



# COMMUNITY RESOURCE

INSIGHT & EDUCATION FOR COMMUNITY ASSOCIATIONS

APRIL  
2020

*This Issue*

**EXECUTIVE DIRECTOR  
SUMMARY**



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# CAI

CENTRAL & SOUTHERN AZ

April 2020



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CENTRAL & SOUTHERN ARIZONA CHAPTERS

  
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# Welcome

# NEW MEMBERS!

2/1/20 - 3/31/20

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### Business Partners

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### Management Company

Michael LaPoint Desert Vista Community Management, LLC

### Manager

Rhonda Cap Leisure World Community Association

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Shelby Martinez	CCMC
Brooke Pagano-Laulu	CCMC
Lane Powell	CCMC
Darcy Gray	CCMC
Christopher Nelson	CCMC
Regina Sbraccia	CCMC
Kevin Wiegel	CCMC
Krystal Snider	Choice Community Association

### Multi Chapter Business Partner

	Chase Online Bill Pymt
Amber Hartman	GAF of Fontana
Michael Palumbo	Jain Irrigation, Inc.

### Volunteer Leaders

Doug Gray	Apache Wells II
Jo Shuck	Apache Wells II
Mary Lou Andressen	Leisure World Community Association
Dan Callahan	Leisure World Community Association
Susan Hoffdahl	Leisure World Community Association
Carl Johannese	Leisure World Community Association
Bill Menard	Leisure World Community Association
Joseph Miola	Leisure World Community Association
Barbara Peters	Leisure World Community Association

### Individual Volunteer Homeowner

Paula Purkhiser

## Southern Arizona

### Manager Membership

Danielle Torgeson	Cadden Community Management
Regina Schroeder	Mission Management Services
Roberta Bonillas	

### Multi Chapter Business Partner

Amber Hartman GAF of Fontana

### Volunteer Leader

Linzy Christie	Villas at Tucson National
Suzanne Youngquist	Villas at Tucson National





## Executive Director Summary

CAI Members,

A lot has happened since my last summary to all of you in February. Schools are out for the rest of the year and students are doing homework online, no proms or graduation ceremonies, most of us are working from home, our industry is an essential business and we are thankful to be employed and working, when many around state and country are not and we have had postpone chapter events in both chapters for March, April and May.

What does this mean for the members of Central and Southern Arizona CAI? It means we need to find new ways to connect and continue our mission to provide education, advocacy and networking opportunities. The CAI staff will be launching this month our new ZOOM Educational Webinars. The famous Priceless Legal Luncheon Panel will continue in the virtual world. This gives us the opportunity for both chapters to participate through their computers, tablets or smart phones. The March luncheon for Southern Arizona was cancelled as the COVID-19 pandemic expanded into Arizona. We have created the ability to have those members make up their continuing education credits plus make some new friends, keeping our social distancing. For the Central Arizona chapter this allows those members not to miss their April luncheon and still get their questions answered by top HOA Attorneys in the state. An email blast has been sent to both chapters for the ZOOM Webinar and can be accessed through all the social media outlets each chapter has. With the enhanced technology we will be adding more continuing education webinars for both chapters. In May Southern Arizona will have a professional speaker address the chapter from Washington state. Julie Adamen was scheduled to speak at the May 13th luncheon but will now broadcast

from home. Southern Arizona will conduct modules from the Board Leadership Development Workshop as small 30-minute sessions on all five modules. Central Arizona is hoping by the middle of May to be back on their regular event schedule and have the June luncheon and tradeshow our traditional way.

Our world is changing and both chapters are adapting to the needs of the membership through our magazine each month with its dedicated themes and educational articles produced by CAI members. New online educational opportunities for both chapters. Both chapters have Facebook and are posting updated information about COVID-19 and please know CAI local and National care about the health and safety of its members and that CAI National is continuing to send updated COVID-19 email blasts to all members in the state of Arizona on how to stay healthy and safe both physically and mentally for you and the community associations you serve.

CAI Central and Southern Arizona Chapters are still working diligently for our Arizona members. Please keep in touch and if you have any questions that need answering we are available through email and phone.

All the Best!

Kayte Comes, MBA, MNML  
Executive Director  
Central and Southern Arizona Chapters



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# Spring Cleaning and Reserve Study Upkeep

By Stephanie Mueller

With 2019 behind us, our budgets are finished, we're recovering from the holidays, and bluebonnets are ready to bloom. As much as we'd like to take a break, we all know that being a community manager or board member requires hard work year-round. Spring cleaning doesn't just apply to our homes, but also our reserve studies. Whether your community's reserve study was just completed or is a number of years old, the beginning of the year is a great time to review the report and see what it tells you.

## Old study, new projects

A reserve study provides a community with a great roadmap of their upcoming capital projects and typically is updated every three to five years. That means, even as a reserve study is becoming dated, it provides valuable information to help guide an association's decisions. There are three different ways an older study should be examined.

First, take a look at what projects were expected to be completed. As an example, if your reserve study was completed in 2017, you'd want to take a look at what was projected to occur in years 2017, 2018, and 2019. If these projects did occur, great! You can use the reserve study estimate of costs to compare against what the actual project costs were. This information will be extremely valuable when updating your study, as the reserve specialist can incorporate these true, actual costs to improve future projections. However, you will likely also find projects identified in these past years that did not occur. Hopefully, they didn't occur because the common elements were in better condition than expected and didn't need replacement, and not simply overlooked. Regardless of the reason, you'll want to take a closer look at these skipped projects and make a determination as to whether they should be budgeted for the near-term, possibly even this year, or deferred into the future.

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# When to update

A common question asked of a reserve specialist is “When do I need to update the reserve study?”. It’s a simple question, with a challenging answer, and the quickest way to make a reserve specialist sound like a lawyer with their response of “It depends”.

However, that’s the best answer that can be given in a broad context. If we look at the prior advice in this article, we see that there are many moving parts to a reserve study: projects planned don’t occur, projects not planned do occur, funding contributions are lower than anticipated, replacement costs are higher; the list goes on and on. Management best practice is to update every three-to-five years. If you review your reserve study for the points mentioned earlier, you can typically identify a logical time to consider getting an update. A few pointers of when it’s best to target a reserve study update:

After finishing the review of prior years, you’ll want to review the current year and identify any planned capital projects. Similar to the projects depicted in past years, you’ll want to make a determination if the project needs to be completed. Remember, a reserve study provides you with a roadmap, or general guideline for the future, but you as a community manager or board member need to take into consideration as much information as possible prior to embarking on a large capital project. Some questions to ask include:

1. Is the common element truly at the end of its useful life, and in need of replacement?
2. Do your vendors agree the element needs replacement, as they commonly are the most familiar with the element? (pool vendor, roof contractor, etc.)
3. Do we have the reserve funds necessary to pay for this project?
4. Has the association been following the funding amounts recommended in the reserve study?
5. Has the association incurred any unplanned expenses in prior years that have reduced the available funds for this project?

Finally, take a look at upcoming projects depicted in the reserve study. Typically, looking out over the next three years is a good window. If, while reviewing years 2021, 2022, and 2023 in the reserve expenditure schedule, you identify planned projects, you’ll want use a similar review process as above, but evaluate these projects from a slightly different perspective:

1. Will the common element last until the planned date, or does it possibly need to be accelerated? (again, consult with your specific vendors for their input)
2. Would it make sense to accelerate the replacement to coordinate with other projects? (an example would be accelerating replacement of the pool furniture to coordinate with a new plaster finish at the pool)
3. Do we have the reserve funds necessary to pay for this project earlier than initially planned?

1. Either before or after major projects are completed. (roof replacement, road repaving, etc.)
2. If large projects have been accelerated, the sooner an update is performed, the better. This is due to the accelerated cash-flow likely having a significant impact on funds available for subsequent projects.
3. If the funding levels have significantly departed from your reserve study’s recommendation, the sooner an update is performed, the better. You are more likely to experience a shortage of funds once large capital projects are encountered, and the sooner a reserve study update is completed, the more time the association has to get back on track with proper funding levels.

All too often reserve studies are completed to address an association’s immediate need. Examples of this include, but are not limited to, fulfilling requirements to obtain a construction loan or to determine funding needs to address critical projects that were recently deferred. Maximizing the ROI of your reserve study requires regular engagement to help guide your board in making the best decisions for the association’s future. As your current reserve study becomes another year older, consider the volume and significance of the changes made over time and consult with your professional reserve specialist to discuss your update needs, ensuring they realign your long-term goals with adequate funding.

**Stephanie Mueller, Senior Engineer**  
Reserve Advisors

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# Spring cleaning your new home and notice some potential defect issues?

By Ritchie Lipson, Esq.\*

Spring Cleaning is a good time to take a closer look at your HOA common areas and let your association know of any issues too.

Effective communication within a homeowners' association is always important. However, during a construction defect action by an association, communication and cooperation among the Board, Community Association Manager, and the Construction Defect Attorney become essential. With the outbreak of Covid-19, how we communicate and do business in the future with your Attorney, Vendors and Homeowners will most likely all be different.

A construction defect action by a homeowners' association usually begins with a Notice of Claim under the Purchaser Dwelling Act. However, before the Attorney may prepare such notice, the Attorney must investigate the defects in the community and discuss the identified defects with the Board and the Community Manager. This conversation is the key to defining the scope of the action desired by the association. Sometimes, associations are concerned only about a few key issues. Other times, the association has a plethora of concerns about the construction of their community and wish to pursue all issues completely. The Attorney, Board Members, and Manager should discuss these issues and the scope before the Attorney prepares and serves the requisite notice on the builder.

After the Notice is served, Arizona provides for a 60 day period for the builder to respond to the notice of the claimed defects with its intent to repair or replace the defective conditions, and 30 days after to complete the repair or replacement. During this time period, the builder will generally want to visually inspect and photograph the claimed defects. The Construction Defect Attorney will develop an inspection schedule for the community and send out a representative from the Attorney's office to guide and monitor the investigators. The Attorney will share the schedule with the Board and Manager who can provide feedback on the schedule and share the schedule with any concerned residents. Good communications with the Manager, Board, and Members is essential at this point.



After the inspections, the builder's attorney may provide some feedback on the inspections to the Association's Attorney and how the builder views the case. The Association's Attorney will then share this information privately with the Board and Manager to develop the best strategy for addressing the defects at the mediation.

If the Builder decides against repairing or replacement lawsuit may be filed thereafter. However, most construction defect claims are resolved through mediation, after the parties have completed some inspections and consulted with experts. Although not required, Board Members may attend the mediation as the association's elected representatives. At the mediation, the Construction Defect Attorney will provide periodic updates to the Board Members as to the status and progress of negotiations as advised by the Mediator. If the mediation is successful, the Attorney will provide an update and recommendation to the Board for settlement and will provide any further information or answers to questions that Board Members may have. If the mediation is not successful, the Attorney will provide a recommendation on how to proceed, to prepare the case for trial or arbitration. Again, effective and proactive communications between the Attorney and the Association Client is crucial at this point in the claim.

Throughout this process, the Construction Defect Attorney, Board Members, and Community Manager must remain in regular,

consistent communication to best facilitate the association's construction defect action on behalf of all Members of the community.

The diligent attorney will use a combination of methods to keep the Board and Manager informed and will develop the communications plan at the beginning of the legal relationship. Common methods are weekly or monthly updates sent via email to the Board Members and Manager, regular attendance at Board meetings (both in Executive and Regular sessions as appropriate), and frequent written updates suitable for sharing with all members during key periods in the process.

The unanswered questions are still be developed. How will we best communicate with Boards and Members. Will it all be via ZOOM? What precautions will we need to take to keep members safe as experts for both the association and the defense conduct inspections and testing. Our world has changed with Covid-19, but the new normal will just become that, and we will adapt but with the same goal to maintain the most effective communication between the Board, the members and the Construction Defect Attorney!

**Ritchie Lipson, Esq.** is Director of Client Relations and leads Business Development Efforts for Kasdan LippSmith Weber Turner LLP in Arizona, California, and New Mexico. For over 20 years, Lipson has limited his practice to representation of Homeowners Associations, Residential Property Owners, School Districts, Municipalities, and Commercial Investors to assist in the fair resolution of their claims for defective construction.



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# Discover the 3 Not-So-Obvious Reserve Study Success Secrets

By Mark Beatty

If there's one thing I've learned from consulting with hundreds of municipalities and private communities on pavement management, it's this:

Common sense is NOT always common practice.

Nothing lasts forever and there's a big difference between being intelligent and being effective. As budget season approaches, now is a good time to get re-acquainted with your reserve study – and keep surprise costs less surprising.

The reserve study helps you think of your community's largest assets and what each would cost for total replacement. Here I will focus on asphalt, both because it is what I know best and also it is likely your community's biggest asset and largest reserve item.

The longer your roads last, the less money that needs to be put aside each year for eventual replacement. This is the reason for crack sealing and surface treatments – to keep your good roads in good condition. Once pavement has severely deteriorated, rehabilitation or replacement costs become significant.

## Success Tip #1:

### The Reserve Study Is a Useful Guide but Only if Re-Evaluated Regularly

As you reference your reserve funding data during this upcoming budget season, do not expect your reserve study to be a 100% reflection of reality. Rigidly following its guidance is not necessarily in the best interest of your association, nor is it what your reserve study professional intends.

For example, your reserve study says that you should have maintenance done to the roads. However, you may not need any maintenance for a few more years, depending on the condition of your roads and your maintenance strategy. How is it holding up? Is your last surface treatment still preventing oxidative damage? What level of cracking are your roads experiencing?

There is not a one-size-fits-all surface treatment but as many communities in Arizona move to a longer lasting, more effective treatment system using High Density Mineral Bond, they are seeing much better than expected results relative to their reserve studies (lower reserve requirements). That is, if the Reserve Study professional is not made aware of the specific treatment used by your community.

Visit [preserveasphalt.com/hoa](http://preserveasphalt.com/hoa) for HOAs that have successfully lowered their asphalt reserve requirements.

## Success Tip #2:

### The Obvious: Maintenance is Less Expensive Than Replacement

Without developing and maintaining a reserve study, communities will likely find themselves in a situation where emergency funds are needed in order to “catch up” to where they need to be. An underfunded HOA will produce justifiably upset residents when they fail to plan adequately.

Reserve funding plans are indispensable to creating a meaningful and effective budget. Fortunately, here in Arizona we have some competent reserve professionals. Without a well-funded plan for future repairs, maintenance, and replacement – property values and quality of life suffer.

When HOA assets are properly maintained property values tend to increase. Fortunately, reserve studies performed regularly should enable the association to plan accordingly and set aside enough money an annual basis to offset anticipated reserve expenses.

Engage professionals (reserve study specialists, community managers, and other specialized experts) so that you are on the best path forward for prudent long-term asset management.



DC Ranch (Scottsdale, AZ)

**Success Tip #3:**  
**Communication is Key**

An association must charge what is necessary to sustain itself, so when residents are well informed, everyone benefits. All association assets will deteriorate with predictable replacement costs, but that is not obviously to many homeowners.

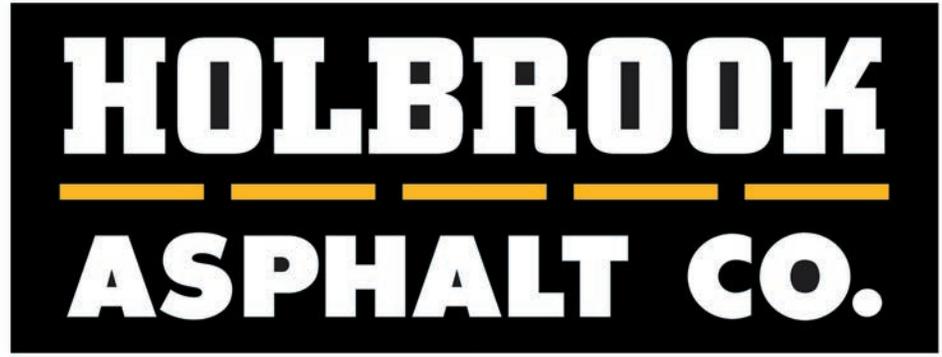
If a sufficient amount is not collected through normal reserve contributions, those same funds (and likely much more) will eventually come in the form of special assessments. Underfunding does not do your association any favors.

Specifically speaking to the responsibility of maintaining roads – most often regarded as the most valuable asset to the HOA – it comes down to one thing: how to effectively extend pavement life at the lowest possible cost over time.

Aesthetics are also important, so if effective preservation can be achieved in conjunction with a surface that residents like, that is an added bonus. However, the reality is that effectively extending the life of a roadway doesn't necessarily have anything to do with aesthetics.

There is no one-size-fits all surface treatment for asphalt pavement maintenance. Your choice of preservation treatment should be based upon the condition of the pavement, the use of the pavement (is it a high trafficked area or a parking lot), and whether is it a long-term asset or a short-term asset. As an HOA, you would always fall into the long-term asset category (private communities are looking to support property values for the long-term).

**Mark Beatty** is on the Advisory Board for the International Pavement Management Association and consults with public agencies and HOAs throughout the U.S. He is a sought-after presenter at public works events as well as HOA seminars. Mark serves as the Sr. Vice President at Holbrook Asphalt Company.



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# 11 Signs Your Property Needs a Refresh

Is your property looking a little, well...dated? Are potential tenants flocking to newer or recently updated communities in your area? Is the paint so faded you have a tough time even remembering what the original exterior colors were? If so, it may be time for a repaint!

Repainting and updating your property on a regular bases is important for a number of reasons, including drawing customers or potential tenants, adapting to building damage or additions, as well as wayfinding. Here are some to consider

1. **It has been more than 10 years since you last repainted** - If you have to think about the last time your property was painted, it's definitely time to take action.
2. **Faded paint-** Has your siding faded like in the photo below? Obvious signs of fading mean you're due for a paint job. Just be sure you use an ultra-premium coating system such as **EVERSHIELD®**.



3. **Dated colors** - Is your property stuck in the '90s, with "Miami Vice" colors (peach or peachy tan and teal) or a "woodlawn" color scheme (tan and green)? Or, perhaps that gorgeous brown trim from 15 years ago now appears pink? If the word "flamingo" describes any of your current colors, it's time to refresh.
4. **New color trends** - No, it's not possible to keep up with all new color trends as they appear. But, if your property's color theme is like any of the above, it's definitely time to change things up. Even more so if surrounding properties have been significantly updated.
5. **Changes to the property** - New awnings, building additions, etc., can clash with your current color scheme. A repaint in a new color scheme will bring cohesiveness and a clean look to your property.
6. **Ownership change** - Often, a new owner will want to "put their stamp" on a property by updating it to a style or color scheme they prefer.
7. **Creating new, updated branding** - Having trouble getting new tenants? A color scheme change goes a long way to re-establishing your property in a crowded marketplace.
8. **Wayfinding** - When a business's entry is difficult to find because of a building's design, adding a pop of color can help point customers in the right direction. In addition, if an entrance has moved, it can be helpful to add color to the building or entrance so potential clients can find their way to you.
9. **Damage to building** - Depending on the severity of the damage, this could mean a small re-paint or a complete revamp.
10. **Chalking** - When a fine, white powder appears on your paint's surface, it means chalking has occurred. This condition is often due to weathering. It can make your property look dated, which means it's time to repaint. Why not update your colors at the same time?



11. **Highlight accents on buildings** - Is your property too monochromatic? You can pump up your community or commercial property by using color to highlight the building's architectural features, such as trim, doors and shutters. This is also a great solution if you don't have the money for a complete color overhaul.

The decision to spend the time and money on a color refresh can be difficult. Perhaps it's time to take a good, hard look at your property to see if the potential for new customers or tenants outweighs the costs!

# More than paint consultants, we're repaint experts.

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