

VOL. 42 • No. 1 • 2024

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# COMMON

## INTERESTS

THE 2024

# Legal Issue

**The Importance of HO-6 Insurance**

**Repeat Covenant Enforcement  
Violations and Cure Allowances**

**Meeting Transparency for  
Community Associations**

**HOA Taskforce Update**



New Monuments | Regulatory Signs  
 Monument Refurbishment | Consulting  
 ADA Compliant Signs | Street Signs  
 Pergola Structures | Message Centers



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**Justin Bayer**  
Chapter President  
CAI-RMC

**H**ello! What an absolute honor it is to serve you all as the Chapter President in 2024! It feels like one of those defining moments in my career; an opportunity to give back to the organization that has given so much to me since my first day (literally) in this community of ours.

2024 feels like the start of something extraordinary for our organization. I want nothing more than for us to see the positivity that our entire membership brings to HOAs, to those communities we hold so dear, to our colleagues and partners, to our individual missions, and to you, reading this at this very moment.

The CAI-RMC Board of Directors' mission to our membership will be to continue the work that ourselves and many Boards before us have set out to do; increase and continue to provide value to our membership. Every single member of this organization has a purpose, and when we all utilize our resources (time, energy, ideas) on behalf of CAI-RMC, we raise the tide for the entire chapter.

If you are reading this, it means your eyes are currently gracing one of the most valuable resources our chapter has to offer. The Common Interests publication is a wealth of knowledge, and it is one of the very best ways to stay updated on topics that are

extremely relevant to HOAs and to our organization. The Legal Issue is packed full of articles that are critical to understanding the ever-changing landscape of how HOAs in Colorado are regulated.

Being engaged and present as members of this organization is paramount. Luckily, there are a myriad of ways to accomplish that. Volunteering on committees, sponsoring and attending events, providing ideas and feedback to the Board and Executive Director, and contributing articles to Common Interests are just a few that come to mind. Find a way to make a difference! After all, you likely joined because you are passionate about your community, your career, or your impact. We welcome your involvement!

Speaking of sponsoring and attending events, the event calendar located on our chapter website is absolutely loaded with valuable events in Q1 of 2024. February has the Peak 1 - Legal - Virtual Program, the CAI Board Leader Certificate Program for Colorado, the 9th Annual CAI-RMC Bowling Classic (an absolute BLAST of an event every year), the Energize Denver - Community Association Workshop, and the belle of the ball.... (drumroll please) ....

The 2024 Spring Conference and Trade show on March 1st! Where is this fantastic event being held, you ask? Well, thanks to the hard work and dedication of our Spring Showcase Committee, this year's conference and trade show is taking place at the magnificent GAYLORD OF THE ROCKIES. We are so incredibly excited to see you all at this event, it is truly a must attend.

Lastly, thank you to all of our members, our volunteers, and each one of you that makes this organization truly such a pleasure to be a part of. I hope I get the chance to meet many of you over the course of this year, to share ideas and conversations with you, and to continue to work toward keeping CAI-RMC one of the best chapters in the world. 🏠

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**COMMON INTERESTS Editorial Calendar**

| Issue    | Topic                                     | Article Due Date | 2024 Ad Due Date |
|----------|---|------------------|------------------|
| April    | Maintenance / Preventative / Upgrades     | 02/15/2024       | 03/01            |
| June     | Insurance / Ethics                        | 04/15/2024       | 05/01            |
| August   | Finance                                   | 06/15/2024       | 07/01            |
| October  | Tech / Modernization                      | 07/15/2024       | 09/01            |
| December | Planning Ahead / Goals / Community Vision | 10/15/2024       | 11/01            |

**COMMON INTERESTS**  
is a publication of the Community Associations Institute, Rocky Mountain Chapter.

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# THE IMPORTANCE OF HO-6 INSURANCE

**SEAN PENNY**  
PFS Insurance Group

Homeowners' association communities (HOAs) are prevalent in today's real estate landscape. Individuals who own property within these communities are subject to specific regulations and responsibilities. One crucial aspect of safeguarding their investment in an HOA is the acquisition of a Homeowners Policy Form 6 (HO-6). In this article, we will explore the importance of having HO-6 coverage.

HO-6 insurance, often referred to as condo insurance, is a type of policy designed to protect the individual unit owner within an HOA community. Unlike traditional homeowners' insurance, which typically covers the entire structure of a standalone house, HO-6 coverage is tailored to the unique needs of condo or townhouse owners. Here are 3 key reasons why having HO-6 coverage is paramount in today's market.

First, the HO-6 insurance provides personal property coverage. Within an HOA, the association's master policy may cover common areas and the structure of the building, but it often falls short when it comes to protecting the personal belongings of individual unit owners. HO-6 insurance fills this gap by safeguarding the unit owner's personal property, including furniture, appliances, clothing, and other possessions.

Second, unit owners' liability protection is a crucial component of HO-6 coverage. In today's litigious society, the risk of being held liable for accidents or injuries that occur within one's unit is a real concern. HO-6 insurance offers personal liability coverage, offering protection to unit owners against the threat of a lawsuit and related costs due to bodily injury or property damage accidents that occur within their unit.

Third, large property deductibles have become increasingly more common in today's hardened property market thus the need for communities to issue loss assessments. In the structure of an HOA, shared spaces and communal elements are managed collectively, therefore the association may impose assessments on individual unit owners to cover unexpected losses or damage (specifically during wind/hail events). HO-6 coverage can become a safeguard, ensuring that homeowners are shielded from unanticipated and substantial costs arising from these assessments.

In conclusion, the importance of having HO-6 coverage in today's HOA climate cannot be overstated. As more individuals choose to live in HOA communities, understanding the unique insurance needs of condo and townhouse unit owners becomes crucial. HO-6 insurance provides a comprehensive safety net, offering coverage for unit owners personal property, liability protection, loss assessments, and improvements to the unit. By securing HO-6 coverage, homeowners within HOA communities can enjoy peace of mind, knowing that their investments and assets are adequately protected in the dynamic landscape of today's real estate market. ⬆



*In 2016, Sean Penny joined PFS Insurance Group as a Risk Advisor with a focus on property and casualty insurance. In 2021 Sean became a partner at PFS and currently manages the Greenwood Village office. PFS provides risk management services, wellness strategies, loss control services, and a range of insurance options for individuals and businesses alike. PFS is dedicated to comprehending its clients' needs and crafting personalized risk management programs to help them achieve their specific goals.*

# HOA Taskforce Update

In 2023, the Colorado General Assembly passed HB23-1105 which "created two task forces aimed to investigate and present written reports on issues affecting those that work or live in HOAs in Colorado."

Per the Engage Dora website, the HOA Rights Taskforce's main priorities are, "To study issues confronting HOA homeowners' rights, including: Homeowners' associations' fining authority and practices, foreclosure practices, communications with homeowners, and availability and method of making certain documents available to HOA homeowners in the association."

As of January 2024, four taskforce meetings have been held since the appointments of members were selected.

The initial meeting occurred on October 24, 2023 and was primarily an open forum where members voiced their concerns and opinions on the purpose and goals of the taskforce. This meeting included appointee introductions and general outline of how the taskforce is to be conducted. Topics of discussion included, dispute resolution, manager licensing, HOA budgeting.

The November 21, 2023 meeting discussed HB22-1137, Fining Authority and Practices, Protection of Association Funds. Regarding the HB22-1137, a concern was voiced regarding the rushed nature of the passing of HB22-1137 and the potential ambiguity of how HB11-1137 violations and fines that associations are allowed to levy against owners is interpreted.

Responses to the concerns raised that the intention of HB22-1137 was to protect homeowners and the purpose of the bill was to try to address issues regarding noticing and excessive fines from an association.

The next item discussed was HOA fines and budgeting practices. Regarding the fines discussion, it was clarified that the mechanism of fining in an HOA is determined by the governing documents.

Regarding the budgeting process, multiple appointees expressed concerns about the lack of adequate Reserve Funds available for expected replacement projects. Possible solutions included the requirement of updated Reserve Studies, protection of Reserve funds, and annual balance sheet disclosures.

The December 20, 2023 meeting discussed a presentation on Reserve Studies, HB22-1139 (Concerning prohibiting a unit

owners' association of a common interest community from regulating the use of a public right-of-way), HOA Provisions in the Contract to Buy and Sell, Government Assistance Programs and Homeowner assessment relief.

The Reserve Study presentation provided a general overview of how a Reserve Study is put together and the reserve issues facing Colorado homeowners.

The next item discussed was the vetoing of HB22-1387 in 2022. HB22-1387 addressed measures to ensure that a common interest community has adequate reserve funds. The Taskforce discussed the reasons the bill was vetoed by the Governor when there was support in both the House and the Senate.

Regarding the HOA Provisions in the Contract to Buy and Sell, the discussion focused on the need to update the form Contract to Buy and Sell with any requirements recommended by the Taskforce. The Taskforce recommended that a 'one page' document be included that is simple for potential buyers to read and quickly understand that they will be buying in an HOA and that updated HOA documents be available.

The next item reviewed HB22-1139 (Concerning prohibiting a unit owners' association of a common interest community from regulating the use of a public right-of-way). The taskforce recommended that this bill may need to be amended in order to be less restrictive.

A presentation on the Colorado Emergency Mortgage Assistance Program covered the background of this program created in March 2021 by the United States Treasury's Homeowners Assistance Fund. The Colorado Department of Local Affairs, through its Division of Housing, established the Emergency Mortgage Assistance Program to disburse the State of Colorado's allocation of federal funds to help Colorado homeowners that may be experiencing temporary financial hardship.

The January 2, 2024 meeting agenda included Public Comment Session.

The public comments included issues with combative neighbors and measures to protect board members and HOA volunteers, issues with lack of transparency on collections and amendments, lack of communication between management and homeowners, and increased financial burdens on homeowners living in an HOA. ⬆

# THE FEDERAL CORPORATE

# Transparency Act

## What Does This Mean For HOAs?



**ELINA B. GILBERT, ESQ.**  
Altitude Community Law, PC

The Corporate Transparency Act (“CTA”) was originally enacted by Congress on January 1, 2021 for the purpose of preventing money laundering, tax fraud, and other similar activities, by requiring small corporations in the United States to file reports with the federal government disclosing certain information.

The reporting requirements are scheduled to take effect on January 1, 2024, and entities in existence as of this date, will be required to file their first report no later than December 31, 2024. Entities created after January 1, 2024, will be required to file their first report within 30 days of formation.

The CTA requires small corporations and limited liability companies to disclose information about their beneficial

owners by filing a report with the Financial Crimes Enforcement Network of the United States Treasury Department. The CTA further provides that any information collected through the reporting requirements will not be available to the public. Instead, a database will be maintained of beneficial ownership data that will be made available to law enforcement.

Because most Colorado associations are set up as nonprofit corporations, they fall under the reporting requirement of the CTA.

**Beneficial owners** are defined as: (1) Any owners who, directly or indirectly, either exercise “substantial control” over the corporation; or (2) Any owners who own or control 25%, or more, of the corporation.

### Pursuant to the CTA, an individual is deemed to exercise **substantial control** over an association if such person:

- (1) Serves as an officer of the association;
- (2) Has authority over the appointment or removal of any officer or a majority of the board of directors (or similar body);
- (3) Directs, determines, or has substantial influence over important decisions made by the association, including, but not limited to, decisions regarding:
  - (a) The nature, scope, and attributes of the business of the association, including the sale, lease, mortgage, or other transfer of any principal assets of the association;
  - (b) The reorganization, dissolution, or merger of the association;
  - (c) Major expenditures or investments, issuances of any equity, incurrence of any significant debt, or approval of the operating budget of the association;
  - (d) The entry into or termination, or the fulfillment or non-fulfillment, of significant contracts; or
  - (e) Amendments of any substantial governance documents of the reporting company, including the articles of incorporation or similar formation documents, bylaws, and significant policies or procedures;

### The CTA further provides examples of **substantial control** as including:

- (1) Board representation;
- (2) Ownership or control of a majority of the voting power of the association;
- (3) Rights associated with the association’s finances; or
- (4) Having contract authority on behalf of the association.

Based on the above, and by virtue of the authority granted to them through Colorado law and governing documents, directors qualify as beneficial owners with substantial control over the company. Additionally, any owner who owns 25% or more of the units (or voting rights) in the association, would also constitute a beneficial owner subject to reporting requirements.

Although exceptions exist with respect to “beneficial owner” qualifications, board members will not typically fall under such exceptions. The most significant exceptions include:

- (1) Individuals acting as nominees, intermediaries, custodians, or agents on behalf of another individual;
- (2) Individuals acting solely as employees of a corporation or LLC whose control over or benefit from is derived solely from his or her status as an employee;
- (3) Large corporations with more than 20 employees having an operating presence at a physical office and more than \$5 million in gross receipts or sales; and
- (4) Tax-exempt 501(c)(3) corporations. Please note, these types of corporations are set up for religious, charitable, education, or similar purposes and do not typically encompass homeowners’ associations despite the fact that they are nonprofit corporations.

### Once reporting requirements become effective, associations will be required to provide the following information in their reports:

- Legal name of association
- Trade name (if any)
- Current address (including both the registered agent and principal office)
- State where association was formed
- Taxpayer identification number

### The initial report must also include the following:

- List of every beneficial owner in the association including full legal names, birth dates, current addresses, and one of the following:
  - passport number;
  - driver’s license number; or
  - state-issued identification document number; and
  - an image of the document from which the unique identifying number was obtained

The information reported must also be updated after elections/appointments to remove prior board members and add current directors.

Finally, **failure to comply with the reporting requirements can result in civil penalties of \$500 per day, and criminal penalties of up to \$10,000**, and possible jail time (up to 24 months), so it is very important for associations and board members to be aware of and ready for the reporting requirements. ⬆



*Elina Gilbert has practiced community association law for 23 years with Altitude Community Law, PC., with an emphasis on transactional issues such as insurance, document amendments, and real estate matters. Elina is Shareholder in Charge of Practice and has overseen the Altitude Community Education (“ACE”) program for over 14 years, a critical part of the firm’s mission statement and overall brand. She also heads up the firm’s monthly E-Newsletter, which is nationally circulated. Elina is a frequent speaker on both a local and national level, which includes CAI Law Seminars, attorney courses through the National Business Institute, national webinars through HOALeader.com, and state classes and webinars through ACE and local CAI Chapters.*

talk.listen.respect.

Use this in your HOA in 2024



## Community Association Civility Pledge

A commitment to fostering a climate of open discussion and debate, mutual respect, and tolerance between all who live in, work in, and visit our community.

- 1. We expect each individual**, whether a resident, guest, board or committee member, community association manager, staff member, business partner, or contractor, to be accountable for his or her own actions and words.
- 2. We believe all interactions in the community should be civil despite any differences of opinion on a particular issue.** We believe in finding common ground and engaging in civil discussion about community issues important to each of us.
- 3. We vow to respect all points of view and will strive to provide a reasonable opportunity for all to express their views openly—without attacks and antagonization.** We agree to keep our discussions focused on the business issues at hand, as well as on the ideas and desired outcomes.
- 4. We urge all residents to be engaged and informed.** Get to know your neighbors, your board members, and your community manager. Attend meetings, join a committee, or serve on the board. Understand the community's rules, regulations, and covenants, and the value they add. Ask questions, share your opinions, and vote.
- 5. We also encourage all residents to review Community Associations Institute's (CAI) Rights and Responsibilities for Better Communities.** The principles laid out in the document can serve as important guideposts for all those involved in our community: residents, guests, board and committee members, community association managers, staff members, business partners, and contractors. Read more at [www.caionline.org/RightsandResponsibilities](http://www.caionline.org/RightsandResponsibilities).
- 6. We believe these commitments to civility, as well as engaged and informed residents, are a vital part of our shared goal of being a vibrant, thriving community.**

*These commitments are guiding principles. They are not governing documents or legally enforceable and do not give rise to penalties if they are not followed.*

If you agree with these commitments to civility, please sign and return the document.

\_\_\_\_\_  
COMMUNITY ASSOCIATION NAME

\_\_\_\_\_  
ADOPTION DATE

By the creation and adoption of the CAI Civility Pledge, the College of Community Association Lawyers (CCAL) recognizes the importance of civility in community association governance. Complete and email your civility pledge to [government@caionline.org](mailto:government@caionline.org). For questions, call (888) 224-4321.



# 2024 SPRING CONFERENCE & TRADESHOW

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# REPEAT Covenant Enforcement Violations and Cure Allowances

**GABRIEL STEFU**  
WesternLaw Group LLC

In 2022, Colorado adopted legislation that revised the covenant enforcement process of Homeowner Associations. Many questions have been raised since the adoption of HB22-1137 regarding repeat covenant violations and cure periods for repeat violations.

In general, repeat violations are violations of the same covenant rule that are usually cured soon after the violation occurred (usually within a matter of days), but they are repeated over time by Owners or residents, becoming continuing violations.

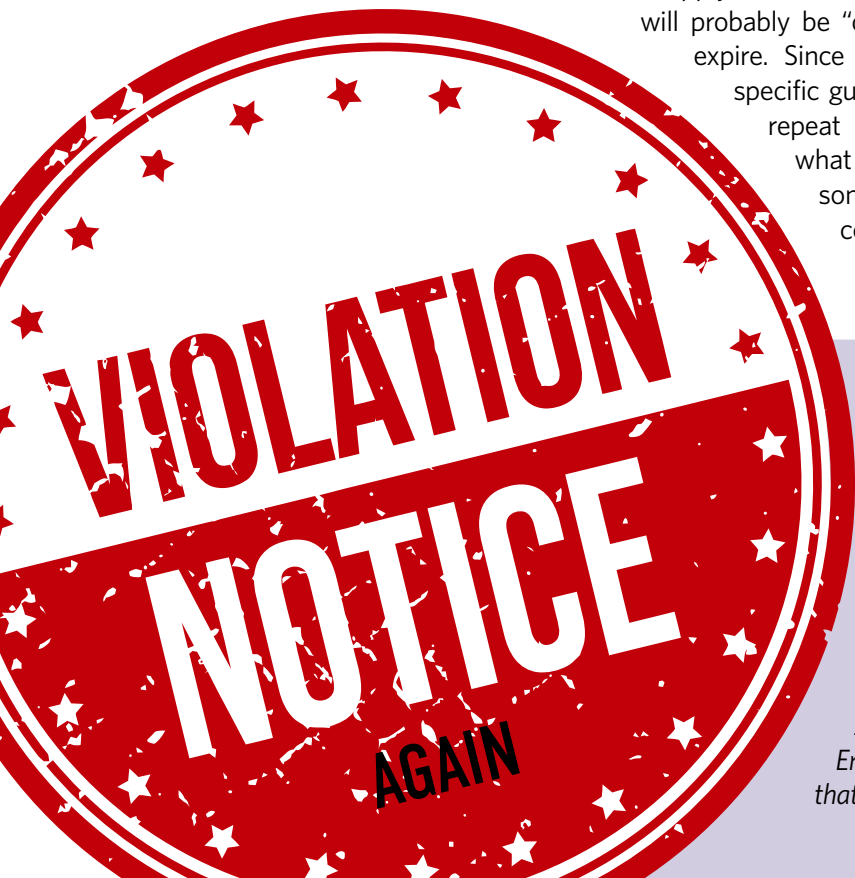
Currently, HB22-1137 has procedural provisions for two types of violations:

- Those that are considered to reasonably threaten the public safety or health (one 72-hour notice is required to be sent to the Owner); and
- Those that do not reasonably threaten the public safety and health (two separate 30-day notices are required to be sent to the Owner).

The Notice and compliance process for both is different and once an Association determines the type of violation, the processes outlined in HB22-1137 must be followed. Since fines should be applied to any Owner's account without giving the Owner the opportunity for a hearing in front of the Board of Directors, it is recommended that all covenant violation notices contain language about the opportunity for a hearing.

However, since both types of violations could also be repeat covenant violations, HB22-1137 processes become hard to apply because a specific instance of a repeat covenant violation will probably be "cured" before the mandatory notice requirements expire. Since the new legislation does not define or provide specific guidance regarding the processes required to handle repeat covenant violations, Associations need to define what a repeat covenant violation is as well as provide some examples of what could be considered a repeat covenant violation (e.g. parking violations) and create an enforcement process that fits the general guidelines of HB22-1137.

*The first step an Association must take in order to be able to properly address covenant enforcement, including application of fines or legal actions, is for the Association to adopt **and follow** a written Policy ("Covenant Enforcement Policy") governing the imposition of fines and outlining the process for enforcement procedures. This written Policy should be the instrument that defines repeat/continuing covenant violations and the cure periods required for these violations. Please see C.R.C.P. 38.33.3.209.5, 2(c)(II) for specific requirements of the Covenant Enforcement Policy regarding the application of fines that are continuing in nature.*



It is also recommended that the Association's Covenant Enforcement Policy clearly identify the types of violations that are considered threats to public safety or health and the types of violations that are NOT considered threats to public safety or health, the process that the Owner must follow, the possible fines or remedies that the Association may utilize, and that the policy state the fine schedule as appropriate for each type of violation, etc.

If the repeat covenant violation is considered to reasonably threaten public safety or health, then the cure period for a repeat violation could be as short as 72 hours as mandated by the new legislation. After that, the Association could proceed with fines applied to the Owner's account every other day, pursuant to HB22-1137, but only if the opportunity for a hearing has been provided to the Owner. It should be noted that HB22-1137 does not limit the total amount of fines that can be applied to an account for covenant violations that are considered to reasonably threaten the public safety or health. After the expiration of the 72 hours grace period, in addition to fines to the account, the Association could take action to remedy the violation as provided by the governing documents of the Association or commence legal proceedings against the Owner (e.g. injunction).

If the repeat covenant violations are not considered to threaten public safety or health, then the cure period should be at least thirty (30) days to be in compliance with the first notice requirement and grace period of HB22-1137. If the repeat violation in question keeps occurring during the thirty (30) day period, the violation will not be considered cured and the Association should send a second thirty (30) day compliance notice after the first notice has expired. Although this second notice is mandatory if the violation is not cured during the first thirty (30) day grace period, the Association is allowed to proceed with applying fines to the account as soon as the first

thirty (30) day notice expires if the opportunity for a hearing has been provided. Unfortunately, for covenant violations that are not considered to reasonably threaten the public safety or health, the amount of fines limitation imposed by the statute is \$500.00. If necessary, after the expiration of the second thirty (30) period, the Association could proceed with other available means provided by the governing documents or commence legal proceedings against the Owner.

Considering the intricacies and complexity of the statute, and the lack of specific guidance for repeat covenant violations, we recommend that Associations consult with legal counsel to determine the compliance process and the needs that are specific to their community. Adopting a clear and concise Covenant Enforcement Policy and ensuring that it is properly implemented with each and every compliance action will ensure the Association's success in enforcing the covenants of their Homeowner's Association. ⬆



*Gabriel Stefu is the managing partner of WesternLaw Group LLC, a law firm dedicated exclusively to Homeowner Associations in Colorado and Wyoming. WesternLaw Group has been in existence for over 16 years and proudly serves many Colorado HOAs.*

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# How Can We COLLECT Assessments?

HAL KYLES

Orten Cavanagh Holmes & Hunt, LLC

Based on recent legislative changes, Colorado homeowner associations have had to rethink the way they manage delinquencies. House Bill 22-1137 was signed into law in August of 2022 and imposes greater obligations and burdens on associations in the collection of delinquencies. Like any business, associations must be able to predictably budget for expenses. As assessments are the lifeblood of any HOA, when unit owners fail to pay assessments, the association can be in jeopardy of meeting its obligations. There are, however, steps an association can take to enhance its confidence that money will be available when members do not make timely payments.

ONE

## Adopt an Updated Collection Policy

Colorado requires most associations to adopt and follow **a written policy for the collection of unpaid assessments**. The new law requires associations to update their collection policies to comply with the new obligations and restrictions on collecting delinquencies. Any association that has not already done so, should check with their community manager or HOA attorney to verify that it has a collection policy that is compliant with current laws. An association that does not have a current collection policy is prevented from referring a delinquent account to an attorney or collection agency.

TWO

## Familiarize and Adhere to Collection Policy

It isn't good enough to simply have a collection policy. The purpose of the policy is to provide a suitable and fair process for managing the collection of delinquencies. Failure to follow the prescribed procedures can provide unit owners with a defense in the event legal action is taken against them. For this reason, **associations and their managers should be familiar with the policy and adhere to the procedures specified**. Additionally, the policy is intended to provide an efficient process to manage collection of delinquencies. This purpose can only be achieved by close adherence to the process outlined in the policy.

THREE

## Payment Plans Can Benefit HOA

The use of payment plans can be an effective means for the recovery of delinquencies. House Bill 22-1137 extended the minimum payment term from six to eighteen months. *Experience has shown that the liberal use of payment plans can benefit both the association and delinquent unit owner*. The Colorado Common Interest Ownership Act (CCIOA) requires associations to make a good-faith effort to coordinate with a unit owner to set up a payment plan before referring a matter to its attorney or collection agency. Entertaining requests from owners for a payment plan can create goodwill and avoid the need to seek legal action to collect the delinquency. Payment plans are intended to reduce additional collection expenses for both the association and unit owner. For these reasons, HOA boards are encouraged to utilize payment plans. All payment plans should be put in writing and acknowledged by both the unit owner and the association. In the event the owner fails to complete the payment plan, the documentation can later be used as evidence of the owner's admission of the debt. Therefore, a signed payment plan can be a valuable document for the association's attorney.

FOUR

## "Manage" the Process

As discussed, adopting and following a written collection policy is a must, but equally important is the need to manage the entire process. Here, the key issues are **record-keeping and communication**. One of the greatest benefits to utilizing professional management are the accounting records and ledgers that can be generated with the use of industry leading software. Few things can cause a bigger problem than the failure to maintain accurate unit ledgers. This is especially true if the situation ends up in front of a judge. Having a professional community manager is likely to enhance the association's success in collecting delinquencies. Of course, not all associations require professional management, depending on the association's size and location. In most cases, however, having a dedicated individual (or individuals) whose primary responsibility is to maintain and enforce policies will greatly enhance the recovery of unpaid assessments.

The other key aspect to managing the process is effective communication. Associations have a variety of means to communicate with unit owners - mail, email, telephone, and even text, are a few examples. Modern life and technology dictate that associations utilize those modes of communication available. CCIOA requires associations to deliver notice of a delinquency by three different means. In some cases, an association may not possess a unit owner's phone number, email address or current mailing address. Efforts should be made to obtain and periodically update an owner's contact information. The county assessor can provide the legal owner's mailing address. In the event the association receives returned mail, the envelope may provide a forwarding address or other useful information. A few minutes spent conducting a Google search may save time and unnecessary expense if the owner can be located. Indeed, the most frequent complaint I hear from owners is, "the association never talked to me." Today, associations are required by state law to exercise more than diligent effort to communicate with a delinquent unit owner.

If it does become necessary to refer an owner's account to the association's attorney, it is just as important that the association maintain open and frequent contact with the attorney. Often the association (community manager or board member) is in possession of helpful information that can benefit the attorney in collecting the debt. Occasionally, unit owners will attempt to circumvent the attorney by communicating with the board or manager. The association's collection policy typically specifies that once a matter is referred to legal counsel all communications from the association will come from the association's attorney. Policing this part of the process can sometimes become necessary.

HOA delinquencies typically go hand in hand with the health of the local economy. When circumstances make collections challenging, successful collections can be enhanced if the association has already taken the appropriate steps - has a current written collection policy that is compliant with state law; identifies the individuals responsible for implementing the policy and managing the process; makes diligent efforts to communicate with the unit owner; periodically verifies that the association has up-to-date contact information; and finally, communicates with the association's attorney to achieve an optimum resolution. ⬆



Hal Kyles is the managing attorney for collections at Orten Cavanagh Holmes & Hunt, LLC. He has practiced law in Colorado for thirty years, the last fifteen in support of owner associations. He is a former Marine officer and life-long runner.

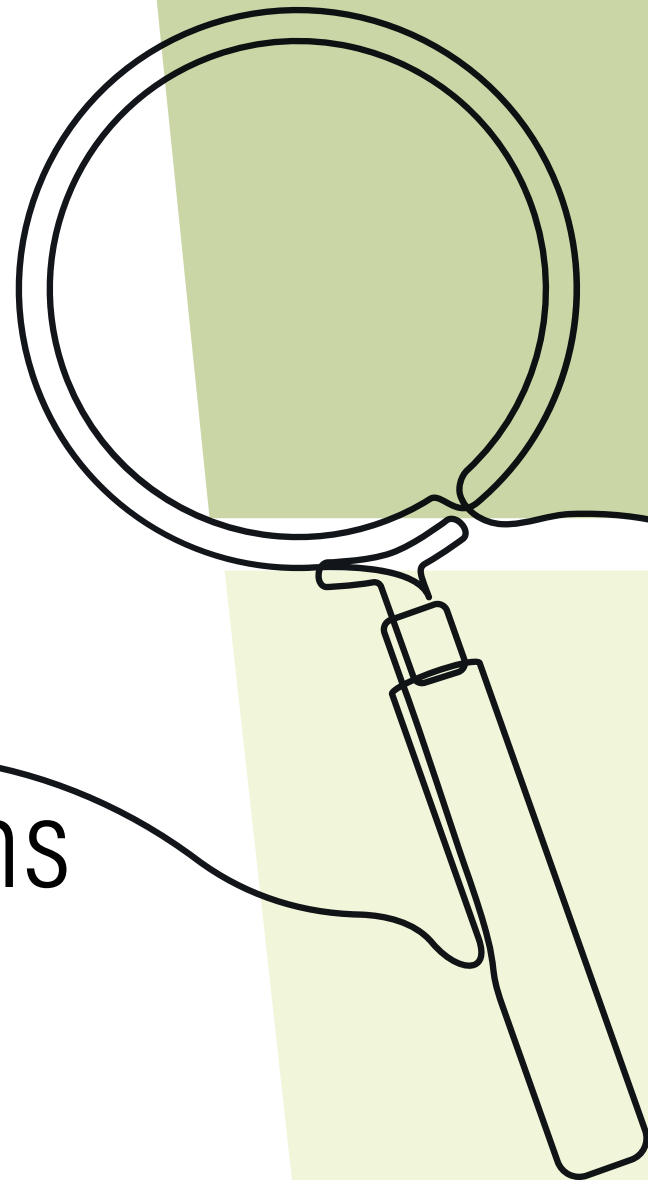


# PROPERTY INSURANCE POLICIES AS CONTRACTS

## Three Key Considerations for HOA Managers and Board Members

**ANTHONY T. SMITH**  
SJJ Law

**H**omeowners Associations (HOAs) hold a vital role in safeguarding the value and integrity of residential communities. Securing appropriate property insurance coverage is crucial for HOAs as they oversee shared spaces and amenities. However, choosing the right property insurance policy can be a complex task. Below are three essential considerations to be aware of when purchasing insurance.



### Consideration #1:

## Understand and Plan for Your Deductibles

Deductibles for property insurance policies have evolved over time, becoming more intricate. Most property insurance policies for HOAs feature different deductibles for different types of losses. While some losses still involve a single flat rate deductible, others employ a percentage-based deductible. In states like Colorado, where wind and hail storms are common, percentage-based deductibles place a significant financial burden on HOAs and their members.

Fortunately, HOAs subject to the Colorado Common Interest Ownership Act (“CCIOA”) can shift the deductible expense downstream to their owners through pro rata assessments. This means **owners’ HO-6 insurance policies can cover the deductible assessment**. However, HOAs not subject to CCIOA must either have an explicit right in their governing documents to assess the deductible back to the owners or rely on special assessments, which can cause delays or barriers to necessary repairs.

Older HOAs not subject to CCIOA should consider amending their governing documents to grant them the right to assess their property insurance deductible back to the owners.

### Consideration #2:

## Pay Attention to Exclusions

Insurance policies may appear similar at first glance but they often vary significantly in terms and conditions. HOAs must be attentive to potential exclusions in their policies. Here are three common exclusions that HOAs should strive to avoid:

- a) **Functional Damage, Cosmetic Damage, and Marring Exclusions:** These exclusions pertain to damage that doesn’t impact the structural integrity of the property but can still detract from its aesthetic appeal. These exclusions hinder an HOA’s ability to address issues that may affect the property’s overall value and appeal.
- b) **Ordinance or Law Exclusions:** These exclusions limit coverage for costs associated with complying with building codes or laws that may have changed since the property’s original construction. For older communities, this exclusion can be particularly significant as repairs may require updates to meet current building codes, leaving the HOA responsible for the additional costs.
- c) **Matching Exclusions:** Matching exclusions restrict coverage for the replacement of undamaged portions of a property to achieve visual consistency with the repaired or replaced sections. This limitation makes it challenging for HOAs to restore or replace damaged portions of a property to match the undamaged areas.

HOAs should negotiate with insurers to eliminate these exclusions, ensuring they have comprehensive coverage that adequately protects their assets, maintains aesthetic appeal, and positively contributes to property values.

*continued on next page*

### Consideration #3:

## Be Mindful of Your Duties and Responsibilities

Finally, HOAs have important duties to fulfill to their insurance companies in the event of a loss. The most significant duties include:

- a) **Prompt Notice of Loss:** HOAs must promptly notify their insurance companies of any loss or damage to the insured property. Timely notification is critical and generally outlined as a requirement in the insurance policy.
- b) **Cooperation with the Insurance Adjuster:** HOAs are obligated to cooperate with the insurance carrier's adjuster during the claim investigation. This involves providing access to the damaged property, facilitating inspections, and offering necessary documentation to support the claim.
- c) **Proof of Loss:** Insurance companies may require HOAs to submit a formal proof of loss document. This document details the loss, including the items damaged, estimated repair or replacement costs, and other pertinent information. Timely submission of a proof of loss is often crucial, as failure to provide one may result in the claim being denied.

As HOA managers and board members, understanding the nuances of property insurance policies is essential for protecting the interests of residential communities. By keeping three key considerations in mind, HOAs can make informed decisions when purchasing insurance:

First, comprehending and planning for deductibles is crucial. Whether dealing with percentage-based or flat rate deductibles, HOAs should explore their options to shift the deductible expense downstream to owners, either through CCIOA provisions or by amending governing documents.

Second, paying attention to exclusions is vital for comprehensive coverage. Negotiating with insurers to eliminate exclusions related to functional damage, cosmetic damage, marring, ordinance or law compliance, and matching can help maintain aesthetic appeal, address repairs, and protect property values.

Last, understanding and fulfilling duties and responsibilities to insurance companies is essential in the event of a loss. Promptly notifying insurers, cooperating with adjusters, and providing necessary documentation such as proof of loss facilitate efficient claims processes and ensure that HOAs receive the coverage they need.

By being well-informed and proactive in insurance matters, HOA managers and board members can effectively safeguard the assets, integrity, and overall value of their residential communities. Making thoughtful choices and fostering constructive relationships with insurance providers lead to greater protection and peace of mind for everyone involved. ⬆



**Anthony ("Tony") T. Smith** has been representing property owners for most of his career. Tony's practice focuses on the diverse legal needs of common interest communities. He regularly advises condominium and townhome associations on all aspects of operation, management, governance, and litigation.

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# FUNDING MECHANISMS FOR CASUALTY EVENTS



**STEPHANE DUPONT**  
The Dupont Law Firm

Over the last several years, Colorado common interest communities have seen an increase in the number of hail, flood, wind and other casualty related events. While, historically, proper insurance coverage has absorbed the brunt of the financial impact from these events, increasing insurance deductibles and coverage gaps now beg associations to not only carefully review their existing coverage but to also advise owners as to why they should, or must, obtain insurance to cover association assessed deductible expenses and to advise and plan for the possibility of an uninsured loss.

## Proper Insurance Coverage is the best Funding Mechanism

The best manner to protect against the financial effects of a casualty event is for an association to ensure that it has obtained proper insurance coverage in accordance with the requirements of its governing documents and applicable law. This means that an association should make a concerted attempt and effort to amend its governing documents, if necessary, to clarify and clearly define and delineate the insurable obligations of both the association and homeowners.

Unfortunately, most association insurance policies come with high dollar deductibles. This is especially the case with regards to wind and hail claims which may carry a 3-5% deductible in the event that a claim is filed. While this may not seem significant at first glance, the deductible expense is commonly assessed on the value of an insured building which may contain multiple units or townhomes. It is, therefore, not unusual to see deductible expenses in the tens or even hundreds of thousands of dollars. Fortunately, loss assessment insurance coverage (commonly called HO-5 or HO-6 coverage) provides reimbursement to homeowners for most special assessments or loss assessments relating to repayment of large association deductible or uninsured expenses. Reminding homeowners to obtain this coverage, even if not specifically required by the association's governing documents, is often the most significant action that an association can take to protect the homeowners against large assessments relating to deductible expenses. Sending this information to new owners and reminding them regularly through e-mail blasts, newsletters, or a brief letter provided to owners together with their proposed annual budget are just a few methods that an association can communicate this information to owners.



**Stephane Dupont** is the owner and an attorney with The Dupont Law Firm that provides, at an affordable cost, comprehensive legal services including collections, litigation, covenant enforcement, contract review, covenant interpretation and general counsel work on behalf of common interest communities throughout Colorado.

## Transparency Relating to Gaps in Coverage

There are times when there is a lack of available insurance in the marketplace to cover a particular form of loss. For example, associations located in certain areas may not be able to purchase flood insurance. If a flood occurs, the cost of repair may fall entirely on the association and, ultimately, its owners. To make matters worse, homeowner obtained loss assessment coverage may not cover payment of loss assessments related to a flood. Associations that are in this unfortunate situation will want to clearly communicate this lack of coverage to owners in the community and work together to help mitigate its financial effects should such an unfortunate loss occur. For example, in the event of a flood, the association and its owners may be entitled to receive limited financial assistance from the Federal Emergency Management Agency (FEMA). Public assistance programs may also be available to assist homeowners with uninsured expenses incurred.

## Time to Assess

An association will need to ultimately decide how deductible expenses and/or uninsured expenses will be funded after reviewing their governing documents. Typically, a special assessment or 'loss assessment', can be assessed against the homeowners to recover the expense. It is advisable that associations consult with an attorney to confirm that they are following the assessment procedures correctly.

Once a special or loss assessment has been approved, the association will want, to the extent feasible, to provide homeowners with sufficient time to file and process claims with their insurance carriers before the assessment comes due. Rushing the payment due date will often result in a sizeable amount of delinquencies and possibly delay the collection of the funds from the homeowners further.

If, by chance, the association is unable to pass the requisite assessment it may be forced to explore the adoption of a new or revised annual budget to fund the repairs or consider utilizing a portion of its reserve funds to fund the repairs. If reserve funds are permitted to be utilized, a plan should also be promptly implemented to replace the reserve fund withdrawal(s). Neither option above is advisable and, therefore, it is a good idea for associations, prior to the occurrence of a casualty event, to review their governing documents to confirm that there are no unreasonable obstacles to passing a loss assessment and then attempt to amend and revise the documents to avoid any issues. ⬆

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# MEETING

# TRAN

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DAVID J. GRAF, ESQ.  
Moeller Graf, PC

The word “**transparency**” gets used a lot in the media, the legislature, anti-HOA forums, and at annual meetings. I’ve seen a number of public meetings recently where a few owners have complained about a “lack of communication” from the board to them. In listening to these owners, I have discovered that they feel that their boards have not been proactive in affirmatively pushing out information to them even though they may not have requested information. They feel left out, unheard, or outside of the association loop. The boards that can get the most information to owners at a low-cost and in an interesting manner will, all other things being equal, have the most satisfied residents.

## But good communication is only one aspect of transparency.

It’s an important one, because if the owners feel unheard, there would be a lack of satisfaction and reduced trust on the part of the membership, no matter how good of a job the board is otherwise doing. But transparency goes far beyond email blasts about relevant community events. It starts with how the board does business.

The corporate model of governance is based upon deliberative action by a group of directors at an open meeting where owners can be present. This is the gold standard for conduct because it is consistent with law, it involves collaboration, and it allows the board members the benefit of hearing different perspectives from the various community members who are in attendance. Regular open meetings of the board are the foundation of good governance.

Of course, Colorado law does not define what a meeting is and is not. Furthermore, the law is unclear about what notice needs to be provided to the owners about upcoming board meetings, and when that notice might be provided. Lastly, the nonprofit act states that unless prohibited by the bylaws, association boards can take action on virtually any association issue by email outside of a meeting. These three features of Colorado law have been abused by a few boards and have fueled public perception that boards are secretive bodies that take action in private.

Here are a few suggestions on how to best increase board’s actions. First, have **regular and well-publicized open meetings**. Whether this means that notice will be

mailed out to the owners before every board meeting or whether there will be one notice of a regular board meeting scheduled for the entire year will depend on the community and its documents. But giving the owners certainty as to when the board will make decisions is a great first step.

Next, **consider developing protocol for giving owner notice for special board meetings** that are not held at the regular date and time. This might be an email blast, sandwich board notification in a conspicuous place within the community, or some other method. This allows the owners to know that if a special meeting of the board is called, they will have the opportunity to participate.

If the board is going to have a “working session” to discuss, advertise it as if it were a board meeting. Because it is not technically a meeting, particularly if no decisions are being made, there’s an argument that the board does not have to take public comment. However, unless the would-be attendees have proven themselves not to be civil, then letting the attendees speak is a good way to gain additional information and build community.

Sometimes there is a concern among board members that they need to get a handle on a complicated issue, such as a budget, in private so that they don’t look unprofessional in front of the owners. There can be some truth to this belief but having “secret meetings” can make the board look unprofessional in a much more damaging way. Furthermore, allowing owners to see the work that goes into revising the budget, disagreements and all, can go a long way to build the credibility of the board. For these reasons, I believe that an **open and advertised “working session”** is the only way to hold one these days.

Serving as a volunteer is becoming more challenging with each passing year. Regulatory pressure, increasing prices, negative public perception, and a general lack of civility have all contributed to make otherwise committed volunteer leaders rethink their commitments to their neighborhood. It is stressful but very important work. And it is understandable that volunteer leaders, who are generally very diligent and capable people, do not like to be criticized by people who have incomplete information and who may not be showing up at their best. However, **adding a layer of secrecy over the board’s operations only increases the animosity among the owners** and the stress on volunteer leaders. ⬆



**David J. Graf, Esq.** David Graf has practiced community association law exclusively since 2001. In this time, he has represented a wide range of communities throughout the State of Colorado. Much of his practice involves interpreting and amending governing documents, advising associations on the corporate aspects of running a common interest community, and enforcing the terms of governing documents through court action.

David is one of the most sought-after community association industry trainers and speakers in the United States. He is a national faculty member of the Community Associations Institute’s Professional Management Development Program (“PMDP”) and travels throughout the United States to facilitate multi-day corporate trainings for professional community managers.

Inflation increasing, bank instability, rising insurance costs, material shortages...

**BRYAN FARLEY**  
Association Reserves - Colorado

**W**ith news like this, it seems the sky is falling, or at least a roof is failing due to a lack of proper funding in a reserve account. Why would that happen? It is because the board has been unable to increase or collect the money necessary to take care of the assets of their property due to homeowners being significantly impacted by the rising cost of everyday items and the rising cost to insure their homes. Consider the following email we received from a concerned board member:

*Our bylaws require us to get majority approval for any increase above 5%, as well as for any special assessment amount. Right now it seems residents, if given the option, vote any increase down, even if it will be to their eventual detriment.*

How can a community association operate if there is **NO CAPITAL** to maintain the community's assets?

Based on data analyzed by CPR News, the average Colorado home increased 37 percent in value over just two years. That means even a small, 5-unit condo community is now collectively valued over seven figures. A condominium with over a million dollars worth of real estate should be run like a well oiled machine. Monies are needed to repair, replace, and enhance the common area assets in a community. Boards need

to make sure that monies are collected in a timely manner to maintain the assets of the community association that the Board is tasked to oversee.

There are few issues that board members may face in the next year that could make their collection process a top priority: **Rising Insurance Premiums, Legislated Payment Plans and Increase in Costs and Labor.**

## Rising Insurance Premiums

Based on conversations with board members and community managers, there have been insurance premium increases from 25% all the way up to 500%. One board member mentioned that the annual premium for his 100-unit condominium increased from \$75,000 to \$460,000 this year.

The problem with these premiums is that many of the insurance contracts renewed in Q3 of 2023, but the budget that will now pay for these premiums will not be implemented until Q1 2024. That means **many boards had to borrow money from the reserve account in order to cover the gap** until the monies could be collected from the homeowners.

That means there is a 'due to, due from' in the books for many properties across Colorado. If the monies are not collected, then the reserve account will be short of the necessary funds needed to adequately fund the repair and maintenance of the property assets. This shortfall will either lead to increased contributions, special assessments, or loans. All of these options will cost the homeowner much more money.

This puts the board in a hard place since the HOA must be insured in order to secure mortgages and be compliant with the Colorado Division of Real Estate. Therefore, the board is obligated to have insurance and pay the large increases. The costs are now going to be shared by all homeowners moving as part of the budget and increased dues.

**However, what if a homeowner cannot pay the increased dues?**

## Legislated Payment Plans

In 2022, Colorado legislature passed HB22-1137, which became effective on August 9, 2022. One of the outcomes of the legislation was the extension of the payment plan offered to delinquent homeowners. In the past, associations were required to offer homeowners a 6-month payment plan before sending the matter to an attorney or collection agency. HB22-1137 required that associations now offer an 18-month payment plan.

The minimum payment allowed as part of this payment plan is \$25 a month. After this 18-month period, the payment will balloon to the final balance with interest accrued capped at 8%.

When a roofing replacement project needs to occur, the monies will be needed immediately to cover the cost, not in 18 months. The intermediary period could require some creative solutions if a majority of the owners are unable to pay the increased assessments in a timely manner. However, if the board cannot come up with a payment plan that works for everyone, owners could fall into delinquency.

However, homeowners that live in a property that has multiple owners delinquent could face home resale obstacles.

Freddie Mac now requires that any condominium, housing cooperative, or any multi-family common interest ownership

association with more than five attached units have no more than 15% of owners more than 60 days delinquent in paying their assessments. If 15% or more of the owners are delinquent, then this could cause issues with mortgages being underwritten on the property, which could put homeowners that are selling in that property in a difficult situation.

If the board of directors is unable to complete a project on-time due to the lack of funds available, then **the board may need to defer the project.** Yet, there is a risk of seeing the price of the project increase.

## Increasing Labor and Material Costs

In 2021 and 2022 a common response from clients regarding completing a project on time was that the board decided to defer the project until inflation normalizes. The problem with this line of thinking is that **inflation will at some point indeed 'normalize' to historical averages, but that does not mean that the prices will deflate to pre-2020 costs.** Inflation is perpetual and compounding.

For example, per The Mortenson Cost Index, indexed construction costs have increased ~40% since 2019. Within the last year, when national CPI inflation was tracked at 3.2%, construction costs in Denver increased by 3.8%, and Denver construction labor costs increased by 5.2% during the same period.

Internally, Association Reserves has tracked the following increases on typical Colorado association assets:

- 400k BTU Boiler = ~ 70% increase since 2020
- Asphalt Overlay = ~ 60% increase since 2020
- Asphalt Seal = ~ 60% increase since 2020
- Comp Shingle Roof = ~ 30% increase since 2020
- Exterior Paint = ~ 50% increase since 2020
- Wood Fencing = ~ 25% increase since 2020
- Traction Elevators = ~ 25% increase since 2020

The board of directors has the obligation to run the association in a fiscally responsible manner. Increased costs on the life safety systems of the association (such as the roof and elevators) require adequate funding. Adequate funding requires that owners pay their fair share of the deterioration of these expenses, and not just defer the projects until something potentially dangerous could occur.

It is never easy to raise dues. It is tough to tell your neighbor that the fees will be more than last year. However, based on the increasing costs and external pressure on HOAs that boards may see in the near future, the risk of not having adequate funding could cause much greater problems for the owners that live in an association.

*continued on next page*

# Possible announcements feared

## What Can Be Done?

During this volatile time, the board and the owners need to be proactive to protect the interests of their community. The board needs to remember that they have a fiduciary responsibility to maintain, repair, and enhance the common area assets. The owners will also need to remember that the board was elected in order to protect the community's interest.

It is recommended to have a Reserve Study completed and updated to provide a non-biased opinion on how much should be collected and contributed into the reserve account. Having an updated Reserve Study will help both the board and the owners

realize that there are important projects in the community that need to be taken care of.

Therefore, **plan to have a Reserve Study completed.** Use the Reserve Study like a map for the financial future of the community. If the community runs into a detour (like a large hail deductible), then update the Reserve Study and to find out how to stay on the correct course.

The future is not predictable, however, a professional Reserve Study will provide the board with the information to decide what the best course of action is given what we know today. ⬆



**Bryan Farley** is the President of Association Reserves - Colorado. A Reserve Specialist, Bryan has completed ~3,000 Reserve Studies and has been a frequent speaker on the topic of Reserve Studies.

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# 2024

## EVENTS



### January

- 26 Speaker Spotlight
- 30 CEO / Management Co Forum

### February

- 06 Peak 1 - Legal (Virtual)
- 09 Board Leader Certificate Workshop (Virtual)
- 20 Business Partner Forum
- 23 Annual Bowling Tournament
- 27 Community Association Workshop (Virtual)

### March

- 01 Spring Conference and Trade Show

### April

- 23 Community Association Workshop (Virtual)
- 25 Top Golf Event
- 26 CEO Forum

### May

- 8-11 National Conference

### June

- 07 Annual Golf Tournament
- 27 Community Association Workshop (Virtual)

### August

- 01 Business Partner Forum
- 06 Peak 2 - Financials (Virtual)
- 27 Community Association Workshop (Virtual)

### September

- 30 Mountain Conference & Annual Meeting

### October

- 11 Board Leader Certificate Workshop (Virtual)
- 25 Annual Clay Shoot
- 29 CEO Forum
- 31 Community Association Workshop (Virtual)

### November

- 05 Peak 3 - Insurance (Virtual)

### December

- 06 Annual Celebration & Board Installation



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## Detecting a Phishing Email 10 Things to Watch



With the uptick in ransomware infections that are often instigated through phishing emails, it's crucial to take proactive measures to help protect yourself and your organization's security.

Having a computer that is up to date and patched makes a big difference in reducing an organization's overall risk of infection.

But being vigilant in detecting phishing emails and educating employees in your organization to also be proactive is a critical step in protection.

Here is a quick top ten list for how to spot and handle a phishing email.

- |  |   |
|--|---|
| <p><b>1</b> <b>Don't trust the display name of who the email is from.</b><br/>Just because it says it's coming from a name of a person you know or trust doesn't mean that it truly is. Be sure to look at the email address to confirm the true sender.</p>  | <p><b>6</b> <b>Beware of urgency.</b><br/>These emails might try to make it sound as if there is some sort of emergency (e.g., the CFO needs a \$1M wire transfer, a Nigerian prince is in trouble, or someone only needs \$100 so they can claim their million-dollar reward).</p>  |
| <p><b>2</b> <b>Look but don't click.</b><br/>Hover or mouse over parts of the email without clicking on anything. If the alt text looks strange or doesn't match what the link description says, don't click on it—report it.</p>                            | <p><b>7</b> <b>Check the email signature.</b><br/>Most legitimate senders will include a full signature block at the bottom of their emails.</p>    |
| <p><b>3</b> <b>Check for spelling errors.</b><br/>Attackers are often less concerned about spelling or being grammatically correct than a normal sender would be.</p>   | <p><b>8</b> <b>Be careful with attachments.</b><br/>Attackers like to trick you with a really juicy attachment. It might have a really long name. It might be a fake icon of Microsoft Excel that isn't actually the spreadsheet you think it is.</p>                              |
| <p><b>4</b> <b>Consider the salutation.</b><br/>Is the address general or vague? Is the salutation to "valued customer" or "Dear [insert title here]?"</p>    | <p><b>9</b> <b>Don't believe everything you see.</b><br/>If something seems slightly out of the norm, it's better to be safe than sorry. If you see something off, then it's best to report it to your security operations center (SOC).</p>                                       |
| <p><b>5</b> <b>Is the email asking for personal information?</b><br/>Legitimate companies are unlikely to ask for personal information in an email.</p>   | <p><b>10</b> <b>When in doubt, contact your SOC.</b><br/>No matter the time of day, no matter the concern, most SOC's would rather have you send something that turns out to be legit than to put the organization at risk.</p>    |



# Congratulations

## RECENT DESIGNATION RECIPIENTS

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CAI-RMC is proud of the following individuals who have demonstrated a personal commitment to self-improvement and have elevated their practical knowledge and expertise:

| NAME                             | ORGANIZATION                                  | DESIGNATION | AWARD DATE |
|----------------------------------|---|-------------|------------|
| Chaillot Lockley, CMCA, AMS      | 5150 Community Management LLC                 | AMS         | 01/08/2024 |
| Lewis Moses, CMCA                | Service Plus Community Management             | CMCA        | 01/02/2024 |
| Patrice Diem, CMCA               | Crystal Lakes Road and Recreation Association | CMCA        | 12/21/2023 |
| Charley Scott, CMCA              |   | CMCA        | 11/28/2023 |
| Richard Charles Burton, II, CMCA | Service Plus Community Management             | CMCA        | 12/01/2023 |
| Jordan Devine, CMCA              | The Conservatory Homeowners Association       | CMCA        | 12/21/2023 |

If you are a manager, insurance and risk management consultant, reserve provider, or business partner wishing to enhance your career, the information at [www.caionline.org](http://www.caionline.org) can help you. CAI awards qualified professionals and companies with credentials to improve the quality and effectiveness of community management.

## CAI-RMC MISSION STATEMENT

*To provide a membership organization  
that offers learning and networking opportunities  
and advocates on behalf of its members.*



## Welcome New Members

Suellen K. Honeychuck  
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Donya Felkey-3.0 Management  
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Steven Fielding-AquaGuard, LLC  
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Regina Dear-Associa Colorado  
Kacey Mae Murphy-Brandt-Associa Colorado  
Miss Brittany Peranteaux-Blue Hawk Management  
Bianca Nicole Pozzi-East West Urban Management, LLC  
Steven W Riley-East West Urban Management, LLC  
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William Hanson-Hammersmith Management, Inc.  
Sierra Howard-Hammersmith Management, Inc.  
Alison Gulley-Heritage Eagle Bend Master Association  
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Mandy Thomas-Keystone Pacific Property Management - Denver  
Matthew Duncan-Lerch Bates  
Ronald Dean-Lindenwood Homeowners Association  
Dorian Ryan-Lindenwood Homeowners Association  
Jason Wood-Monroe Roofing  
Samuel D Spivack-Mountain Resorts  
Sean Penny-PFS Insurance Group  
Peter Jakel-PMI Aspire

Justin Heckmaster-ProPoint Construction Services, Inc.  
Frances Linderman-RealManage  
Meg Robinson-RowCal  
Misha Kennedy-RowCal Property Management  
Angela Patton-RowCal Property Management  
Jessica Yara-RowCal Property Management  
Brad Alcorn-SimpleSUB Water Inc.  
Ross Karr-SummitCove Property Management  
Stephen Ronca-SummitCove Property Management  
Joy DeMots-The Conservatory Homeowners Association  
Sharon Fisher-The Conservatory Homeowners Association  
Josh Guttormsen-The Conservatory Homeowners Association  
Selena Kennedy-The Conservatory Homeowners Association  
Duane Oudenhoven-The Conservatory Homeowners Association  
Dave Sunstrom-The Conservatory Homeowners Association  
Tom Chick-The Flats at Legacy Ridge  
Claudia Gisonda-The Flats at Legacy Ridge  
R Douglas Nunes-The Flats at Legacy Ridge  
Gery Richards-The Flats at Legacy Ridge  
Lorraine Schwarz-The Flats at Legacy Ridge  
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# CAI-RMC EVENT CALENDAR

| March          |                                  |
|----------------|----------------------------------|
| <b>1</b> Fri   | Spring Conference and Trade Show |
| April          |                                  |
| <b>23</b> Tue  | Community Association Workshop   |
| <b>25</b> Thur | Top Golf Event                   |
| <b>26</b> Fri  | CEO Forum                        |

| May            |  |
|----------------|--|
| <b>3</b> Fri   | Black Belt Awards Ceremony & Happy Hour  |
| <b>8-11</b>    | National Conference                      |
| June           |  |
| <b>17</b> Tue  | Annual Golf Tournament                   |
| <b>27</b> Thur | Community Association Workshop (Virtual) |

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