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SECOND QUARTER 2021

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CHANNEL ISLANDS CHAPTER
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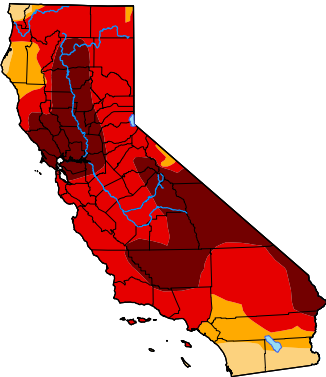




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president's message



Chelsi Rueter, CCAM, CMCA, AMS, PCAM
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Dear Members:

I swear I blinked and half the year flew by! I'm beyond proud of how this chapter has stuck together and thrived over the past year. I'm thrilled to report that, in May, we held our first in-person (hybrid) event since February 2020 at our beautiful new venue in Camarillo. It was a huge success as our members joined us in person and virtually as we live-streamed the educational program. It was wonderful to finally see so many of you in real life again!

In June, we hosted our Red, White & Blue Community Faire and with 200 members in attendance, it looked and felt like business as usual! We had 33 business partners showcasing their products and services to the HOA industry along with educational programs for managers and board members. Thank you to our members who joined us for this event. We look forward to hosting our next Community Faire on September 30.

This issue of the magazine will continue to celebrate our 40th anniversary! We hope you enjoyed some of those old pictures in the last one. I think Jeff Beaumont was not older than 12 in one of those photos! If you missed it, please visit the website to view the digital version. If you have photos or memories to share, please email them to leah@cai-channelislands.org and we will feature them in a future chapter magazine.

We have many great social events and educational programs coming up. I encourage you to participate, not only for education, but to take advantage of the resources available to you, network with industry experts, and learn more about how to best serve your community!

Thank you, as always, for being a part of our CAI-Channel Islands family. I appreciate each and every one of you!

Sincerely,

Chelsi Rueter

Chelsi Rueter, CCAM, CMCA, AMS, PCAM
CAI-Channel Islands Chapter President



COVID-19: June 15 Reopening

*By A.J. Jahanian, Esq. and Tawnza Sofranko, Esq.
Beaumont Tashjian*

As you have heard by now, effective June 15, the State of California and Governor Newsom have confirmed that restrictions and protocols related to the pandemic have been lifted. This means that counties are no longer placed into “tiers” based upon their COVID-19 case rates and hospitalizations, and very limited mitigation measures are in place. Specifically, there are “no restrictions” for capacity or physical distancing, with respect to most venues. In other words, the association’s fitness center, clubhouse, swimming pool area, etc. may reopen fully, without limitations.

Guidance and recommendations may certainly change over the next several weeks, and beyond that, given that the Governor has also stated that he would not end the “State of Emergency”, thus reserving the possibility that restrictions are reinstated, should hospitalizations increase, etc. Additionally, restrictions still remain in place at least through October 1, 2021, for large venues and “Mega Events”. Notwithstanding, capacity and social distancing requirements no longer apply to smaller venues and facilities, such as those within the association.

Note that the State has aligned its mask guidance with that of the CDC. The California Department of Public Health (“CDPH”) provides that “masks are not required for fully vaccinated individuals, except in the following settings where masks are required for everyone, regardless of vaccination status:...”. (Emphasis added.) The CDPH goes on to describe healthcare settings, correctional facilities, homeless shelters, public transit, and indoors at schools, “public settings and businesses” such as retail, restaurants, theaters, family entertainment centers, “meetings”, and state and local government offices serving the public.

It is certainly not apparent that the association’s facilities fall under any of these categories where masks are required, regardless of vaccination status. **In any event, per the CDC, unvaccinated individuals should be encouraged to wear a mask. However, despite the CDC recommendation that unvaccinated individuals wear a mask, the Association should** not condition use of the common area amenities on proof of vaccination. This requirement would expose the association to significant liability. A restriction limiting use of the common area facilities to only those who can show proof of the vaccine would expose the association to claims of discrimination and various other challenges.

Requiring proof of vaccination will also create separate classes of residents, those with and those without. This, again, creates risk of discrimination claims as well as increasing the risk of harassment and the creation of a hostile living environment, both of which are forms of discrimination under the Department of Housing and Urban Development’s regulations.

Finally, attempting to oversee, verify and regulate access to facilities, based on vaccination status, would be a tremendous and unnecessary burden on the board and the association’s staff. At this juncture, “businesses” can apparently enforce indoor masking requirements against patrons by implementing a vaccine verification system or requiring everyone to wear a mask. Alternatively, they can allow individuals to “self-attest” that they have been vaccinated, and that self-attestation would include the individual simply not wearing a mask while inside the business’s facilities, so long as signage is posted advising unvaccinated individuals to wear a mask.

All in all, posting signs in or around the common area amenities recommending masks for those that are unvaccinated is a simple and recommended alternative, as an added layer of protection. Likewise, advising members and residents to use the facilities at their own risk may add another layer of protection for the association, but is not required. Note that posting signs or information in the common area (and/or in a newsletter) is not ironclad protection against any claims a resident brings, if they contract the virus while using the common area facilities. However, proving that an infection occurred and same is the result of the association's negligence or malfeasance would be extremely difficult.

If the association employs on-site staff, the association should align itself with Cal/OSHA's standards, which were adopted on June 17th. Cal/OSHA requires all unvaccinated indoor workers to continue to wear masks, unless working alone in a room/office or eating/drinking, and/or if the team member cannot wear a face covering due to a medical or mental health condition or disability. The 6-foot physical distancing requirements are also relaxed, except in certain situations (i.e., where an individual has been potentially exposed to the virus, where the individual is unmasked and unvaccinated, etc.). Vaccination status of employees can be confirmed by the association, either through requiring proof of vaccination (e.g., vaccine card or other healthcare document showing vaccination status) or if the employee self-attests to being vaccinated.

Lastly, if the association no longer intends to provide sanitizer and/or provide a high frequency of cleaning at the facilities, the members should also be informed of this, so there is no expectation that these services will continue to be offered/performed.

Boards should reach out to legal counsel with questions or concerns about the association's best approach with regard to reopening the facilities, regulating mask-wearing, etc.

Please also be sure to continue to check in with legal counsel as time goes along, given that masking requirements and other restrictions may still not be a thing of the past, as new facts and orders at the State and County levels come to fruition.

A.J. Jahanian, Esq. is an associate attorney with Beaumont Tashjian, where he devotes his time servicing the unique needs of the firm's clients throughout California. Mr. Jahanian's devotion to residential and commercial common interest developments for the entirety of his career makes him highly experienced to advise boards and management in the preparation and enforcement of governing documents and contracts, risk management, dispute resolution, fair housing compliance, and all other issues impacting community associations. In addition to his practice, Mr. Jahanian is an active member of CAI and is the current editor of the Greater Inland Empire Chapter's Connect Magazine and Chair of the Communications Committee.



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Summertime Landscape Tips

By Jim Yarnall, American Heritage Landscape

Summer is a great time of year in Ventura County and the surrounding areas. To help your landscape stay luscious during the heat of summer, here are some helpful tips to get you started! So grab your sunscreen, your bucket hat, and put some gloves on!

Grass Lawns

Grass lawns are the biggest users of water in the landscape, requiring around 45 gallons of water per square foot per year. To help reduce the water needs of the grass, raise the decks of the mower to 3" or more. The longer blades will help protect the soil from the sun, reduce evapotranspiration and reduce burnt or brown spots.

Now is also a good time to apply fertilizers and treat for invasive grasses. Warm season invasive grasses for this area include: Crabgrass, Oxalis, Burclover, Kikuyu grass, Nutsedge, and Annual Bluegrass. These are best treated with selective herbicides. Remember to water in the fertilizer, so you'll need to time the application with your irrigation schedule.

Bugs

You can't get rid of them, so learn to work around them. To make sure no bugs harm your landscape, spraying for insects like whiteflies and aphids will help reduce damage to foliage. Make sure you have good drainage and no standing water to assist in keeping bugs away.

Tree Care

While most trees are best pruned while dormant, now is the time to begin planning for the fall pruning. The Santa Ana winds usually come in the fall to early winter, so the summer is the time to assess for any trees that could have potential failures and have a pruning plan ready.

Drought Potential

With the warm weather and low water in reservoirs, the potential for watering restrictions can rise. If you have a limit on how long and how often you can water, use a cycle and soak method to avoid runoff and maximize water getting to the roots. Run the irrigation in short cycles more frequently.

Irrigation

If you are considering updating either your irrigation components or controller, please keep in mind this new requirement: all spray heads must be pressure-regulated now. Mixing pressure-regulated with non-pressure-regulated sprinklers will create inefficiencies in the systems and uneven water distribution. Some benefits of the new pressure



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regulated sprinklers include not geyser spraying if they break and having all the water output of the sprinklers the same. These benefits provide even water distribution across the entire watering zone. There are some rebates programs to help offset the cost of updating irrigation systems, so check out BeWaterWise.com for more information.

Native and Drought-Resistant Plant Ideas

We no longer desire a tropical landscape

in our local climate. The only way to sustain a plant that doesn't belong in our local environment is by water...and more water...and even more water! As we continue to learn

that this is not an acceptable practice in modern-day drought times, better and more sustainable ways of landscaping have become increasingly popular. People are discovering the beauty of drought-resistant and native plants! A wide variety of colors and textures are available and some are even more vibrant than the traditional landscape color palette. The creative possibilities with layout and design plans for these plants are endless as we discover how to incorporate this exciting new material into our daily world. Color is achieved through flowers and plant tissue, and becomes an inherent part of the equation instead of something that needs to be man-manipulated. Take a look through your local nursery or home improvement store to see all the amazing drought-resistant or tolerant species that can brighten up your landscape in a sustainable way.

Jim Yarnall has been in the landscape industry for 10 years. He is a Business Developer with American Heritage Landscape. Jim can be reached at jyarnall@americanheritagelandscape.com



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CAI-CHANNEL ISLANDS CHAPTER'S RED & WHITE & BLUE COMMUNITY FAIRE

CAI-Channel Islands Chapter hosted its Red, White, & Blue Community Faire on Tuesday, June 29. Thank you to all of our members who joined us for this event along with our sponsors and exhibitors who made this event possible.

The event included an exhibit area with over 30 vendors specializing in the industry and educational sessions presented by:

Sandra L. Gottlieb, Esq., CCAL, SwedelsonGottlieb
Sascha Macias, CMCA, AMS, PCAM, FirstService Residential
Jeff Beaumont, Esq., CCAL, Beaumont Tashjian
Sean Allen, Esq., Roseman Law, APC

Special thanks to our Community Faire Committee for their assistance in planning this event. It was a great afternoon of networking, learning, and visiting with chapter members at the gorgeous Spanish Hills Country Club!

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Water Sub-Metering

What is a sub-meter and why it is beneficial

By Ivy Wiebold, MeterNet

*"A penny saved
is a penny
earned."*

- Benjamin Franklin

- Saves Money
- Helps the Environment
- Monitors for Leaks
- Adds Property Value
- Often Legally Required
- Makes residents fix or report leaks – helping long-term maintenance
- Makes residents responsible for their water use

What is a Water Sub-Meter?

Before submetering, many communities would divide the water costs equally among all residents. This method is outdated and unhelpful for tracking personal water consumption which is necessary for reducing water consumption and costs. Submetering increases the visibility of water usage per home, as residents can see the fluctuations in their personal water usage. Communities that utilize submetering systems, often see a decrease in utility expenses. Which can lead to decreased association dues and will increase the property value overall.



A sub-meter is a meter that is downstream from the providing utility's master-meter and is used to measure the resident's water consumption in a multi-unit building or development. In HOAs, condos, apartments, and commercial buildings, water submeters are installed to allow individual billing/cost allocation and to promote conservation. Water submetering is an important instrument to help consumers understand their water usage and use it more efficiently.

Are they necessary?

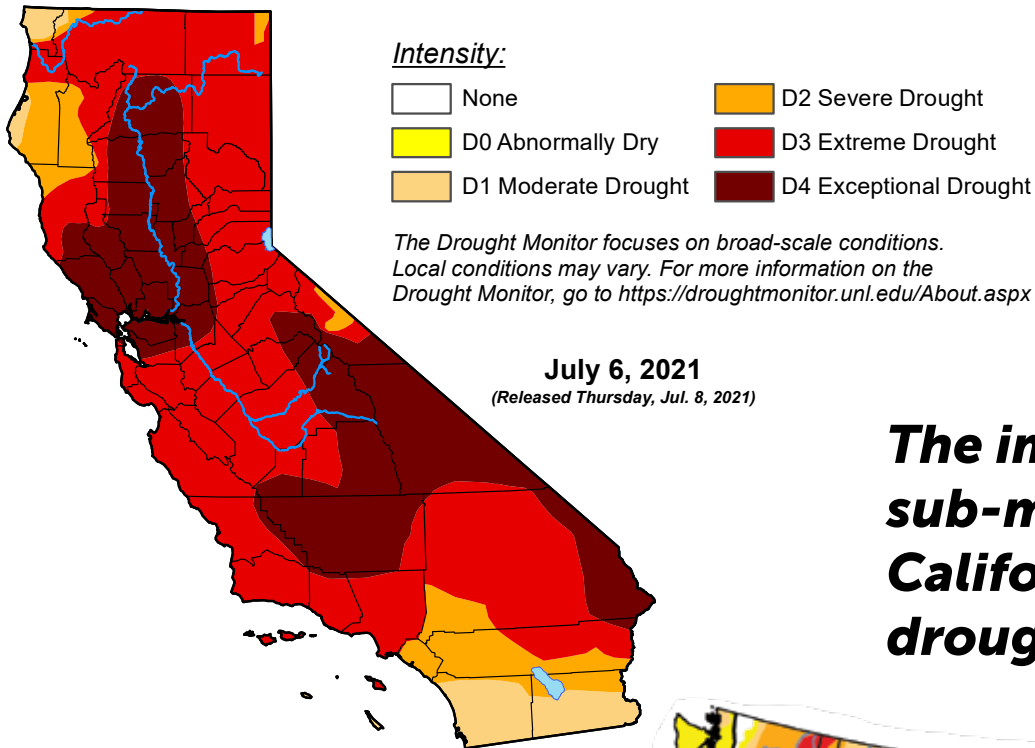
With the implementation of SB-7 in California, as of January 1, 2018, all new residential construction with two or more units are required to have individual water sub-meters for each unit. A few cities are also known to have additional regulations regarding submeters and/or billing practices.

In California, sub-meters used for billing purposes are regulated by the California Department of Food & Agriculture Weights and Measures (W&M).

Why haven't I heard of this?

While sub-metering has been around for decades in most California communities, it is not yet universal. Since the SB-7 Bill was put into effect in 2018, it is becoming increasingly more common as it is required for all new construction and major renovation projects.

One of the main reasons the SB-7 Bill was adopted was due to the significant impact the recent droughts have had on the state and its water supply. Most of the southwestern portion of the country is experiencing what scientists are calling a "mega drought" conducted by climate change. It is most notably affecting the Colorado River – more specifically the Hoover Dam - which provides water to over 40 million people. For the first time in 85 years, the majority of the water that



Author:
Deborah Bathke
National Drought Mitigation Center

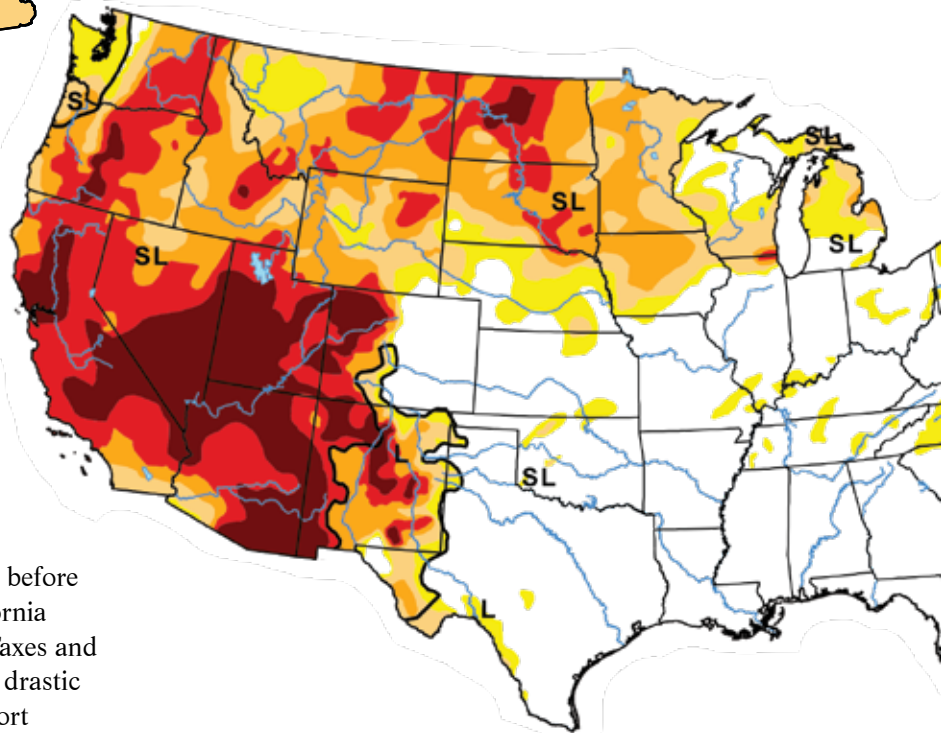
The importance of sub-metering with California's current drought state...

the dam has been containing – is gone. Pat Mulroy, the former head of the Southern Nevada Water Authority, has said that Lake Mead, the nation's largest reservoir, is projected to hit its lowest level ever recorded, it is currently only holding 37% of its capacity. This specific part of the Colorado River system is a crucial water supply for seven states, including California. The federal government may be forced to make a drastic decision to cut off water supply if the situation progresses. This will affect homeowners but, along with the state's agriculture and energy supply; as the Hoover Dam's hydropower output will be reduced by nearly 25%!

We have already seen the local effects of the drought before the Colorado River began drying up. In 2021, California recorded the 15th driest year in the last 127 years. Taxes and water rates will continue to climb. One example of a drastic rate increase will be experienced in the city of Newport Beach, where they project an increased water rate of 57% by the year 2024.

Sub-Metering is just one of many things you can do to conserve water and control cost.

Studies have shown that water sub-metering coupled with effective pricing structures reduced water usage by 15% - 20%.



Source: <https://droughtmonitor.unl.edu/CurrentMap/StateDroughtMonitor.aspx?CA>

Ivy Wiebold joined the MeterNet Sales and Marketing department in 2021. She is the sales representative for all of Southern California. Ivy is passionate about helping people; She implements that through an honest, reputable sales method while providing water sub-meters and MeterNet's ongoing reading and billing services to communities all across the region. Ivy can be reached at sales@meternetusa.com





Association Budgeting *Thoughts From A CPA*

By Jeremy Newman, CPA

Newman Certified Public Accountant PC

Budgets!!

Is it that time of year again? Why does it feel like there is so much to do? Are you starting from scratch every time you prepare your association's budget?

Start early and work continuously throughout the year to take the sting out of budgeting.

Your annual budget process should be a fluid year long continuous collection of decisions, document gathering and projections. Why wait until your community manager says it is time to start the process?

At our firm, we recommend association boards retain a permanent budget file containing governing documents, prior year and current year budgets (including detailed calculations and supporting documents), current year activity, information, documents, notes, minutes, conversations with vendors, recommendations, cash flow analysis, hopes, fears, surveys, reserves projections, and deferred maintenance information. There are many other things to consider as well!

- How much cash do you have now?
- How much cash will you have by the beginning of the next year?
- What does your reserve study show?
- Do you have deferred maintenance?
- Are your owners complaining about the condition of common areas?
- Are the common areas and components appealing to current owners and prospective buyers?
- What are the economics of your owners?

As with any governing group, spending aspirations generally far outweigh cash projections. Are you back to square one, doing the same type of budget as in previous years? Not an easy task.

As with most things, starting the process early is vital to the success of the project. Maintain a file that is continuously open for documents and information so when you reach "budget season" you are ready. You have most of the information you need. What might you keep in the file? Some thoughts -

- Committee and board meeting minutes
- Vendor contracts
- Vendor feedback about price changes, scope changes, and recommendations
- A list of things that changed in the current year when compared to previous years, including what was budgeted for the current year
- Ideas and thoughts for next year
- Maintain a list of comments from owners including requests, complaints, and suggestions. What do people want and/or expect?
- Use fees records: clubhouse rental, other rentals, move in/out fees, laundry income - Is there a scope to increase rates?
- What is the cash position each month?
- Does the association contribute to reserves every month? Is there a fundamental financial challenge making reserves contributions?
- Does the association have any assessments collections issues that are significantly impacting cash flow? Maintain a receivables status log.
- Photos of common areas, structures and projected repair/replacement costs

- Notes comparing the latest reserve study cash needs and timing of expenditures to actual results. Maintain a separate excel spreadsheet schedule.
- Which areas or accounts from last year's budget have seen actual revenues and expenses, and how it may vary considerably from projections. Why? What does the item look like going forward?

Revenues

Revenues include monthly assessments, compliance income such as late fees, violation fees, delinquent account interest income; bank interest income, ancillary income such as rentals, services, per use fees. Understand the nature of each revenue stream.

Basis of accounting: Make sure you know how revenues are recorded in the monthly financial statements you are reviewing and relying on to help with future revenue projections. Under the cash basis, what is recorded is what was received. Under the accrual and modified accrual bases, your revenues are what was billed, not necessarily what was received. Keep an eye on your receivables to see how much is still to be collected. Is it all collectible?

Are compliance fees collectible or does the board end up writing off balances or simply being unable to collect? Actual revenues presented on your association's income statement may not be 100% collectible. If compliance fees are recorded on the accrual basis, when they are billed to owners, are they collectible? Close analysis of the aged receivables report, owner ledgers and collection efforts are required to determine collectability and conversion to cash. Cash is what you are looking to maximize to be able to afford your expenses wish list.

Expenses

Operating expenses are the day-to-day expenses associations incur to keep operations moving including utilities, management fee, legal fees, landscaping, security, pool maintenance, pest control, repairs and maintenance (non-reserve study), and administrative expenses.

Did you have any surprise expenses during the current year? Should you budget for such expenses again for next year? Ensure your budget permanent file includes sufficient detail of these expenses for you to make good decisions about next year. Perhaps you need to include a contingency percentage or amount in various expense categories for the unexpected.

Cash Flow

Knowing the status of your association's available cash balances is paramount to understanding how much money you will need for next year. If cash is low and delinquencies are high and increasing, there will be increased pressure to reduce costs and preserving cash. Make sure to understand state and governance restrictions on increasing assessments and you may need to obtain member approval for a special assessment to fund an operating deficit.

Amounts Owed from the Operating Fund to the Reserves Fund

When funds borrow from each other, boards should and are generally required to prepare and document a plan to repay balances. Boards should budget for repayments. Perhaps the operating fund owes the reserves funds for unpaid budgeted assessments contributions but operating cash is so low the operating fund is unlikely to be able to repay the amount it owes to reserves. Perhaps it is time to recalibrate. Discuss treating the unpaid balance as a non-cash transfer between the funds. You should review any state or governing document requirements.

There are so many things to consider when preparing your association's annual budget. It is very challenging to complete the process over a few short months. Find a system of retaining documents, ideas, thoughts, suggestions, requests, calculations, and information that will help you throughout the year and at budget preparation time.

Jeremy Newman CPA has audited real estate companies and community associations for over 20 years. His firm, Newman Certified Public Accountant PC ("HOACPA") has provided audit and tax services to thousands of associations in multiple states. From master planned, mixed use, age restricted to high-rise condominiums, Jeremy's firm provides advice, assurance services, tax planning and tax return services. Jeremy presents to CAI members in several states, authors articles for CAI publications and attends industry and CAI events as a speaker and sponsor. Visit hoacpa.com for more information.





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CAI Virtual Legislative Week Recap & Buck-A-Door Program

By Randy Stokes

Chapter Legislative Support Committee Chair & CLAC At-Large Delegate



CAI's California Legislative Action Committee has a long history of monitoring legislation at the state legislature to advance and protect the interests of homeowners in common interest developments throughout California. For years, that has included members of CAI chapters, like the Channel Islands Chapter, traveling to Sacramento and meeting in person with legislators and their staff to advocate for or against bills making their way through the legislature.

This year, for the first time, that annual pilgrimage to the state capital was replaced with our first Virtual Legislative Week in mid-April. Because of restrictions on in-person meetings and concerns about travel, members of all eight California chapters of CAI gathered in virtual meetings via Zoom with legislators and staff. By all reports, this Virtual Legislative Week was a great success, and involved far more homeowners and other chapter members than ever before, in large part because attendees could participate online without the costs and dedication of time associated with travel to and

lodging in the capital. The much greater participation was definitely noticed by legislators and staff, who seemed impressed by the number of people (and voters) interested in the process. It also helped chapter members appreciate the concerns of legislators asked to take positions on various bills.

This year, CLAC identified four "hot bills" of particular interest to homeowners and CIDs. These were AB 502 (which would allow extension of election by acclamation to all homeowners associations); AB 1101 (which would amend the Davis Stirling Act to clarify protection of association funds); SB 9 (which would mandate lot splitting within single lot CIDs); and SB 391 (which would allow homeowners associations to hold board meetings online or via telephone conference calls during periods of government-declared emergencies). In addition to plenary open and closing sessions, Virtual Legislative Week was broken up into separate chapter sessions in which members of each chapter could spend time with

the legislators or staff from districts within the chapter's geographic area, explaining CLAC's position on those four bills and answer questions from the legislators or staff.

In the Channel Islands Chapter's meeting, Steve Roseman, James Perero, Brian Moreno, and Randy Stokes, along with legislative advocate Louie Brown, discussed CLAC's position on the four bills with Assembly Member Bennett as well as legislative staffers from the offices of Assembly Members Cunningham, Irwin, and Vallardes, and Senator Laird. The participants from the legislature expressed their appreciation for all the comments, and also noted the number of participants from Channel Islands Chapter (between 40 and 50 members over the course of the two-hour meeting), far more than could have taken part in the traditional in-person meetings in Sacramento.

The legislative session is now proceeding, and CLAC continues to monitor each of the four "hot bills," and will continue to keep members of



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Channel Islands Chapter advised. Also, chapter members should expect “calls to action” from CAI and CLAC asking members to call, email, or otherwise contact legislators and even the Governor in support of, or opposition to, these bills. CAI and CLAC have requested that members help by responding promptly to those calls to action, advising that legislators and the Governor take those kinds of messages into consideration in deciding how to act.

The massive effort to make this year’s Virtual Legislative Week a “reality,” and such a success, was obvious to the participants. Which brings me to the “Buck-A-Door” program.

CLAC is the moving force each year behind Legislative Week (whether in-person or virtual), and many volunteers help make it the big success it continues to be. However, it still takes a significant amount of money to support CLAC and its operations, such as fees paid to our advocate, Louie Brown, expenses of CLAC’s

administration, and costs associated with necessary public relations. For all those costs, CLAC relies largely on contributions from the eight CAI chapters in California, and through those chapters, from association members. And the biggest source of those contributions is the annual Buck-A-Door program, which asks that homeowners associations contribute through their local chapter at least one dollar for each home in their communities. So, for example, if Association X has 300 homes, CLAC asks that it contribute at least \$300 to CLAC through its local chapter. It might not sound like a lot, but added up these contributions can go a long way in advancing the important work of CLAC.

Also, because it is difficult for our own chapter to reach out to each of the many associations that are members of the chapter for those contributions, we

rely largely on community managers to help advise the boards of directors in the homeowners associations they manage about the Buck-A-Door Program and its importance, and to try to get their boards to include a contribution to CLAC in their annual budgets. It’s pretty obvious that the cost to an individual homeowner is minimal—often only one dollar per year, or pennies per month—but when added together for their association, and then among all the contributing associations, the total contribution to the Buck-A-Door program becomes quite significant.

We ask all of our members to participate at the grassroots effort by assisting with sharing CLAC’s message, calls for action emails, and the Buck-A-Door program to raise the funds necessary to support this important legislative work and advocacy. Together, we can do this!

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Randy Stokes practiced law for 36 years in Phoenix, specializing in commercial real estate and finance transactions, before returning to his California roots. He has owned his home in Surfside III in Port Hueneme since 2011, served on the board of directors at Surfside III Condominiums for about five years, and has been a member of CAI for five years. He is currently chair of the Legislative Support Committee of the Channel Islands Chapter and a Delegate at Large to CLAC, as well as a member of the Chapter’s Board of Directors and its President Elect. Randy lives with his wife, Amy, in Port Hueneme, and has a daughter who is a lawyer in San Francisco and a son who is a mortgage broker in Phoenix.



Planning Ahead... Reserve Components and How They Fail

By Robert Nordlund, PE, RS, Association Reserves

When the condition of one of your Reserve components has gone all the way from Good (New) to Poor (Old) and now has a Remaining Useful Life (RUL) of zero, the component should be repaired or replaced immediately, right?

Well... not necessarily. A roof that leaks has clearly failed and needs to be repaired or replaced right away. But that old pool table in the Clubhouse that nobody uses anymore should be treated differently than the roof, or the old boiler that provides hot water to the entire Association.

But first, let's review some basic concepts. What makes it a Reserve Component to start with? National Reserve Study Standards fortunately has a straightforward four-part test. For a project to be funded through Reserves, it needs to pass all four elements of the test. It must:

- Be a common area maintenance responsibility (responsibility of the association, not developer, management company, or individual homeowner).
- Have a Limited Useful Life (not indeterminately expected to "last the life of the property").
- Have a predictable Remaining Useful Life (you need to be able to predict the approach of the project).
- It must be above a minimum threshold cost of significance (typically Board or Manager signature authority to execute a project, which is often in the range of .5% to 1% of the association's annual budget).

Usually all Reserve projects are found on your Reserve Component List. Regular Reserve Study updates help to fine-tune the Reserve Component List to your association, picking up or revising few Components during every update. So with this four-part test, many diverse projects will appear in your Reserve Study.

The Board's plan to care for the assets of the association is the Reserve Study – collecting funds on an ongoing basis to offset the deterioration of those components. Doing so spreads out the "cost of deterioration" over all the



owners who enjoyed the use of that asset. The result is the Reserve Fund becomes financially prepared for the repair or replacement of that asset. To collect sufficient funds, one needs to know the "due date" (when the Component's Remaining Useful Life, or RUL, hits "zero"). But while the Reserve Fund should at that time be financially ready, does that mean a RUL of zero should always trigger a reserve expenditure? The answer is "no".

There are five general ways components reach the end of their Useful Life (UL). Understanding these differences will help you make a wise and appropriate decision about executing the project per the Reserve Study schedule, or deciding to wait.

Inconsequential

This category includes non-critical reserve components such as a rarely used clubhouse microwave or hot water heater. Even though the RUL may have reached zero, waiting for the component to actually fail is not a problem. This is because the failure will not have a serious impact on the homeowners, and waiting for a replacement (after eventual failure) would not cause undue hardship. Leave the RUL at zero so the funds are "ready", but there is no good reason to be proactive with this type of component and replace "per schedule".

Recommendation: Delay the repair or replacement until the component fails.

Inspect and Re-evaluate

Roofing, carpet, and fencing are the typical components in this category. Based on observed age and deterioration, the component may be at the end of its Useful Life, so it could fail “at any time”. But if an expert or qualified inspection reveals the component is still serving its intended function (due to mild weather, great material, good care or maintenance, or simply good luck), you can safely wait. Leave the RUL at zero so the funds remain “ready”, unless it’s clear a few more years can be expected. In that case adjust the RUL as necessary.

Recommendation: Based on wise counsel, it is ok to be cautiously optimistic and delay the repair or replacement, updating the Reserve Study as appropriate.

Obsolescence (technological or aesthetic)

Projects in this category have Useful Lives that outlast their “value” to the Association. The old lobby furniture, the ancient exercise machine, and the old/faded cork message board are good examples. While the Association can generally get away with deferring these projects after the RUL has reached zero, it would not be in the best interests of the homeowners. In general, these are relatively low cost projects that yield a high impact to the well-being, style, and “curb appeal” of the Association.

Recommendation: Show pride of ownership and make the repair or replacement on schedule. If you do delay a year, don’t make it a habit. It’s not good for property values!

Protection of Underlying Materials

Components in this category include projects like painting the wood trim, sealing the deck, or seal-coating the asphalt. These projects protect the underlying construction material. It is crucial that these projects be completed on a timely basis. Delays may void a warranty or cause the Association to face significantly increased future repair or replacement expenses.

Recommendation: Don’t delay. Do this type of project on schedule.

Catastrophic Consequences

These are the projects where their function is essential to the operation, enjoyment, or health & safety of the homeowners. Based on observed age and deterioration, the central hot water system or the entry gate system may be “near” failure, but still serving its intended function. However, failure of these components will cause significant expense, disruption, or liability exposure to the Association.

Recommendation: Make the repair or replacement on schedule. Plan ahead, and be proactive!

In summary, understanding how your Reserve budget serves the association, the different ways different Components serve the homeowners, and the implications of each Component’s eventual failure will help Boards make wise decisions about whether or not to execute a project when the RUL hit zero. Watch your Reserve Study closely as components approach a RUL of zero, and prepare your spending plans accordingly.

Robert Nordlund is the Founder and CEO of Association Reserves and a registered Professional Engineer. Robert is also a certified "Reserve Specialist", drafted National Reserve Study Standards, and has greatly influenced this industry for over 30 years. He regularly writes on the topic of Reserve Studies and speaks at industry functions throughout the nation. Association Reserves has prepared over 60,000 Reserve Studies for Association-governed communities in all 50 States.



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Keep Calm & Manage On

By **Ruth Cederstrom, CCAM, PCAM**

Concord Consulting & Association Management

So here we are... the moment in time where our state FINALLY lifted the pandemic restrictions on gatherings, restaurants and presumably offices and all other public places and office buildings.

I'm vaccinated. I'm still wearing my mask. Call me paranoid. Call me careful. Call me <cough> Older.

What I've learned in the past 450+plus days.

I was in Anaheim, CA attending an educational class and industry convention on the day the pandemic shut down everything including the convention. I had just lost my car keys the night before and was running on crazy and using Uber to get to my class, getting a replacement key and getting to the Disneyland Hotel in time for my Ethics class at 9:00 am. When the world stopped.

Little did any of us know that the usual traffic congestion that I see once or twice a year coming to and leaving Anaheim would not be seen again for almost a year. As the week and then the month's unfolded life became surreal.

Little did I know that "we" in the HOA Management business would be considered "essential". We knew that we were recession proof having gone through the early 2000's. At that time, we were needed to handle our end of foreclosures, short sales escrows and havoc ensuing

created by the companies that did no or little background verifications and now were foreclosing on those same properties they sold for little down and few background checks. 2005-2008 were terribly sad years.

I learned that good people sometimes make silly decisions and learn hard lessons in a bad economy. I was taught to be kind and more gracious to the people who were losing their homes, listening to their stories and trying to convince them it was just a house, that they would recover and it would be ok.

Back to March and April 2020. We talked about what to do in the office and asked colleagues in the industry what they were planning to do. Were we were going to go on a forced vacation in March and April of 2020? Surely it can't last longer than that?

Vacation? I have a company to run, people to employ and paychecks to pay. Vacations? We would be working. I would be working, that I knew. How would we attend meetings? How would we behave in the office? What if someone got sick and infected us all? What if we died?

We discovered Zoom or "Call to Meeting" or some other sort of meeting plan in absentia. We have been using conference phone calls for emergency meetings for several years and owners were permitted to call in to meetings and that became the plan. Use the phone conference call method

of holding a meeting... and we did and initially one board member came to the office per state law: except then they didn't and we were concerned that this would be an issue if we got reported to the state of California.

It wasn't. Keep Calm . . . We can do this and survive. Or can we?


Phone calls became increasingly frantic. People that typically were not home during business hours were now home and presumably at loose ends during the day or juggling kids, pets and a new life style of working from home and educating their kids and other things that they needed to adapt to in this increasingly changing world. When the pools and tennis courts were closed, we had many angry people.

I found some comfort in the fact that everyone in the entire world were all living this reality of the same kind of surreal changes and lifestyles. That people in Egypt, Italy, and the UK were all trying to make sense of their government requirements and how to keep the paychecks coming in and their families fed. We globally were all in this together... for ONCE. Keep calm! There had to be a solution if we all put our heads together... united for once with a common virus.

It wasn't easy as we eased into restrictions, creatures of habit to a degree and changed our behavior and that of our board members was a challenge for all of us. In the office, we decided at least initially, that as we were all at a minimum 4-6 feet apart; we would stay working in the office and limit the amount of outside visitors.

The county and city required us to check in and let them know if we were working and if we considered ourselves essential? We did! The city came to our office to make certain that we had signs up, county mandates available to all and posted, wipes, gloves, masks... etc. Work was getting more organized as we stepped into the belly of the virus and the weeks went on and on. We would check the county mandates that came in via email about 6 pm every day. We took phone calls from residents that wanted to use the pool and tennis courts. We explained the reason for the closing of these areas and that helped. Being informed on a daily basis helped us to stay up to date on required actions and the status of possibly reopening amenities for our clients. Keep calm... We were as educated as we could be in this age of uncertainty.

Continued on page 22



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We asked that owners did not come into the office. If people came into the office, they were masked up and we asked them to lay their paperwork down and we would retrieve it later. Hand wipes, masks, sprays and gloves became a given. Keep calm! We can do this!

We had a couple of clients that didn't meet at all and a couple who couldn't figure out how to meet via phone or Zoom or anything but in person. I put my foot down, as our employees are my first concern. Keep calm... it's going to be ok. Your business is getting handled ... it's just different. The same, but different. Some of our clients over 60+ were unfamiliar with this new way of meeting, but we've found out they liked it very much; plus, dogs and cats and toddlers spent time on Zoom with us too, adding a little levity to our meetings. Keep calm. We can have our meetings and get things done.

Initially, a few contractors told us they were homebound and we helped walk them through the county mandates and our understanding of the verbiage. We told them we were NOT attorneys but this is what we felt the mandate required. Most of them were also "essential". Essential to our clients and to us. They provide a valuable service.

Keep calm, we told them... you can work. You can service your clients! Use caution, be careful, don't be stupid but you can work.

As I stated, swimming pools were closed... indefinitely it appeared as days became weeks and one hot spell after another caused residents to get angrier at us and their innocent board members. Surprisingly, there were very few people even climbing over the fences to get into the cold pool and jacuzzi. Our wonderful vendors kept the pools and restrooms cleaned (The latter for the landscapers) and in most cases kept to the winter schedule of twice a week cleaning and servicing, in the event the County Health would be out.

We started to think more creatively. We made recommendations that any reserve items that needed to be done at the recreation centers be started during this time that no one was using the pools, jacuzzis, clubhouses, and tennis courts. We weren't the only ones who had that bright idea and vendors became backed up almost immediately. To this day vendors have more work that they are scheduling a month or more ahead.

Homeowners including board members who were now working from home started increasing their daily calls to us as they saw things they never saw when they were at work all day. Who knew we'd be busier than we'd ever been with increased customer service calls? We had callers thank us for answering the phone and speaking with them, surprised but appreciative that we were available. ... Keep calm... We are here and we are on the job!

We had to relearn parts of our jobs and so did board members. Do the same project just differently. We stopped sending checks and instituted an online system for approval and payments to their vendors. Many invoices were already on auto-pay but now we were learning new things, stretching our wings, and becoming even more proficient in doing our jobs. Keep calm... We can learn this. Old dogs new tricks.

People seemed to get crankier and more insistent as weeks turned to months and told us that "something needed to be done" about the amenities being closed and their kids were home and needed to use the pools and tennis courts. Our board members were harassed by angry owners who saw them face to face and board members were true soldiers and told residents to call us who had the most current information. We would relay the county mandates and even called the county on many occasions to get clarifications of a change in a mandate. No one was happy, but we were here and working and being updated on a daily basis with no end in sight.

This became our new "normal". Who knew this would ever be a "thing" we adapted to and were grateful that we could come to work everyday and have some normalcy in our lives? Lucky, very lucky. Our communities were lucky because we were on top of things and were able to provide them with updates, via, emails, phone calls, and newsletters. Who ever dreamed we'd be essential? We are proudly ESSENTIAL. I don't consider us heroes like the many, many people in health care and related services. We're just here, plugging away so that you can keep calm and live your new normal.

Did we learn to adapt, yes, in a guarded fashion. Did we learn more about customer service? Yes, we learned to be even kinder during this unprecedented event in our lives. Kindness counts. I learned to be more grateful than I ever imagined I would be. That I had a deep commitment to this industry and the ability to service our clients during this trying time was uppermost in our day-to-day lives. Keep calm, sit back for a minute, and breathe. We can look at this problem from a different angle and solve this issue. This was

Be kind as a first thought and not an afterthought.
Keep calm and manage on. We all look forward to seeing
our colleagues at CAI in the coming months and we want
HUGS!

Ruth Cederstrom is owner of
Concord Consulting & Association
Services in Camarillo, CA. In
1978, Ruth started in the industry
as a board member and soon after
began her career as a community
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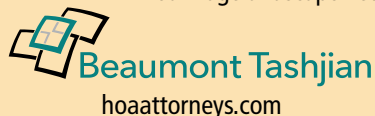
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CAI is an independent, national, non-profit research and educational organization dealing with issues concerning condominiums, cooperatives, planned unit developments, and homeowners associations. Members include: associations, homeowners, managers, lenders, insurance and real estate agents, developers, attorneys, public officials, accountants and other providers of services.

Policies: Ads must be prepaid and in full color (CMYK) and high resolution (300dpi). Ads may be postponed due to lack of space, but will have first priority in the next issue of Channels of Communication. Acceptance of advertising in this newsletter will not constitute an endorsement of product services.

2021 FULL COLOR RATES

per issue

8.5"w x 11.0"h	Full Page	525
	Full Page Inside Front Cover / Inside Back Cover ...	600
	Half Page Outside Back Cover	600
7.5"w x 4.75"h	Half Page	425
3.5"w x 4.75"h	Quarter Page.....	325
3.5"w x 2.0"h	Eighth Page / Business Card.....	175

Each advertisement will be billed at the current rate. No "ganging" of advertisements (i.e.: 4 quarter page ads will be billed at 4xs the quarter page rate, not the full page rate.)

Consecutive insertion rates will be billed on a per issue basis. Should you cancel within the contracted period of time, your billing will be prorated based on the single insertion rate. (Pre-payment is only required for the first ad placed.)

Rates are for CAI members only. Non-members of CAI will be charged 50% additional.

Advertiser: _____

Contact Person: _____

Company: _____

Address: _____

City: _____ Zip: _____

Phone: _____ Ad Size: _____

Cost \$: _____ Specify Issue: _____

Authorized Signature: _____

Mail order form and check to: CAI, P. O. Box 3575, Ventura, CA 93006

CHANGE OF ADDRESS OR BOARD MEMBERS

Please fill out this form and return it to the Channel Islands Chapter so we can keep the CAI mailing list current.

Association: _____

Name: _____

Address: _____

City/State/Zip: _____

Additional info: _____

Return to Channel Islands Chapter-CAI
P. O. Box 3575, Ventura, CA 93006
or call us at 805/658-1438



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- The California Legislative Action Committee (CLAC) is a volunteer committee of Community Associations Institute (CAI), consisting of homeowners and professionals serving homeowner associations (HOAs).
- CAI is the largest organization in America dedicated to the monitoring of legislation, educating elected state lawmakers and protecting the interests of those living in community associations.
- CAI-CLAC is working toward legislative solutions that are right for California homeowner associations and their members. Donating just a Buck A Door (or more) helps support those efforts.
- Donate today to protect California HOA living and property values for you and your neighbors.

CAI-CLAC's MISSION

To safeguard and improve the community association lifestyle and property values by advocating a reasonable balance between state statutory requirements and the ability and authority of individual homeowners to govern themselves through their community associations.



888.909.7403 | 916.550.9488 fax | www.caiclac.com



ATTORNEY

Beaumont Tashjian	4
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ASPHALT/PAVING/CONCRETE

Diversified Asphalt Products	Inside Back Cover
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INSURANCE

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www.managementtrust.com	
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thousandoaksplumbing.com	
Top Armor	17
toparmorroofing.com	
Whitestone Industries	30
wsindustries.com	

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- Cleaning Services

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Oxnard, CA 9303

Santa Barbara Office
7 W. Figueroa St., 3rd Floor
Santa Barbara, CA 93101

Central Coast Office
237 Town Center West, #111
Santa Maria, CA 93458





We Save What You Pave.

OverKote is designed to maintain and beautify paved surfaces. It will extend the life of asphalt for years... protecting your investment and the value of your streets and parking lots.

Due to the nature of asphalt, over time it begins to oxidize and appear gray. This is the best time to apply one or two coats of sealer. Allowing the asphalt to age with no maintenance will allow water to collect and penetrate the surface.

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www.DiversifiedAsphalt.com



CAI-Channel Islands Chapter Upcoming Events

DINNER PROGRAM

Risky Business



August 5, 2021

5:45 pm
Los Robles Greens,
Thousand Oaks

MANAGERS' PROGRAM

Legal Q&A

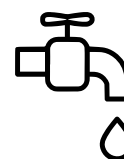


August 12, 2021

11:30 am
Spanish Hills
Country Club,
Camarillo

CHAPTER LUNCHEON

The Water Crisis



August 31, 2021

11:00 am
Spanish Hills
Country Club,
Camarillo

FOR MORE INFORMATION: WWW.CAI-CHANNELISLANDS.ORG