



# COMMUNITY RESOURCE

INSIGHT & EDUCATION FOR COMMUNITY ASSOCIATIONS

MAY/JUNE  
2020

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MESSAGE**

**DIAMOND SPONSOR  
SPOTLIGHT**

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# CAI

CENTRAL & SOUTHERN AZ

MAY/JUNE 2020



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CENTRAL & SOUTHERN ARIZONA CHAPTERS

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## President's Message

# STRANDED DOWN-UNDER

By Ian M. Welsh

CAI Members – Welcome to Arizona's 100+ degree weather and navigating the COVID-19 Pandemic. Hope you are all safe and well, wearing masks, and washing your hands! New words in my vocabulary now include – shut-down, level the curve, the new normal, and physical distancing. The strangest cliché that I still do not understand is toilet paper – 1 package per person.

On Thursday, March 5th, I departed Arizona on an international trip to visit my Mother in Australia who was in the hospital. This trip was scheduled for three weeks and due to the COVID-19 Pandemic, my stay extended to eight weeks. Thank you, to the creators of Skype, Zoom and International Telephone calling plans!

At the time of my departure, the virus in China was talked about, but there was not much concern in either the U.S. or Australia. However, at the Los Angeles International Terminal, many travelers were wearing face masks. By the time we landed in Australia 18 hours later, the World was starting to change.

Within a week, circumstances changed dramatically in Australia as the nation was shut down. As cruise ships docked and international planes landed, all travelers were met by Border Control upon entry and escorted by coach line to designated hotels for non-negotiable, automatic 14-day quarantine, paid for by the Australian Government (taxpayer).

Prior to the COVID-19 Pandemic, the Australian Prime Minister, Scott Morrison, was boasting that the Federal Government was on schedule for a \$10 Billion dollar surplus. When I departed on April 23rd, the Australian Government was at an unprecedented \$230 Billion deficit and it would take a generation to pay off!

As syndicated radio celebrity, Paul Harvey famously said “and now, for the rest of the story....”

International travel into Australia was closed and international flights departing Australia were limited to one per week, traveling to only five airports in the World to pick-up and return Australian citizens to their Homeland.

Qantas Airlines were flying from Brisbane to Los Angeles, California once a week. As I was in Melbourne, Qantas flew me to Brisbane the day before my International flight. Border Patrol greeted me at the gate, inspected my passport and escorted me to the Abis Hotel (located on-site at the airport) and informed me that they would escort me back to the International Terminal at 7:00 AM the next day.

While this flight normally carries 500-600 passengers, there were only 19 passengers on board. All attendants were masked and gloved and only bottled water and box lunches were served. Each box lunch was accompanied by several masks and hand wipes.

When we arrived at LAX, the terminal had an eerie atmosphere—a Sci-Fi ghostly effect. It was almost as though the world had stopped (and I guess it had!). There were approximately 20 people exiting Customs and Border Security and the feeling of tension was thick in the air. Over the last 40 years, I have probably traveled at least 60 times through the LAX International Terminal and have never seen, nor experienced, such emptiness at one of the busiest airports in the World.

We, at the local Chapter, are also experiencing a strange “new norm” by navigating on-line Webinars and Zoom meetings, in addition to connecting on our various forms of social media.

Thank you to all our Members and Business Partners for your continued support and understanding while we navigate during this difficult time. This too shall pass, and we will one day return to the old norm, meeting in person at Educational Lunches, attending Trade Shows, and playing golf.

Please remember the Chapter Office is open for business as usual from 9:00 AM to 5:00 PM, Monday through Friday.

Cheers and see you all soon!

Ian M. Welsh

Central Arizona Chapter President

# Social Distancing?

## Spend Time around Your Waterbody with These 15 Activities

SOLitude Lake Management

During this time of social distancing it is easy to feel alone, overwhelmed or stir crazy. Although we can't control the state of the country, we can control how we decide to use our time. It is important to stay hopeful and focus on your physical and mental well-being. An excellent way to do this is by finding sanctuary and solitude in nature. Water heals our bodies and minds. And right now, that makes our lakes and ponds more essential than ever.

So, if you are looking for ways to keep yourself and your family entertained and healthy during this time of self-isolation and social distancing, we have some excellent recommendations.

**Here are 15 outdoor activities you can enjoy on or around your waterbody:**

### STAY ACTIVE

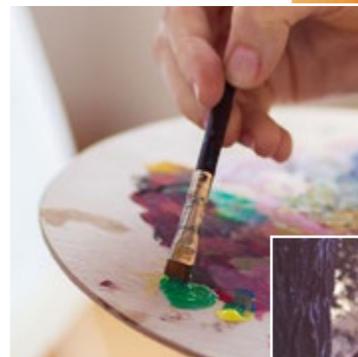
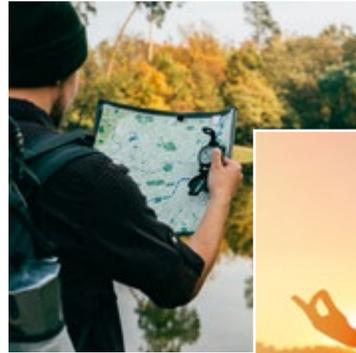
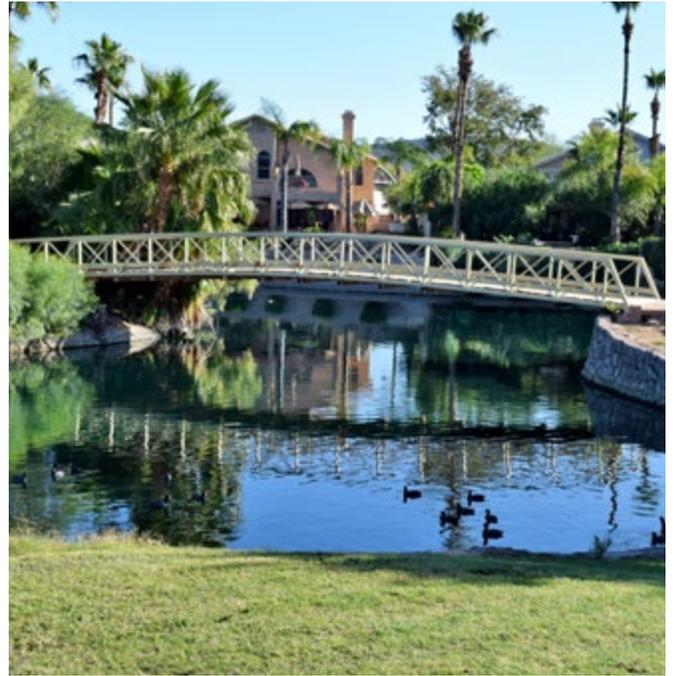
1. Hiking or Jogging
2. Biking
3. Swimming
4. Paddle Boarding
5. Kayaking or Canoeing

### RELAX

6. Sunbathe
7. Picnic
8. Backyard Camping & Skygazing
9. Fishing
10. Yoga or Tai Chi
11. Journaling
12. Reading
13. Plant A Time Capsule

### GET ARTISTIC

14. Sketching or Painting
15. Photographic Nature Walk



SOLitude Lake Management is a nationwide environmental firm that provides sustainable lake, stormwater pond, wetland and fisheries management solutions.

# Elevator Cleanliness

Best practices tips to protect you and your property

By Jennifer Burks

Protecting your tenants, visitors and employees is always a priority but what steps can you take now as we prepare to re-enter an evolving business landscape? Elevators are the most frequently used form of motorized transportation in the world and therefore also one of the most contaminated areas in your building. Here are a few best practices to keep you and those in your building safe.

## Tips for Elevator Riders

- Wear a mask and avoid riding with those not wearing masks.
- Face the wall (silver lining - new excuse not to make small talk in elevators. )
- Limit the number of people in an elevator to 3, but always best to ride with your own party or better yet ride alone.
- Wait for the next elevator to avoid overcrowding; it's not rude to step off.
- Avoid touching your face after pressing the buttons
- Wash hands, use wipes or hand sanitizer after leaving the elevator
- If able, you can always take the stairs and get your steps in.

## Tips for Property and Facility Managers

- Test your elevator phones. Ensuring your elevator and other emergency phones are in proper working order is of utmost importance. Our step-by-step guide will allow you to determine not only if your phones are working but if you are subscribing to a common industry practice (line sharing) that causes elevators to fail inspection.
- Clean and disinfect all elevator buttons and other frequently touched surfaces periodically throughout the day. Cleaning removes the germs but disinfecting kills them. You want to do both! Be sure to choose products appropriate for the finishes in your elevator.
- Post signage asking riders to avoid overcrowded elevators and to practice social distancing.
- Post signage letting riders know that all high-touch surfaces are being cleaned and disinfected on a regular basis to help keep them safe.
- Provide sanitizing wipes and/or hand sanitizer near elevators and escalators.



Plans to restore tenant confidence are paramount. Limiting contact will continue and extend not only to who you allow on your property but how. If you don't already have one, establishing a business continuity plan outlining protocols to promote continued worker safety and the steps you need to take as you move forward is a good place to start. These plans should be transparent, nimble and include operating procedures, areas affected as well as techniques and products used. They should also become a part of your property's overall Emergency Action Plan. The impact of the actions you take will have far reaching implications.

**Jennifer Burks** oversees New Market Launch for Kings III Emergency Communications who has been in the peace of mind business for more than three decades, specializing in emergency telephones for elevators and pool sides.

# CORONAVIRUS AND COMMUNITY ASSOCIATION INSURANCE

## Managing Expectations during the Pandemic

(Copyright © 2020 Joel W. Meskin)

By Joel W. Meskin, Esq., CIRMS, CCAL Fellow, MLIS, EBP

THIS ARTICLE IS NOT A LEGAL OPINION, IS NOT THE POSITION OF ANY SPECIFIC INSURER OR THE MCGOWAN COMPANIES. THESE ARE THE BEST THOUGHTS OF THE AUTHOR.

### INTRODUCTION

The Coronavirus Pandemic has found most of us with our arms up in the air. These are definitely uncharted waters.



My question, as someone who has been spending a great deal of time answering questions on the Coronavirus and insurance coverage is: did any prior pandemic, epidemic or outbreak of a communicable disease lead to the myriad of insurance issues we are now being asked to respond with clear and immediate responses. Maybe our standard response should be “maybe” or “it depends” on many variables before an intelligible response can be provided.

This conundrum provides numerous opportunities for creative coverage attorneys representing Insureds to boldly assert and plausibly argue to find coverage where no such coverage was intended to exist. To trigger coverage under the Insured(s) Association Property Policy requires the existence of the *coronavirus* in a common area constituting “property damage.” To satisfy the existence of property damage, most property policies require that there is a “Covered Cause of Loss” (i.e. is the coronavirus a covered cause of loss) that results in *direct physical loss of or damage to the Insured(s) covered property?* I presume, but do not assume, that these requirements will not be met to trigger coverage for direct physical damage in the majority of jurisdictions. I also presume, but do not assume, that contingent damages arising or resulting from the alleged property damage will not be covered. These potential coverages include business interruption loss, loss of business income or loss of use.

The anticipated arguments, protracted litigation, attorney fees and costs, as well as the fees and costs of countless multidisciplinary experts will depend on specific policy wording, state laws, court interpretation, judges and creative attorneys. All these factors will ultimately determine **coverage or no coverage**. These coverage issues and related litigation will undoubtedly go on for years, or until the insureds can no longer afford the fight. If you would like to get a taste of what we can expect, just Google Insurance Coverage Issues arising out of the World Trade Center Occurrence/Occurrences. On the other hand, insurers may choose to resolve such claims on a cost of business basis. This is less likely due to the nature and extent of the potential claims.

I do not believe that insurers ever intended for coverage to exist under these circumstances. There are potential cases where express language, endorsements or definitions providing coverage exist. I also confidently contend that actuaries did not consider these exposures in developing rating and other modeling they use to best anticipate acceptable loss ratios and underwriting criteria, necessary to properly price coverage for the intended exposure. Again, this is different where there is specifically crafted or included provisions creating coverage.

### COMMUNITY ASSOCIATION INSURANCE FOR CORONAVIRUS

The following chart sets forth the basic community association insurance puzzle. It is anticipated that Insured(s) may seek coverage under the four highlighted policies below, General Liability, Directors and Officers Liability Coverage, Workers Compensation Coverage and Property Coverage.

Coronavirus and Community Association Insurance Which Policies may apply?					
Purple = 3 <sup>rd</sup> Party Liability Policy	General Liability Coverage	Directors & Officers Liability Coverage	Employment Practices Liability	Umbrella Liability	Auto Liability Coverage
Red = first party coverage for the insured(s) property	Workers Compensation Coverage	Property Coverage	Fidelity Coverage	Crime Insurance	Fiduciary Coverage
Blue = package pol for Unit Owners	Earthquake Insurance	Wind Coverage	Flood Insurance	Cyber Liability	Data Breach Response Services
Green = Ann Package pol with both Property and Liability	Special Event Coverage	Master Policy Condo - Coop - SF HOA - Townhouse	Homeowners Policy Single Family HOA	Condo-Unit Owner HOA Policy	Coop Shareholder Policy
Black = Association Self Insurance	Business Partner Professional Liability Policy	Additional Insured Status on Contractor GL Policy	Bank Loan	Association's Assets	Special Assessment

Community Association Insurance Puzzle  
Joel W. Meskin © 2018

The focus of the issues set forth below involves the “common elements, property and amenities” of a not-for-profit community association such as a Condo, Coop or HOA. In addition, the focus here is on the alleged consequences from the existence of the coronavirus existing in/on a common element. These may have issues that differ from an analysis of a business where direct financial loss will result from the closure of a business due to direct physical loss to the Insured’s property.

In order to analyze the existence of coverage under the various community association program, it is helpful to understand how to look and review an insurance policy. Notwithstanding the bad rap that insurance policies have for being filled with small print and legalese, there is a method to the madness. The carriers need to protect the intent they have behind an insurance product. Accordingly, if they do not cross every “t” and dot every “i”, they will be challenged on virtually every claim because without being this careful, the policy will be attacked as having language that is vague and ambiguous resulting in having the language being construed in favor of the Insured(s).

For all intent and purpose, all property and casualty policies are built the same way. Specifically, they are structured as follows:

**Insuring Agreement – Gives you the world**

**Definitions – Defines the World**

**Exclusions – Takes away a part of the world**

- Covered under another policy
- Would make the policy unaffordable if not excluded
- Against Public Policy

**Conditions – What Insured must do to trigger coverage**

**Endorsements and Amendments – change the basic form.**

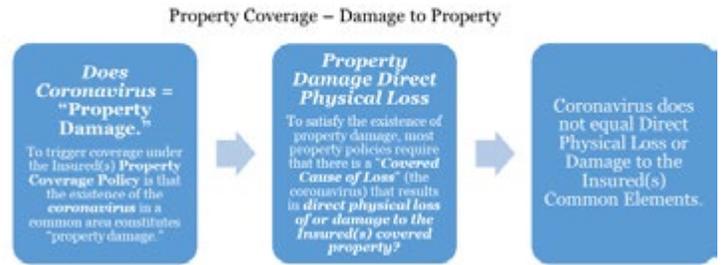
- Issued with policy
- Including State Amendatory endorsements
- Added later

As the issues below are reviewed, the structure set forth above will help understand why coverage is applicable to the potential coronavirus alleged claim for injury or damage.

**Issue No. 1:** Most property insurance policies require that the Insured(s) property suffer direct physical damage to Insured property resulting from a covered peril. Does the existence, or possible existence of coronavirus constitute direct physical loss or damage to Insured property?

**Response No. 1:** Probably not.

**Property Damage: Is there coverage for Property Damage under the Association Property and or Master Policy Property Coverage Part?**



Insured(s) will try and assert that the coronavirus introduced into the common elements constitutes direct physical loss or damage. Policy interpretation is subject to state law. Courts in some states have opined that contamination and other incidents that render property uninhabitable or otherwise unfit for its intended use constitutes a “physical loss.” I believe that this is the minority opinion. Moreover, this argument would not be to the Coronavirus.

The coronavirus issue in community associations is not really the existence of contaminated property as a result of the virus. One study concluded as follows:

“The researchers behind the new study tested the virus’ life span in a 71-degree-Fahrenheit room at 65% relative humidity. After three hours, the virus had disappeared from printing and tissue paper. It took two days for it to leave wood and cloth fabric. After four days, it was no longer detectable on glass or paper money. It lasted the longest, seven days, on stainless steel and plastic.” (Business Insider, April 7, 2020 - <https://www.businessinsider.com/coronavirus-lifespan-on-surfaces-graphic-2020-3>)

The coronavirus issue in community associations arising out of the closing of non-essential common elements to prevent social gathering and the spread of the virus. An association not heeding governmental orders or the recommendation of virtually all health care providers what the association should be concerned with.

The coronavirus as is discussed each day all day in the news has an extremely short life. By the time that the property can be tested for any contamination by coronavirus, or the governmental orders are lifted, the existence of the coronavirus would be moot. The coronavirus would no longer exist.

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### How long the new coronavirus can live on surfaces

SURFACE	LIFESPAN OF COVID-19 VIRUS
Paper and tissue paper**	3 hours
Copper*	4 hours
Cardboard*	24 hours
Wood**	2 days
Cloth**	2 days
Stainless steel*	2-3 days
Polypropylene plastic*	3 days
Glass**	4 days
Paper money**	4 days
Outside of surgical mask**	7 days

\*At 69.8 to 73.4°F (21 to 23°C) and 40% relative humidity \*\*At 77°F and 65% relative humidity  
Sources: New England Journal of Medicine; The Lancet Microbe\*\* BUSINESS INSIDER

**Consequential Property Damages:**

- Can the association recover Business Interruption, Loss of Use or Loss of income?
- Can the association recover remediation and cleaning costs to sterilize from the coronavirus?



**Issue No. 4:** Is there coverage for consequential damages such as Business Interruption, Loss of Income or Loss of Use?

**Response No. 4:** No.

For these coverages for consequential damages, the damage must again result from Direct Physical damage or loss to The Insured(s) property. Accordingly, the same discussion in Response No. 1 above will apply here.

Keep in mind that Business Interruption insurance is intended to protect businesses against income losses sustained as a result of disruptions to their operations. Contingent business interruption coverage similarly provides insurance for financial losses resulting from disruptions to a business's customers or suppliers, usually requiring that the underlying cause of damage to the customer or supplier be of a type covered with respect to the business's own property.

In the community association context, the interruption of operations may be argued to be the unit owner members' inability to pay fees and assessments. This is not the result of coronavirus in the community association, but the result of the impact on their business or employment. This is too attenuated from the community association. With respect to the association's inability to pay business partners such as landscapers, pool services or the like, the potential issue would not be a property policy issue. The potential risk will a claim or suit against the association for breach of contract. As a breach of contract issue, there may be a defense pursuant to a Force Majeure provision in the contract (unforeseeable circumstances that prevent someone from fulfilling a contract.)

**Issue No. 5** If the Board opens common elements such as pools, clubhouses and Gyms, will any insurance policy defend or indemnify the Board?

**Response No. 5:** No.

**Board Decisions:** If the board opens common elements such as pools, clubhouses and gyms, will any insurance policy defend or indemnify the board? What if the board closes common elements?



The physical nature and life of the coronavirus is different than that of asbestos and mold where there are much stronger arguments that they constitute contamination of actual property damage and will not go away without remedial measures. Coronavirus will self-eliminate.

**Issue No. 2:** Is there coverage for testing and or remediating costs?

**Response No. 2:** Probably Not.

There is no coverage for testing or remediation costs, again if there is no direct physical damage or loss. The discussion to this response is the same as Response No. 1.

**Issue No. 3:** In the unlikely event that the coronavirus is considered "property damage" will there be any other impediment to coverage?

**Response No. 3:**

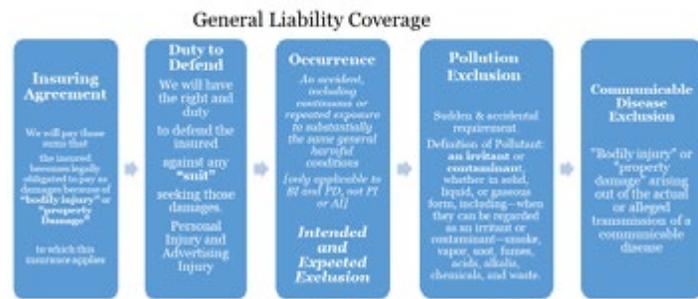
**A.** Yes. Even if the property damage is established, there are numerous exclusions that would apply. These exclusions further support that insurers had no intent to provide coverage.

**B.** No. Coverage may exist where a policy may have a specific endorsement. This is not likely for community associations, however, because of extremely prohibitive costs. This is more likely in an industry such as Restaurants and the Hospitality industry where the significant cost can be included in the cost of doing business. These supplemental coverages in the normal course will not include the direct physical loss of damage requirement. Accordingly, the mental gymnastics of whether there is property damage or not is avoided.

**Issue No. 6:** If a unit owner or guest got sick with covid-19 alleging the association negligently maintained the common elements that could not be closed (i.e. Elevators, entry doors or stairways)?

**Response No. 6:** Probably No.

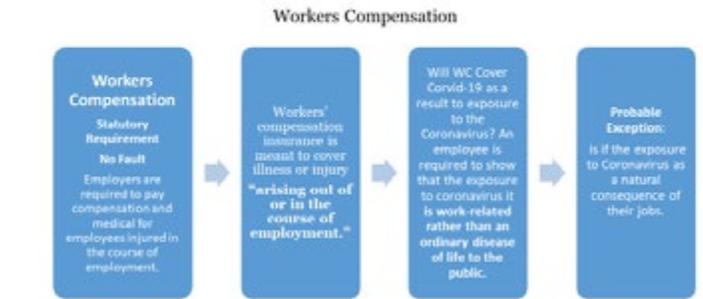
**Sickness:** If a unit owner or guest got sick with covid-19 alleging the association negligently maintained the common elements that could not be closed (i.e. Elevators, entry doors or stairways)?



**Issue No. 7:** Is the Covid-19 disease covered under a workers compensation policy?

**Response No.7:** No.

**Workers Compensation:** Is the Covid-19 disease covered under a workers compensation policy?



## CONCLUSION

In going through analysis of each issue above, it should be clear under which portion of the policy structure. (1) Does the alleged claim meet the elements of the insuring agreement; (1) if one is satisfied, does one of the definitions work to defeat coverage; (3) if there are no definitions to defeat coverage, are there any exclusions that apply and is the exclusion preclude defense and indemnity, or just indemnity still requiring the carrier pay for the defense; (4) Is there an applicable condition that has not been made, such as the time in which a claim must be reported to the carrier; and, (5) is there an endorsement that changes any terms or conditions or removes an exclusion or condition. I always make it

a practice to review the endorsements first and be prepared to know if something I review in the actual policy has been changed.

I opine that there is not going to be coverage under any of these policies for any of the issues presented. However, that does not preclude the possibility that attorneys will not challenge the basic policy forms. Insureds will have to do a cost benefit analysis in the event there is a possibility to challenge a policy provision.

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# A Landscape Contractor's Internal Response to COVID-19

By Rebecca Herro, Chief Development Officer, DLC Resources, Inc.

Like most everyone else, DLC Resources, Inc. has been working under this new COVID-induced “normal” for nearly three months. The pandemic quickly changed the way we work across our entire company, and like the rest of the world, we had to adapt our processes with short notice.

DLC was able to implement several procedures and processes during those first few crazy days of the pandemic that have helped keep our employees safe. We have processes in place to isolate sick people, send them home and then “contract trace” who they worked with and get those teammates quarantined and tested. In addition, we have dedicated teams to cleaning and sanitizing the offices, trucks and tools. Lastly, we created policies to reduce the size of groups and provided face covers (that are required) when social distancing isn't possible.

All of this was possible in a short amount of time due to clear direction and fast planning from our Senior Leadership Team, a desire to err on the side of caution and a team of employees dedicated to doing the right thing and taking this seriously.

Aside from those big things, we thought we would share some of the smaller things that have helped keep our teams moving forward for the past several weeks.

## Communication from the Top

In mid-March, office staff began working from home, field staff began social distancing and wearing masks and our shop implemented stringent disinfection processes for our trucks and equipment. A lot changed for nearly everyone at DLC overnight.

From Day 1, CEO John Holbert has sent out a daily email to all DLC email addresses. The goal is to help keep everyone informed of what's going on and what decisions the company is making. Sometimes the daily update contains no more information than to say there's no update – but the communication from our CEO still goes out. When there are updates (changes in mask policies, for example), it's in the email.

One important note on these emails: they are not sterile. John keeps the emails light-hearted when he can, only switching to a serious tone when necessary.

We've heard positive feedback from our employees, and we feel this transparency goes a long way in keeping everyone focused. Employees say it helps them feel in-the-loop and connected to DLC and helps stop speculation and uncertainty in a fluid situation.

## Reducing Paper Passing and Item Sharing

Before COVID-19, DLC's field teams used handouts and flyers to communicate information and document compliance with policies and procedures. Tailgate safety topics were printed and handed out, safety meeting attendance sheets were passed around to be signed and the monthly company newsletter was distributed.

Now, in an attempt to stop sharing germs, all item sharing, and paper passing has stopped. We have worked to implement electronic notices where we can. Also, rather than have safety meetings in one large group, we are conducting several smaller meetings where employees can properly spread out. The main takeaway here: it may not be a perfect or how we would ideally like to operate. But for now, we are more than ok with making some sacrifices to our previous “best practices” for the sake of safety.

Additionally, we have tried to reduce high-touch points, namely coffee and water dispensers. All communal coffee pots in our offices have been suspended. We have also given each individual field employee their own personal water cooler jug. They are responsible for filling it at home each morning. If they need it refilled during the day, they can have the one designated “water cooler refiller” on their team operate the communal water cooler while they hold their jug underneath. This way, they can stay hydrated without having to share a water cooler with their teammates.

## Rotating Schedules

Not all of DLC's office staff is able to work from home 100% of the time. We've focused on keeping employees at home if at all possible, but there is work that needs to be done in the office.

When we first started working from home, individual teams communicated with each other when they would be in the office. However, we didn't have an inter-departmental plan for who was coming in and when. This led to more people being in the office than is ideal.

To solve this, we have implemented an office-wide schedule. All employees are required to check the schedule before coming in, making sure there are not too many people there and there can be appropriate social distancing.

## A Process Evaluation

There is nothing quite like a complete change in routine to help you find holes in your processes. Because of our varied workforce (bilingual, technology divides, etc.), we have always found company-wide communication to be a challenge.

We have found ways to manage this for normal, everyday communication needs. But when COVID hit, we realized that we didn't have a way to communicate with employees in an emergency situation — when something happens that needs to be communicated to each employee immediately (say a fire, natural disaster or illness, etc.).

Now, out of necessity, we are in the process of creating and implementing an emergency communication plan for all employees – something good to come out of this pandemic!

As Chief Development Officer, **Rebecca Herro** leads DLC Resources' development teams while also serving on the CAI Central Arizona Chapter Board of Directors. She has been a member of the DLC family for the past 10 years, and her team supports the needs of DLC's 32 Community Partners and implements the company's growth strategy for future clients and development of our employees and leaders. Founded in 1989, DLC Resources focuses on the landscape, water and arbor management of communities in the Phoenix metro area and is celebrating their 31st year in business.

# DLC RESOURCES INNOVATES LANDSCAPE INDUSTRY WITH NEW SWEEPER-VAC MACHINES



DLC Resources, Inc., The Landscape Management Experts, is excited to announce the addition of a line of Sweeper-Vacuums to its fleet of machinery. One of the most time-consuming processes in day-to-day landscaping work is cleaning up plant debris, such as bean pods, leaves/petals and plant clippings. Traditionally, crew members rake or blow debris into small piles, then manually load debris into trucks.

After two years of testing in Communities throughout the Valley, DLC found the use of Sweeper-Vacs significantly streamlines and mechanizes the debris-cleaning process. The new Sweeper-Vacs will be used in Communities across the Greater Phoenix Valley to help our crews provide cleaner landscapes and a more highly detailed appearance. We've also found that the machines allow crews to better keep up with debris-heavy seasons, such as spring blooms and fall leaf drop.

"We're leveraging a piece of equipment to assist our crews with getting work done," said Branch Manager Janet Dempsey.

As an added benefit, the machines help ease the amount of manual labor on-site crews need to perform, reducing physical strain on crew members.

"We've shifted some of the burden of this work onto a piece of equipment rather than on the backs of our employees," Dempsey added.

DLC began looking into mechanizing the landscape debris cleaning process in 2018. After two years of researching and testing and evaluating multiple makes and models (leading to a more than \$1 million investment), DLC settled on the current line of Sweepers-Vacs and purchased 6 of the machines. We have also purchased additional machinery to support the Sweeper-Vacs, including light duty trucks with customized roll off boxes for the Sweeper-Vacs to off-load into.

"DLC's investment in this machinery is truly an investment in our Communities and in our commitment to providing a smoother landscape process," said Chief Operating Officer Ray Schwab. "It will allow us to continue providing our clients the high level of service they've come to expect."

DLC is in the early stages of rolling out the new machines in the Communities we work in. Plans are being finalized to have them up and running in many of our Communities over the course of 2020.



Traditionally, crew members rake or blow debris into small piles, then manually load debris into trucks. The new Sweeper-Vacs mechanize this process.



DLC's new Sweeper-Vacs mechanize the debris cleaning process.

## About DLC Resources:

DLC Resources, Inc., has been providing top-notch landscape management services to HOA Communities across the Greater Phoenix Valley since 1989. They are a 100% Employee Owned Company and have more than 370 year-round full-time employees. They currently work in 30 Communities.

# Buried in email

By Julie Adamen

From a management executive:

*“Hi Julie! ... I'm wondering if you have come across any companies that are having the same problem we are: Too many emails, and not enough time to answer them! Our managers are literally buried in emails! This is a big problem as our contract states emails will be answered in 24 business hours – which we strive to do but honestly there just aren't enough hours in the day! What are other companies doing about this? Any help you can give will be greatly appreciated...”*

- (Name withheld to protect the innocent)

Sound familiar? Of course it does.

Let's say a manager receives 60 emails per day, and let's say each one takes (a very conservative) 5 minutes to read, answer and dispatch: that's 5 hours per day. If a manager received 120 emails per day... do the math! It is LITERALLY impossible to answer that many emails in a normal work day. Our staff is drowning in email communications and it's only going to get worse as more of society and the industry moves away from phone calls to email – yet still expects immediate response/resolution. What to do? For starters, here are some practical suggestions for the day-to-day issues, and some thoughts on how we move on from here.





## FOR THE MANAGERS

### 1. Use auto-response every day, all the time

Auto-response is the fastest and easiest way to begin managing your inbox, and here's why:

**It gives the “needed” instant response.** Everyone wants to know their email has been received and auto-response gives that touch back to the client.

**It can set expectations, e.g.** *“Hi, this is Julie Adamen an thank you for your correspondence. Due to the volume of email received, if your message requires a personal response I will do so no later than 2 pm tomorrow. If this is a service request, it will be forwarded to the correct department for resolution. If this is a matter concerning a threat to life or property, please call our office at 000.555.1212. Thank you for contacting Adamen Management.”*

**And you can impart general information.** To the above, add: “For planning purposes, I will be out of the office this Friday attending multiple Board meetings.”

**IMPORTANT! Remember to update the response!** Check your response daily – is it still good for today? If not, change it! Not doing so not only confuses the senders, it will likely make your email workload worse and makes you look unorganized.

### 2. Triage: Urgent or Important?

**‘Urgent’** - Compelling immediate action or attention; pressing.

**‘Important’** - Strongly affecting the course of events or the nature of things; significant

Read / respond to / dispatch all those emails as quickly as possible: Emails that can be forwarded to vendors or another department go first. Next, triage the remaining emails in order of importance, not in order of urgency. Important items are critical

information from Board and committee members or service providers, legal issues, liability issues... even political issues can be very important! Emails from your standard complainers (for the most part) are merely urgent, not important. Everyone thinks their email is the most important thing coming your way today – but don't be fooled. It's up to you to respond to the “important” (see above) items first, and the “urgent” ones next. Remember, everything is urgent, but not everything is important.

### 3. Pro-tips

**Don't be cc'd on conversations you don't need to be in on.**

Managers don't need or want (for the most part) to be looped in a “reply to all” discussion about hedge trimming or paint color between Board and committee members. Tell them to include you in once a course of action needs to be taken by you.

**Practice short and professional email responses to even the worst senders.**

Have you ever received a lengthy, train-of-thought email full of commentary and opinion masquerading as “deep concern” sprinkled with rhetorical questions such as: “Do you think this is acceptable in our community?” or “What are you and the Board doing?” (Of course you have, there's probably one in your inbox right now). Recognize these types of communications are intended to get you sucked in to a lengthy back-and-forth conversation which 1) is designed to catch you / the Board in a mistake and 2) something for which you don't have time. Simply write a short, professional acknowledgement and inform them of your course of action e.g.: “I have reviewed your communication dated June 12, thank you. It will be presented to the Board for their review at the next meeting, currently scheduled for July 29.” Seldom does even the lengthiest communication require a lengthy response. \*\*\*\*Be as brief as possible in all your responses. \*\*\*

**Never hop the crazy email train.**

Without doubt you will receive a long, angry email from some group in the community, with dozens of names in the cc list and probably a lot more in the bcc list. Typically these are full of emotion and speculation, not fact, so it's very tempting to want to jump in and set the record straight. DON'T DO IT! Doing so opens you up for your comments being taken out of context, cut and pasted or changed altogether. It also gives the crazy train more ammunition to use against you

and the Board and will likely create hours of unnecessary work for all of you.

**Know when to pick up the phone.**

You know, sometimes is actually IS faster to pick up the phone.

## THE BIG PICTURE FOR EXECUTIVES

**Review existing contracts.**

Is your company operating on contracts negotiated 5 or 6 years ago? Then the email response times outlined in those old contracts may be completely unrealistic today – and not just because communication methods have changed but the demographic of the community(ies) may have changed: They may be more “needy” than when you bid the account.

**Ask for staff input.**

How much time is being spent on email for each account? Inquiring minds should want to know so service, pricing, policy or training of staff members can be adjusted accordingly.

**Give staff guidelines / set policy.**

I would venture to say that most staff members – especially newer staff members – don't know what they should get involved in email-wise or how they should answer in general (brief, professional and fit for public consumption). Consider developing guidelines – or updating old ones – on email responses, provide “form” emails for routine matters and crazy email trains (see above) are not to be answered by staff without express permission of their supervisor.

**Recognize this: New managers will take a LOT longer to process emails than experienced managers,** as they have to “earn while they learn” and look up answers to questions, read unfamiliar documents and on and on. So that 5 minutes to process email we talked about up top? Triple that, at least. Is this communication workload burning your new managers out at a faster rate than normal? Can you afford that?

**The Big One:** Many management companies have agreed by contract to return email in 24 or 48 hours. Is this turnaround realistic, sustainable and importantly, necessary? Or as executives are we making promises that can't be kept; thus setting client expectations higher than staff can deliver? Managers I talk to are working all day and well in to the evening hours responding to emails. How long can or will they keep it up?

# THE WRAP: EXECUTIVES MUST TAKE THE LEAD



## 1. Understand communication flow.

Where to start? By actually researching the existing communication conditions managers work under, not what we would like to tell ourselves. First quantify by counting the number of emails coming in, where they come from and how long it takes staff to answer; Then determine if that communication processing time is acceptable or excessive (most companies have software that can track this).

## 2. Help staff manage incoming communications.

If workloads are excessive, provide new company guidelines on answering those communications, give them “form” answers for standards questions, set policy for the use of auto-response.

## 3. Manage client expectations.

a) **Bring clients in to the process** by letting them know the number of emails received from their community as a part of the management report, along with the amount of time it takes (on average) to respond. This could also be a talking point in your company e-newsletter that goes out to your clients.

b) **Consider revising communications in existing contracts;** perhaps auto-response is sufficient for low-priority issues and publish this information through your managers, your website and your own personal outreach. Explain why you’re taking this action.

c) **Consider new contracts** which stipulate “X” amount of emails per week are included, more than “X” are charged back to the client (non-auto-response emails only). Perhaps this is only for the most egregious violators; but if we start thinking like other professions, we’d be charging for emails now.

Hey, I’m just spitballin’ here, I don’t have all the answers, and of course all companies are different. What I do know is that staff is buried in email and we need to get in front of this present – and looming – issue.--Julie

**Julie Adamen** is the principal of Adamen Inc. She is a recognized and designated expert in community management and association and management company operations. She is a prolific author, educator, motivational speaker and trainer for community managers and Boards of Directors. She is the author and publisher of online classes for managers, Community Association Management 101 (approved for continuing education credits from CAMICB and the FLDBPR), Community Association Management 101 for Board Members. She has been primary writer and publisher of The HOA Manager NewsLine and CAM 101 Resources, industry e-newsletters, with monthly circulation of over 13,000 respectively. Adamen Inc © 2019 All rights reserved.

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Saving water outdoors is a smart financial response for adapting to the COVID-19 crisis. It's relatively quick, easy, with immediate cost savings that will help safeguard the HOA or building reserves during this difficult time.

# Six Steps for an HOA to Save 85% of Its Landscape Water

By Richard Restuccia

If we told you that you could save as much as 85% of your landscape irrigation water you'd probably call us crazy. And so be it because we are claiming it is possible and here's how:

We call it the "six degrees of compound savings," where small additions to your water savings add up to huge savings over time.

## 1) The first degree of savings – A Smart Controller.

A traditional irrigation controller runs a fixed schedule despite the difference in weather day-to-day. You must set that fixed schedule to accommodate the hotter days of the season, so there is no escaping it that on the cooler days it is applying more water than necessary. Adjusting to the daily weather is simply smart, hence the name "smart controller." How much you can save with this step depends on the season and your local weather variability, but it typically is about 25%.

## 2) The second degree of savings – Weather Adjustments.

Some weather adjusting controllers adjust a schedule that is manually entered. In other words, it properly adjusts the schedule based on the weather, but there is no saying that the original schedule it is adjusting actually is the right one. So starting with a scientifically determined schedule based on the plant type, soil type, sprinkler type, shade percentage, and if the plant is newly planted or well established can often save you as much as the actual weather variability. The second degree of saving is typically about 25% as well.

## 3) The third degree of savings – Predictive Analytics.

Predictive analytics are only found in the smartest controller. Consider it a smart controller with a Ph.D. if you will. Here we apply predictive analytics to add forecast weather to the mix. We go from reactive adjustments—responding to today's weather—to proactive adjustments where we incorporate tomorrow's weather into today's schedule. With predictive analytics, you reduce watering today if rain is on the way tomorrow, as well as save your turf by watering extra today if tomorrow is going to be extremely hot that gets you an additional 10% or more in water savings.

## 4) The fourth degree of savings – How You Apply Water.

This savings does not come from your controller, it comes from how efficiently you apply water. Plants need water where their roots are, not anywhere else. Pop up sprinklers apply water at approximately a 50% efficiency rate. This means half the water you paid for is wasted. The water saving here can be dramatic. But let's stay conservative here and say you'll likely gain 15% with this fourth degree of savings.



## 5) The fifth degree of savings – The Plants You Select.

Plants are the reason for needing irrigation, to begin with. No, we're not saying you should take out your plants to reduce your water use to zero. It's just that some plants like to sip water while others slurp it up. So using native and drought-tolerant plants in your landscape can make a big difference on your water needs. A sippers' landscape can save a lot of water but it takes a considerable investment and effort to switch. For those reasons, it is often only partially implemented and as a result, we typically see an additional 10% for this fifth degree of savings.

There you have it. 85% water reduction in five degrees.

## 6) But wait, we said there are six degrees – Maintenance.

The sixth and final degree of savings is one that normally erodes over time, taking out the savings you gain with the previous steps. This is the savings gained from a properly maintained irrigation system. A sprinkler head that points at the street rather than the lawn won't keep that lawn healthy, no matter how much water it sprays. A broken drip line becomes a fountain rather than a drip and can wash away all your savings. Even worse, repeated water run-off on hardscapes (sidewalks, pathways, driveways, parking lots, etc.) can erode those too. This can lead to you not only losing the investment you made in your landscape, but also incurring additional repairs for your hardscape—a cost not even considered in relation to landscaping.

As the price of water continues to increase the money you save increases by the amount of water cost. Waiting to make changes only costs you more. Not everyone is able to save this much water on their landscape, but the number of people who can is staggering. The future is now for water savings.

**Richard Restuccia.** VP, Water Management Solutions, Jain Irrigation, Inc. Richard is a water management evangelist. He believes passionately in water efficiency and sees the financial and social benefits far too often to keep a secret. Richard is a spokesperson at industry events and on the Hill to provide direction and insight on landscape water management best practices. Richard puts his words into action through service on various boards and committees. Richard has a great interest in the supply of clean water for people in developing countries and as an outdoorsman, spends his free time running, swimming, and surfing.



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