

Vol. 34 • No. 10 • October 2016

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 **FALL
CONFERENCE**
See Insert
Inside



COMMON INTERESTS

Community LEADERSHIP

INSIDE:
Communication Styles
Community Volunteers
Value of Business Relationships
Top Traits of Great Boards
And More!





Oktoberfest

THANK YOU to EVERYONE who partnered with us to support the Justice and Mercy Legal Aid Clinic (JAMLAC) at our Oktoberfest event. We raised \$31,396 this year to provide legal aid for domestic abuse victims living below the poverty line. We are extremely grateful for everyone who contributed to the success of this event.

Thank you!

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COMMON INTERESTS

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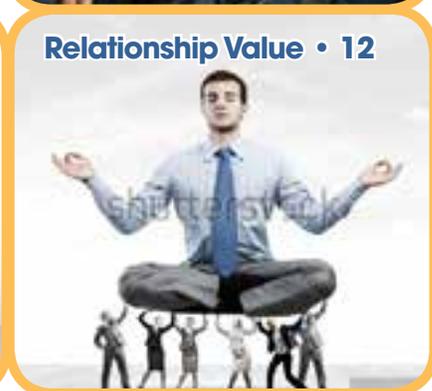
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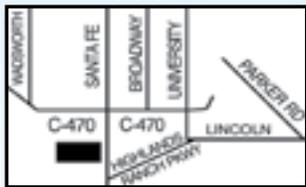


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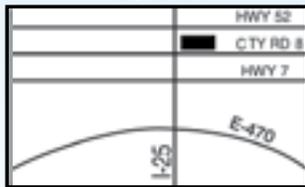
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President's Message



CARMEN STEFU

President
CAI-RMC

As I write this, the weather is changing and becoming cooler, the trees have changed color and fall is in the air! It is a busy time in our industry with budgets, meetings and snow removal clearly on the horizon, as well as in our Chapter, with the **Fall Conference & Annual Meeting** coming up in just a short time followed shortly by the last events of the year!

Reflecting on the past year, I wonder where the time has gone! It certainly feels that we are busier than ever, which makes time fly by with incredible speed! The Chapter has indeed been action-packed and wonderful things have happened! From a very successful **Spring Showcase** to the Mountain Education events and the **Mountain Conference**, our Chapter has risen to the occasion! This is a result of the many hours of hard work and constant dedication by the wonderful volunteers we have in our Chapter! I could not be more proud of everyone than I am, and I am looking forward to the **Awards Gala** on December 1st, where we will recognize a number of our volunteers! This will be such a wonderful event for our Chapter, and I encourage you to attend!

I am very happy to see the direction in which our Chapter is going and look forward to the very active calendar for 2017 which is already in place for many of our events! My wish for the Board of Directors, Committees and Volunteers for 2017 is to continue the great practices we already have in place and to adjust as needed in order to continue growing and becoming a great resource for all of our members! As always, a big Thank You goes to each and every volunteer and our great management staff! None of this would be possible without YOU!

Happy Fall and I look forward to seeing you at the next Chapter event! 📍

CAI-RMC MISSION STATEMENT

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

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Executive Director's Message



BRIDGET SEBERN
Executive Director
CAI-RMC

I am a proud Executive Director! September was such a huge success and October is looking to produce the same results—high attendance numbers, happy attendees and busy business partners. This is what we love and what we work towards as a chapter. Have you noticed these changes at events or in general? Let us know what changes you've been a part of or what you've noticed in terms of the chapter's operations and events by emailing us at feedback@cai-rmc.org. We want to hear from you!

- If you'd like to join a committee, all you have to do is ask. Joining a committee is not difficult and is in fact fairly easy. Figure out what committee you might be interested in (where you might bring the most value) and let me know. We're always looking for people who want to give their time to CAI and help plant the seeds for success in a variety of ways. It's quite rewarding to join a committee and certainly one of the better ways to get to know people and bring further value to your membership. ⬆

A few reminders as we move towards 2017:

- Don't forget to update your contact information through CAI National. The chapter uses this information to update the data that goes into the directory. This is very important as it is the only method we use to update the directory. Please make sure to do so by November 1, 2016.
- As you budget, please plan on attending CAI education and events in 2017 and budget accordingly. If you need help figuring out specific numbers, let me know. I'm happy to help project costs for next year.

“Have you noticed these changes at events or in general? Let us know what changes you've been a part of or what you've noticed in terms of the chapter's operations and events by emailing us at feedback@cai-rmc.org.”



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NOTE: All ads must be camera ready or additional charges will apply. All ads must be prepaid. Advertising in *Common Interests* is a benefit of membership, and you must be a member to advertise. Acceptance of advertising in this magazine does not constitute endorsement of the products or services. Rates available upon request. Email bridget@hoa-colorado.org.

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2016 MOUNTAIN CONFERENCE & TRADE SHOW

THE ART OF ASSOCIATION RECAP

Thank you to everyone who made the 2016 Mountain Conference and Trade Show a huge success!
We were thrilled with over 200 attendees and 50 exhibitors.





I sure enjoyed the CAI Mountain Conference and Trade Show last Monday – the weather couldn't have been more perfect, colors more beautiful in the Vail Valley, and a terrific conference - speakers, informative sessions, great meals, reception, and trade vendors.

- Susie Hadden
Pioneer Ridge, Steamboat Springs





Communication Styles & Co

by CAI Editorial

Most of us gravitate towards certain communication styles that come naturally to us because of our personalities or life circumstances, and we often utilize different styles in different situations. For example, we will most likely communicate with our spouse or friends in a different way than our co-workers or fellow community association members. There are various healthy or unhealthy communication styles, but below we will discuss a few that may be helpful in a community leadership setting/role.

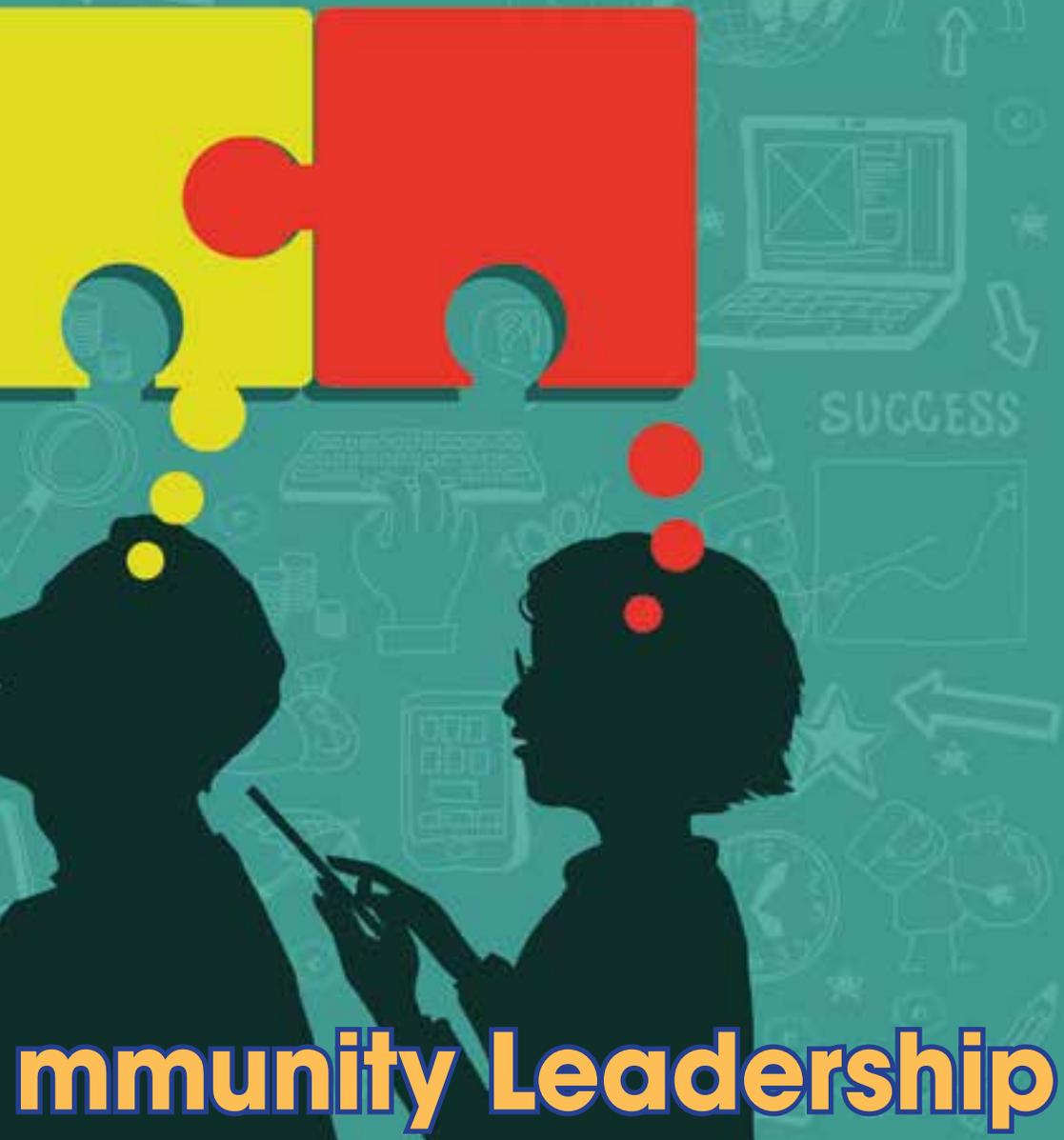
1. Focused

This communication style comes naturally for some people, and they tend to prefer getting to the point quickly and may not want to “waste” time discussing unimportant issues or exchanging small talk. While at times a focused/task-oriented leader may come across as less warm and friendly than other leaders, this can be a strength for certain situations. One example is HOA budget meetings, when there are many important matters to discuss and decide. If this

style does not come naturally to you as a leader, it may be helpful to write a detailed outline when you are conducting a meeting. If you are on a time crunch, you can even allocate a certain number of minutes for each section of the meeting. A focused leader may come across better if he/she practices the other styles below, such as empathy.

2. Empathy

People with this communication style are sensitive to the desires or feelings of others and will have patience to listen to everyone’s opinions. The benefit of this style is that the people in the group you are leading will feel understood and heard, which could help ease tensions and avoid disagreements. A good time to practice an empathetic style is if you are, for example, a property manager making peace between board members or an employer listening to your employees’ concerns.



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Community Leadership

3. Collaboration

Similar to empathy, those with a collaborative communication style tend to pay attention to the group dynamic and what may work well for the most people involved. The leaders who are naturally collaborative may not mind if meetings take longer in order for everyone to get along and may allow more time for people to contribute ideas or suggestions. This style can work well if you are leading a large group or if you are in a setting where you are brainstorming and planning for the future.

4. Fortitude

Those with this communication style display confidence and strength as a leader. Confidence

and fortitude are beneficial characteristics of leadership, as followers have more trust in a confident leader. However, this may be confused with arrogance if a confident leader does not display empathy and humility. This communication style may also be helpful to practice if you are the leader of a large group meeting, committee, group of employees, or company.

Understandably, there are pros and cons to each style of leadership and settings where certain styles may work better than others. It is up to us as leaders to figure out what works well for us and the group we are leading and assess which styles we may need to practice in order to be the best leaders we can be. ⬆

Engaging Community Volunteers

Kinda Like the Dating Game





Barry Atland
Writer, Speaker,
Thought Leader,
Author of the
Acclaimed Book,
“Engaging the
Head, Heart
and Hands of a
Volunteer”

“Thank you for your polite invitation to join the HOA, but as I am a firm believer that HOAs deny people of their civil liberties, I will politely decline and pray for a day when we come to our senses and abolish them completely.”

Yeah. A person who is already an HOA member by virtue of their home purchase said that. My response to my fellow Board members?

“And then there’s that.”

Ignorance and apathy abound in our communities. Despite consistent, targeted communication and observable results achieved by dedicated volunteer leaders and their management partners, some folks will just never get it. And, that is OK.

At that moment you sense the other’s openness to deeper community involvement, it is natural for a leader, in the hasty desire to “seal the deal,” to drop into the volunteer engagement sales pitch. Don’t do it. Resist the temptation.

Instead, be like the suave dating pro. Allow for the slow burn. Nurture the foundation of a budding relationship. Help others realize how deep their needs, wants and desires run.

“The secret to stimulating engagement is to get your fellow community to talk about their favorite subject: themselves.”

Two Categories

Not that I love stereotyping people into defined groups, mind you . . . I know that each of your members has a story unique to them that defines how much or little they get involved in their community. But if we were ever to lump all your association members into two broad categories, we borrow tags familiar in the dating world—“Dateable” and “Don’t Bother.”

What To Do With Each

For those who fall in the “Don’t Bother” group, your call to action as a leader is self-explanatory. Your ability to convince the less engaged, or completely disengaged, members of your community to experience a pendulum-swing is slim. Your efforts are likely wasted attempting to convince those like our undateable friend (and her civil liberties) above to see the value gained by their own engagement.

So, move on. If your HOA had a “little black book,” scratch out their name. Or, in twenty-first century terms, swipe left.

Focus your attention on the appealing ones who flirt with some level of engagement with the goings-on in your community. Use your leadership influence to help others see the seductive aspect of thinking globally while serving locally.

How To “Hook Up”

As community leaders, we must always have our head on a swivel, constantly checking out “the talent,” carrying a heightened awareness to the possibility that a fellow association member may be open to deeper engagement. At events, meetings, over the picket fence, at the clubhouse, retrieving the mail . . . many opportunities abound to approach and strike up conversation.

As you share in neighborly chatter, listen intently for something that sounds like even casual interest. Your neighbor may mention something they like, a concern, a complaint, a joy, an observation . . . anything that lets you know they carry community awareness. These clues to community “dateability” are revealed in everyday conversation with others, if only our leadership radar is in tune.

Flip It Around

Yes, instead of launching into the many virtues of engaging as a volunteer community leader, flip the conversation around to make it all about them. Just like when on a healthy date, spend a little less time talking about yourself and your interests, allowing more time to focus on the other. The book “Engaging the Head, Heart and Hands of a Volunteer” refers to this simple concept as Otherliness.

OK, sounds easy, but how does a leader do that?

By asking open-ended questions, of course! These are the most effective tools a community leader has to stir engagement in other volunteers. Ask simple, linear questions beginning with the words Who, What, When, Where, Why and How to get to the heart of what drives others from within—their intrinsic motivators.

Below are a few examples:

“What are your thoughts on the recent progress our community has made?”

“In what ways do you feel our community could be improved?”

“How could your experiences/talents/interests help make a difference in our neighborhood?”

And there are more. Countless open-ended conversation-starters. Your questions are only limited by your leadership creativity!

The secret to stimulating engagement is to get your fellow community to talk about their favorite subject: themselves. The book refers to this as the Discovery conversation. Only as you help them share what stirs within them, you gain valuable insights that may help you help them get aligned with a task or role that feeds their passions, all while also accomplishing good things for your community! Deeper engagement achieved! ⬆

To learn more in depth about the prescribed methodology above, referred to as The Guide to Engaging Volunteers, “Engaging the Head, Heart and Hands of a Volunteer” is available for purchase through all major online retail outlets. The book is a simple guide for leaders to feed the passion of those who choose to serve as volunteers. Books signed by the author may be purchased at <http://shop.HHHEngagement.com>.

The Value of **BUSINESS RELATIONSHIPS**



Keeping It Simple & Straight Forward

We all know building relationships are important and beneficial for success. We cannot do everything on our own...it's all about who you know. BUT why are these relationships valuable and what do they look like? From the perspective of a Business Partner it is imperative to build great and lasting relationships that will benefit everyone involved without going overboard! Here are two Business Partners giving their point of view on relationships with managers, management companies and boards in the industry.



Jessica Meeker
Community
Relations Director
at Hearn &
Fleener—
Construction Defect
Attorneys

Is it important to build relationships and more than just one business partner in a certain field or category to have a network of professionals you can depend on for help. I build relationships with managers and management companies primarily. The relationship with the board comes second after the manager or management company has established that a relationship can be made.

Why this way? Why not just go straight to the board for an interview? Surpass the manager? It is important that your relationships do not hurt

or jeopardize relationships within that circle. So managers and management companies have the relationship with the board. That is their business, they manage communities, and how they continue to gain more business. If I surpass that and go straight to the board, I could potentially hurt the relationship the manager and management company has with the board. Then hurting my relationship with the manager and management company. HOW? They have built a bond of trust and I would be devaluing their relationship and jeopardizing their business.

The relationships I build have value – value in that I do not try and step over people or jeopardize others relationships that they have built just to further myself – like the relationship between a board and the manager and management company. There is a certain level of respect that you must have for each other.

Why is it valuable to have relationships with multiple business partners? So you have a network of professionals that you can rely on as a resource. Boards can go to their manager with a problem and the manager can say, “Well, I have an entire network of people we can reach out to.” Then the manager can put “us” (business partners) in touch with the board to help. It is great to have a network so you can compare the services you are getting to ensure the board is getting a fair chance at picking the right business partner to work with.

Relationships are valuable. They are building up your professional network. Building relationships with others can strengthen what you bring to the table as a manager and a business partner. Respect your relationships and value them if you want to get them most out of them.



Bryan Farley
President of
Association
Reserves

Reserve studies help in budget projection and financial planning, both of which can be sensitive subjects for many board members and property managers, both of which can be sensitive subjects for many board members and property managers. Some boards may have been recently elected on the platform of ‘Read My Lips, No New Increases.’ At the same time, the property manager may want to gently prepare the association for the upcoming roofing project.

Given this balancing act, it requires the business partner to be sensitive to these lingering issues. How is this accomplished? I have found that effective communication requires listening. When a business partner listens and understands the client’s issues, the business partner will be able to equip the client with the confidence to make valuable decisions.

Recently a property manager warned me that, unfortunately, the association has not been putting money into their Reserve account for some time; all the while their 20-year old roof is starting to show its age. The manager reported that the board will be unreceptive to any recommended increases even though the building assets are clearly showing deterioration. The manager was unnerved at the thought of trying to persuade the board to increase their contributions.

Rather than letting this issue fester, I explained that as a professional Reserve Specialist, we have a duty to promote 1) Adequate Reserves when required 2) Budget Stability 3) Fair Distribution of Contributions and 4) Fiscal Responsibility.

A business partner is in the position of expertise. A business partner will be hired by the board since they will have a skill or product that will benefit the community, as well as having the benefit of being a third party, non-biased consultant. With this expertise or skill, a business partner needs to be able to lucidly explain that we value input from the board, but we are hired for our expertise and we must be able to lay out our findings and recommendations in a non-biased manner. It may be easier in the short term to just follow the whims of the board in order to make the client happy, but a long lasting relationship requires that the business partner to be consistent in the product that they deliver, even if that means being the bearer of bad news.

When a business partner listens effectively, they will be able to pick up on the areas of vulnerability and empower the property manager and the board with confidence on why, based on thorough research and analysis, that the association must consider something difficult for the benefit of the community in the long term. ⬆



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SCHEDULE AT A GLANCE

7:30am-8:00am	Registration and Trade Show
8:00am-8:10am	CAI-RMC Annual Meeting
8:15am-9:15am	Keynote Speaker
9:15am-10:15am	Brunch / Trade Show
10:15am-11:15am	Breakout Sessions
11:15am-12:15pm	Trade Show
12:15pm-1:15pm	Breakout Sessions
1:15pm-1:30pm	Prizes & Closing Remarks

The conference has up to three options for obtaining state continuing education credits. The keynote speaker and two breakout sessions -depending on what you choose to be a part of during the conference. Certificates will be given out after each - the keynote and the classes. You are responsible for obtaining your certificate which will be further explained at the conference. The conference is also valued for 3 CAMICB credits for those with their CMCA designation, which will be sent to you via e-mail.

CLASS TOPICS INCLUDE:

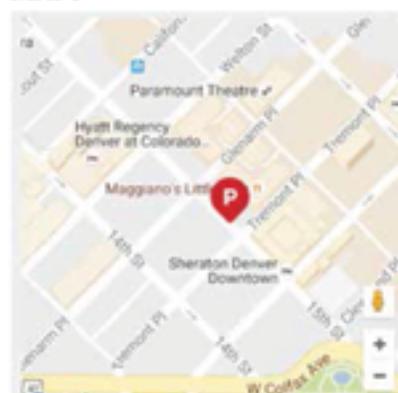
- Building Community Engagement
- Leadership vs. Management
- Short Term Rentals
- Smart Safety

PARKING:

Onsite self-parking is available for the duration of the day for \$14.00 (discounted from \$29.00). As a second option, the Tremont Garage (located two blocks away) has an early bird rate of \$9.00 and a daily rate of \$12.00.

ATTENDEE INFORMATION

MAP:



Don't forget to take a picture out by registration!
We'll have fun super hero props! Say *HEROS!!!!*





2016 FALL CONFERENCE ATTENDEE REGISTRATION FORM

REGISTRATION INCLUDES:

Annual Meeting • Brunch • Educational Sessions • Trade Show

If registering multiple attendees with one payment, please attach list of names and provide primary contact information on registration form.

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Company or Association Name: _____

Telephone: _____

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State continuing education certificates required? Yes No

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REGISTRATIONS ON OR AFTER OCTOBER 25TH

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Board Member PERSPECTIVES



Those of us who volunteer do it for the betterment of others and of our community. An added benefit is how it enriches your own life. Making a difference is what is important. The changes you can make to enrich someone's life is so rewarding and it changes you in ways you would not think possible. I realized long ago that if you want to see changes you need to get involved. You can be part of the problem or part of the solution; I firmly believe that if you want change you must be part of the change therefore I volunteer.

*Diana G. Potestio
President
Summit Park Townhome Association
Westwind Management Group, Inc Managed Association*

"Why did I want to be on my HOA Board?"

I decided to run for my HOA Board of Directors because I had a strong desire to help change the neighborhood atmosphere from one of adversity to a spirit of inclusion and kindness. I wanted to facilitate the return to a community in which homeowners not only knew their neighbors but genuinely cared for each other.

*Deborah Clarke
Bateleur at the Preserve in Greenwood Village
Hammersmith Management Managed Community*





More Top Traits



Julie Adamen
Adamen Inc.

What's the difference between a great Board and just an okay Board? Great Boards develop, maintain and value their credibility and integrity. As a group and individually they continually display the following traits:

Great Boards suffer no illusions. They know that if they receive three bids for a particular service and one of the three bids is substantially lower than the two, it is reasonable and logical to assume that there is something to question within that bid. Maybe the contractor read the RFP wrong. Or, maybe they simply low-

balled the bid. Great Boards are seldom fooled by this tactic: They understand they can't have a Mercedes for the price of a Kia.

...And know that if they do accept the low bid, there is a cost to managing that low bid. Accepting the lowest of qualified bidders can be a legitimate strategy when the Board acknowledges there will be a cost to managing that low bid - be it in their own time, staff time or having to have another contractor come in and finish the job or clean up the mess.

Great Boards avoid the circular firing squad. What sets Great Boards apart is that they know there will be disagreements, they know they don't each think alike - yet, once the votes are cast they move forward together, speaking with one voice to the membership. This is crucial for any Board, but particularly those who have seriously disgruntled folks in their midst. Any chink in the armor of the Board will be exploited by those with agendas that are not within the current Board's policies, goals and objectives. Great Boards have each others' back.

Great Board members release personal agenda and move on for the betterment of the community. Many Board members get elected on a narrow and emotional platform: "Lower dues by 20%!" "Fire the management company!" ad nauseam. When the newly-elected member finds out the platform on which they ran is based upon misinformation, great Board members realize quickly things were not as they thought, and then move on to the truly pressing issues of the community.

And Great Boards bring new Board members with contrary agendas in to the process fast and furious to avoid the dreaded agenda-vacuum, immersing them in to the Board process ASAP. Why? Nothing fills that agenda-vacuum, focuses the new Board member's energy faster or gives them a look at what it's really like behind the curtain than be given a position of



of Great Boards

responsibility. It allows that member to save face while become a part of something productive, larger and positive.

Great Boards are proactive about information. They seek out information on all aspects of community administration and maintenance as it applies to them. Sometimes, it's information they don't want to hear, yet, Great Board members listen anyway, it's a part of their duty. Whether by internet search, industry publications, or attending workshops, forums and networking events with other Board members, Great Boards know they do their jobs best by being informed, and they strive to stay that way.

Great Boards communicate regularly and positively with their residents. The importance of regular, upbeat, professional-looking newsletters, updated websites, e-blasts and other forms of communication is never lost on Great Boards. This communication creates a sense of openness and allows for the outflow of positive communication about the community. They also create Board credibility by fostering a positive attitude while still giving the membership needed information and reminders. People want to be a part of something successful, upbeat and positive, a community with this image is one which fosters volunteerism. And couldn't we all use more of that?

Great Boards have a sense of humor. Why? Great Boards know three things: 1) It's not IBM, it's an HOA; and 2) the smaller

the stakes, the pettier the politics; and 3) it's not personal. Great Boards have a sense of humor because they maintain perspective, giving much of what they do, see and hear a very humorous aspect. They take their job seriously, but not themselves. They take problems seriously, but often times those problems are pretty comical and that humor is not lost on great Boards. As we all know in the industry: You can't make this stuff up.

Great Boards Value Integrity and Credibility above all else. Integrity and Credibility are what we all look for and respect in friends, family, school, church, work, business and what we want to see in Board members and in any Board as a whole. Boards that don't get mired in minutia, that are consistent in their decisions, assist new members in adjusting to their roles and create a polite atmosphere in which to volunteer. Boards that are serious, but don't take themselves or the situations too seriously demonstrate they are mature and responsible in their actions. These Board members are Credible. They have Integrity. And they are the best of the best. They are what make Great Boards. ⬆

Julie Adamen is president of Adamen Inc., a consulting and placement firm specializing in the community management industry. Julie can be reached via email at julie@adamen-inc.com or through her website www.adamen-inc.com.



Organizing & Maintaining ASSOCIATION RECORDS

by Travis B. Keenan, Esq.—Vial Fotheringham, LLC
Matthew Williams—Hammersmith Management

Organizing and maintaining an association's records is no easy task. In my experience, however, you will be ahead of the curve if you adopt and follow written guidelines for your record management system—even if the system itself is imperfect.

The first consideration in any record management system is whether to maintain records electronically, in paper format, or some combination of the two. When deciding which method is best for you, you will want to consider the volume of records, ease of access, security, and costs. Assuming you decide to utilize electronic records, you must back-up the data. There are numerous cloud storage providers who can assist in that process. In addition, it is always a good idea to have an on-site backup on a solid state drive, such as a jump drive, which is more reliable than a standard hard drive. Regardless of whether your filing system is electronic or paper based, I believe many of the same organizational principles apply.

The foundation of any document organization system is folders. You should really think about the folders you will use in your system and stay consistent moving forward. You could create folders on the fly as you need them, but that will likely result in a haphazard, inconsistent file structure. At a minimum, your folders must be able to accommodate the records required by C.R.S. § 38-33.3-317. As a starting point, I would suggest the following primary folders: Finance; Governing Documents; Board Documents; Insurance; Committees; Members; Personnel; Contracts; and Legal. Next, you should create subfolders within the primary folders, but try to avoid creating too many layers of subfolders because they can become cumbersome to deal with. For example, I would expect to find the following in the "Board Documents" folder: (1) contact list for all board members; (2) subfolder for meeting minutes; and (3) subfolder for board packets.

Next, decide how you will organize and name the files within any particular folder. I prefer to organize chronologically. With electronic files, the best way to do this is to start the file name with its effective date in the following format: yyyy mm dd. For example: "2015 01 17 Declaration of Covenants" This technique allows you to organize the files chronologically by telling your

computer to sort them by name. In addition, including the file's effective date in the file name allows you to quickly identify it without opening it and thumbing through its pages. You can use the same technique with post-it tabs or dividers in a paper file. In addition to using this chronological approach to naming your files, you should standardize the rest of your naming conventions for common records. For example, you should decide whether to name covenants "Declaration of Covenants" or "CC&Rs." Choose one or the other, and stick with it. This is the type of detail that should be addressed in your written guidelines.

Dealing with outdated or unnecessary records is a challenge. As you may know, C.R.S. § 38-33.3-317 states that certain records only have to be kept for a limited period of time (i.e. 3 years for written communications to all of the owners as a whole). Unfortunately, however, the statute is silent on how long other records must be kept (i.e. meeting minutes). Out of an abundance of caution, I suggest that associations keep their statutorily-required records indefinitely unless the statute states that the association only has to keep the record in question for a specified period of time. That said, you should consult with your association's attorney to develop an appropriate retention schedule. If and when you do destroy association records you should take precautions to protect confidential information, as association documents may include sensitive legal information or personal information relating to members of the association. However, if litigation is ongoing or imminent, it is important to speak to an attorney prior to destroying any association documents that could be relevant to the litigation.

If you go through the difficult task of amending and restating any of your association's governing documents, keep an editable version (i.e. Microsoft Word) of the final. That way, if and when the association decides to amend the same document again, it will have an easily editable version at its disposal. Of course, you should always make sure you obtain a signed and dated copy of any governing document that the association adopts. The signed and dated copy is the only copy that you should use to answer questions regarding association governance. If you rely on an unsigned, editable version of a governing document that was supposedly adopted by an association, you do so at your own peril. ⬆

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One-third of Americans who are eligible to vote have never registered. Even worse, of those who have registered and are eligible to vote, fewer than 58 percent did so in the last presidential election.

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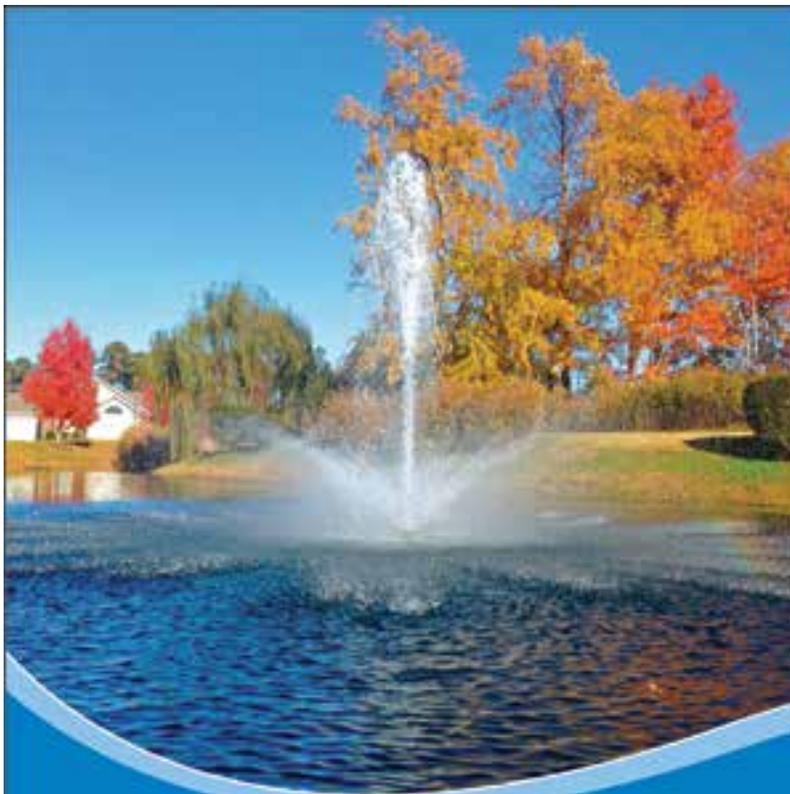
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How and Why Community Associations Work

The number of community associations in the United States has increased from just 10,000 in 1970 to more than 330,000 today. That's little surprise given the numerous factors that drive the continued growth of association-governed communities, which include homeowners associations, condominiums, co-operatives and other planned communities.

1 BENEFITTING FROM COLLECTIVE MANAGEMENT

Americans have largely accepted the collective management structure of common-interest communities. The private covenants and rules characteristic of associations are not novel in residential living. Similar restrictions often exist in rental apartment lease agreements and in zoning laws and building codes that govern traditional single-family, detached housing. In traditional housing, however, such restrictions are adopted and administered by municipal governments rather than by the private governing boards composed of homeowners who are elected by their neighbors to lead their associations.



2 PRIVATIZING PUBLIC FUNCTIONS

Because of the fiscal challenges faced by many municipalities, housing developments often are approved with the stipulation that associations will assume many responsibilities that traditionally fall to local and state governments. These obligations can include road maintenance, snow removal, trash pickup and storm water management. This privatization of services allows municipalities to permit the continued development of needed housing without having to pay directly for that infrastructure through the tax base.



3 EXPANDING AFFORDABLE HOMEOWNERSHIP

There has been a persistent effort to increase homeownership in America, especially in underserved groups, such as minorities, women and immigrants, and in specific locations, such as urban areas. Almost from their inception in the 1960s, condominiums have tended to serve as lower-cost housing, especially for first-time buyers. This was especially true of early condominium conversions, in which apartment buildings were refurbished into condominiums. In today's economic climate, achieving affordability is a major challenge. Without the construction and operating efficiencies inherent in association development and operations, affordability would be an even greater problem.



4 MINIMIZING COSTS AND FOSTERING MARKET EFFICIENCIES

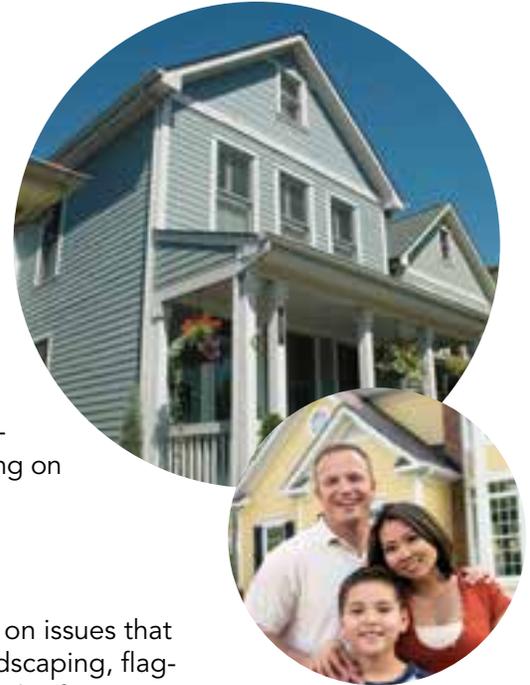
Community associations not only maintain home values but also reduce the need for government oversight. Associations avoid the "tragedy of the commons" (where no one is responsible) through mandatory membership and collective management. They also circumvent the "free rider" issue (where not all beneficiaries pay their share) through mandatory assessments and agreements between the association and the homeowners. Put simply, community associations are an efficient means of providing services, assigning payment responsibility and being responsive to local concerns.

5 PROVIDING AMENITIES, OPPORTUNITIES AND OPTIONS

Associations offer a diverse variety of services and amenities, from golf courses and marinas to equestrian facilities and fitness centers. Very few Americans can afford such benefits without the shared responsibility enabled by common-interest communities. People who don't want to contend with gutters and yard work can purchase homes in communities where these responsibilities are taken on by the associations. There are age-restricted communities, pet-free and pet-friendly communities, even communities with airstrips. Community associations give people options, alternatives, facilities and resources they could not otherwise enjoy.

6 BUILDING A SENSE OF COMMUNITY

We are, for better and worse, a highly transient society. Americans follow professional opportunities and other preferences from state to state. By their inherent nature, community associations bring people together, strengthen neighborhood bonds and promote a sense of community and belonging—attributes that are often overlooked. A large percentage of the more than 62 million Americans who make their homes in associations take advantage of association-sponsored activities like holiday events, social clubs, athletic and fitness activities, pool parties and more. These activities help residents get to know their neighbors and forge new, supportive friendships. Social opportunities exist even in smaller associations that don't have the resources or critical mass to sponsor formal activities. Many Americans make enduring friendships by serving on association boards and committees and volunteering in other ways.



DISPUTES AND CONFLICT. Community association critics often focus on issues that garner media attention, such as disputes over fences, bird feeders, landscaping, flagpoles, yard signs and similar issues. The reasons for the continued growth of associations—and the value and benefits of these homeowner-governed communities—are either ignored or misunderstood.

Of course, there are disputes in associations—between residents and their associations and among residents themselves—but they are relatively few in number and tangential to the actual operation and performance of community associations. In fact, the overwhelming majority of Americans who live in associations say they are satisfied with their communities.

The community association concept works—for municipalities, the U.S. housing market and the millions of Americans who choose to make their homes in common-interest communities.





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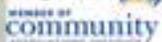
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CAI-RMC EVENT CALENDAR

OCTOBER

20-21 Thu-Fri	M-203 Community Leadership Thornton
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NOVEMBER

15 Tue	Fall Conference & Trade Show Denver
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DECEMBER

1 Thu	CAI-RMC Academy Awards & Gala Denver
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Don't forget to register for events—
it helps us place food orders and make sure
that we have adequate space.