Luncheon: January Jumpstart (VIRTUAL) | <b>Sept 9</b> ..... CLACsic Golf Tournament  |
| <b>Feb 9</b> ..... Education Luncheon (VIRTUAL)               | <b>Sept 14</b> ..... Annual Meeting Luncheon   |
| <b>Mar 9</b> ..... Education Luncheon (VIRTUAL)               | <b>Sept 24</b> ..... TopGolf Tournament  |
| <b>Mar 17</b> ..... New Member Breakfast (VIRTUAL)            | <b>Oct 7</b> ..... Business Partners Fall Happy Hour   |
| <b>Apr 13</b> ..... Education Luncheon                        | <b>Oct 12</b> ..... Education Luncheon   |
| <b>Apr 17</b> ..... Board Leadership Development Workshop     | <b>Oct 13</b> ..... New Member Breakfast   |
| <b>May 11</b> ..... Education Luncheon                        | <b>Oct 22</b> ..... Bowling Tournament   |
| <b>Jun 8</b> ..... Education Luncheon                         | <b>Nov 9</b> ..... Education Luncheon  |
| <b>Jul 16</b> ..... Golf Tournament                           | <b>Dec 14</b> ..... Year-End Celebration, Awards,<br>Install Officers & Charity Donation Event |
| <b>Aug 10</b> ..... Education All Day: Law Day                |  |
| <b>Aug 18-19</b> .. CAI National Conference – Las Vegas       |  |

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

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