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president's *perspective*

Greetings SEVA-CAI!!

April is National Volunteer Month. While we take the entire month to show our gratitude for those who give back to our organizations and greater community as a whole, the peak of the celebration was the third week of the month. "National Volunteer Week" was established by Presidential Proclamation in 1974 to highlight the opportunities available to those who had an interest in giving back. Over time, this has become a week dedicated to thanking all who give their time, talent and resources to help improve the communities in which we live and work. As I write this message, we have just completed National Volunteer Week and I feel so thankful to work with an amazing group of volunteers in our chapter.

Our volunteer network is the lifeblood of the chapter and without them we would not be able to host many of our signature events (or certainly not to the extent that we have come to enjoy) such as CA Day, our annual Golf Tournament as well as the Virginia Leadership Retreat. Like so many others, I opted to join a committee as a way of meeting people in the chapter. As a Business Partner, my goal was to make connections that would help me achieve success professionally. While I initially viewed this as a work assignment, what I realized very quickly is that we have a lot of fun at SEVA-CAI!! I've had the pleasure of working with several committees over the last 10 years, first with Membership and then on to Social, CA Day and Golf (which I am still a member of today). Through my time as a chapter volunteer, I have made strong friendships with many members of the chapter and in doing so I've gained insight in areas where I had little to no experience (landscaping, electrical, paint colors, you name it!). This education has assisted me in both my personal and professional endeavors.

To those who are active on our chapter committees, I hope that you will feel as fulfilled with your work as I do and know how very thankful the membership is for the time you give to our organization. Because of our volunteers, we are able to host a range of events

including Educational Programming to our members, social events to maximize networking and also our Golf Tournament which allows us to also support other groups in our community. Without all of you, we would not be the world-class member organization that we know and love.

If you are not currently volunteering with the chapter, I hope you will consider joining one of our committees. We only ask that you give the time that you have available and nothing more. I promise that you will not only have fun and feel a sense of accomplishment, but that you will be exposed to a wealth of information from your fellow members which will help you grow in your position whether it be as a member of your community's board of directors, a community manager or business partner. If you'd like to learn more about how to get involved please contact myself or our Chapter Executive Director, Rebecca Woodring. If you don't wish to volunteer, you can still support the chapter by attending some of our fabulous upcoming events, which you can find on our website at www.sevacai.org/upcoming-events



C. Kellie Dickerson, CMCA® is SEVA-CAI's 2019 Board President. She has been a member of the chapter for nearly 10 years having served on numerous committees including Golf, CA Day and the Virginia Leadership Retreat. She is a Norfolk native and a Principal Business Relationship Manager with Wells Fargo.

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Currents

Articles, ads or other submissions must be submitted prior to the dates listed below for inclusion in the issue immediately following. All dates are firm. If submission is missed, updates will be in the following issue.

SUMMER 2019
July 15th

FALL 2019
November 15th

WINTER 2020
January 15th

SPRING 2020
April 15th

Currents encourages and welcomes articles on any topic relating to the many "Currents" of community association interest. Please include a twenty to thirty word description of the author at the end of the article. All articles are subject to editing.

Please send your submissions to:
info@sevacai.org

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FROM THE executive DIRECTOR

Assessments

The Best Bargain in Town

Some people question why they have to pay what is commonly known as the member assessment when they move into a condominium or homeowner association. While assessments may be a technically correct term, the fact is that they are actually property maintenance fees. When the collective buying power of the entire association is factored in, they prove to be a real bargain for individual homeowners. These fees cover exterior maintenance, snow removal, landscaping, trash removal, and sometimes utilities, security, recreation facilities, and more. They also include savings for future big-ticket items like roofs, hot water heaters, and repaving—which means homeowners will not be hit unexpectedly with a special assessment or loan payback when the roof needs to be replaced in a few years.

Withholding Assessments Won't Work

Sometimes community residents become dissatisfied with the association for some reason. In this case, let's use maintaining the parking lot as an example. Mr. Homeowner is unhappy because several small potholes have appeared in the parking lot, and the association hasn't repaired them.

He called the manager who said that all potholes will be repaired in the spring. "It's much easier and cheaper to fix them now, while they're small," Mr. Homeowner states. The manager explains the association's maintenance schedule and states that parking lot repairs are scheduled, and budgeted, for spring.

Mr. Homeowner wants the potholes fixed now, so he decides to withhold his assessment payment until the potholes are filled. Sorry Mr. Homeowner, withholding assessments will not get the potholes filled. Here's why:

You signed a contract with the association called the Declaration, or CC&Rs, in which you agreed to pay assessments. Period. There are no Unless Clauses in the Declaration—"I agree to pay assessments, unless . . ."

Yes, the association has an obligation to maintain the common areas. Since the repairs are on the maintenance schedule and in the budget, the association is fulfilling that obligation.

Filling every pothole as it appears throughout the winter isn't economical. Agreed, it's less expensive to fill a small pothole. However, it's far less expensive to have only one visit from the asphalt company to repair all potholes—even the big ones.

Unfortunately, Mr. Homeowner, instead of getting the potholes filled immediately, you get a lien filed against your home for failing to pay your assessments.

But, let's say the potholes get especially large before the end of winter and Mr. Homeowner fears they're dangerous. He believes the potholes may cause damage to his car or he injure himself. He should call the manager and explain the situation. The association can make emergency repairs to protect owners and avoid liability.

If the association still fails to repair what Mr. Homeowner believes is a hazard, he has the right to pursue other legal channels to require the association to perform its duties. But, withholding assessments isn't one of them.

Association Collection Policy

If an association finds that Mr. Homeowner does withhold his assessments, a collection policy will ensure the next steps are taken correctly. Associations should adhere to an assessment collection policy to ensure the bills get paid and that adequate contributions to the reserves are made. The collection policy lets you know what is required and when and what happens if homeowners are behind in their payments. An assessment collection policy answers the following questions:

- How will assessments be collected?
- When is a payment considered late?
- Does the association charge fees for late payments and returned checks?
- What actions will the association take to collect delinquent accounts? Does it suspend privileges, levy fines or charge interest?
- How does the association notify homeowners of delinquent accounts? By phone, letter?
- How will the association charge interest on unpaid assessments? Only the unpaid monthly assessment or the entire balance?
- At what point does the association record liens against delinquent properties?
- Will the association grant waivers or negotiate payment plans for delinquent accounts?

An association's collection policy must also be consistent with state and federal law and the association's declaration or CC&Rs.

Tyler J. Russell, Esq. of Ward and Smith, P.A., in Raleigh NC, says, "There are a variety of ways for an Association to plan, draft, and enforce a collections policy. Once such a policy is developed, the Association should share the policy with its members to make sure everyone knows and respects the rules. Then, it must follow the policy as developed and enacted. By increasing awareness of the rules and making it easier for members to satisfy their obligations, Associations are likely to mitigate their account delinquencies and streamline the process for pursuing those delinquencies that may arise."



Rebecca Woodring
Rebecca Woodring, CAE

Chapter Executive Director
Southeastern Virginia Chapter Community Associations Institute



Welcome NEW MEMBERS!

Association Managers

Toni L. Adams, CMCA®

Tabitha Clark

John Ervin Craig, Sr., CMCA®

Markita Nicole Kearney-Davis

Stacy Price

Laiqa Raphael

Rhonda Turner, CMCA®

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GreenTree Commons Condominium Assn

Laser Village Townhouse HOA, Inc.

Pine Cone Harbour Condo Assn Inc.

Thalia Wayside Townhomes

The Chesapeake House on the Bay

Community Association Volunteer Leaders

Deepika Agrawal

Frances Albro

Ann Andrews

Barbara Ball

Larry Becker

Joe Bednarczyk

Keith Beko

Paul Berger

Terry Berglund

Nancy Besier

Wanda Black

Courtney Brown

Jim Brown

Richard Caton

Sharon Cherry

Adam Claudy

Lou Cooperman

Al Corvigo

Emily Crockin

Sandra Cullom

James Edwards

Deb Favaron

Ronald Filosa

Eugene Ralph Fulton, III

Douglas Harding

Mark Heller

Regina Hennessey

Nettie Heywood

cont. on next page...



NEW MEMBERS, *cont.*

Mike Hinton
G. Ammeral Johnson
Regina Johnson
Justin Jones
Jo Ann E Keller
Linda Kelley
Matthew Koger
Phil Kummer
Betsy Liljeberg
Carol Lilley
Dana Mace
Robert Maresca
Nina McCoy
David Miller
Romaine Moore
Victor Mosquera
Martin Oakes
Gerard Palmisano
Diana Pascucci
Michael Pascucci
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Diane Schwab
Andrea Scott
Kenny Snelling
Samuel Spencer
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Walter Steve Stocks
Gladys Sumner
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Kris Turner
Julie Ulrich
Elizabeth Vazquez
Daryl Waldrop
Dana Walker
Barrie Weber
D'Anne Weitzman
Wayne Wexler
Becky Whalen
Ann Williams
Tennyson Williams
Peter Winter
Amber Wood

TEN WAYS TO *Control Your* MODIFICATION FACTOR

Submitted by: The Mayo Insurance Agency, Inc.

Your experience modification factor, or mod, is an important component used in calculating your workers' compensation premium. If you can control your mod, you can lower your price — your business may or may not qualify for an experience mod depending on your average workers compensation premium threshold. Businesses must meet a state required premium threshold over the experience period in order to qualify for a mod.

We've gathered top tips to help you impact your bottom line.

- Investigate accidents immediately and thoroughly; take corrective action to eliminate hazards, and be aware of fraud.
- Report all claims to your carrier immediately. Alert the carrier to any serious, potentially serious or suspect claims. Frequently monitor the status of the claim, and communicate with the adjuster to resolve them as quickly as possible.
- Take an aggressive approach to providing light duty to all injured employees upon their release from treatment. Supervise light duty employees to ensure their conformance with restrictions.
- In serious cases that involve lost time, communicate with the claims adjuster to demonstrate your interest in returning the injured employee back to gainful employment.
- Set safety performance goals for those with supervisory responsibility. Success in achieving safety goals should be used as one measure during performance appraisals.
- Develop a written safety program, and train employees in their responsibilities for safety. Incorporate a disciplinary policy into the program that holds employees accountable for breaking rules or rewards them for correctly following safety procedures.
- Frequently communicate with employees, both formally and informally, regarding the importance of safety.
- Make safety a priority – senior management must be visible in the safety effort and must support improvement.
- Evaluate accident history and near-misses at least monthly. Look for trends in experience, and take corrective action on the worst problems first.
- Hire an insurance specialist to ensure success.

Questions? Contact your commercial agent at *Mayo Insurance Agency* and we'll be happy to answer questions and make sure you have the information you need to keep you and your business safe.



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HOW TO ASK *for a* RAI\$E

CAI Career Center—Career Path Tips

For many people, asking for a raise can be as nerve-racking as sitting in a boardroom across the table from Donald Trump. However, you can make a strong case for why your performance should be rewarded if you (1) know what you need to do, (2) do it, (3) document it, and (4) show that you've done it.

Think ahead. The time to start thinking about a raise is before you've even gotten the job. Ideally, during your second job interview—when it's clear that you're a serious contender—you should ask about the company's or association's performance-evaluation procedure. Find out how performance is rated and how frequently. Here are a few tips on negotiating salary and other benefits:

Come across as more confident in the way you convey yourself during an interview.

So you have a job offer and you get excited about the new company for which you may be working. But the salary offer is lower than you expected and the vacation time is not quite what you had hoped for. Is it a wise idea to negotiate for a higher salary or better benefits? How do you go about making the case for these things?

The key is to be reasonable with your requests and, above all, do some market research and know what you are worth. Starting salaries depend on many factors and employers simply may not want to talk money. However, you may be able to agree on other things to bridge the gap. Here are a few things to think about.

Market Research

As you approach the negotiating table, arm yourself with knowledge. It is important to know what the job you have been offered is paying on average. Take all factors into account, such as where the company is located, company size and industry standard. As you make your requests, show interest in working for the company. This may sway the employer to meet your requests amicably.

Think About More Than Just Money

Benefits have a cash value to both you and the employer. This is where your market research is important. If you can show a gap between the industry standard pay scale and what you are offered, you may be able to negotiate a hiring bonus to close that gap. This is a onetime payment to you that is made on the first day of work.

Vacation Time

For the most part, you can expect two weeks of paid vacation time to start. Negotiating an extra week is more common than you may think. If you can show that you had accrued more than the two weeks at your previous job, you will most likely be awarded the request.

Short Term Performance Review

By negotiating an early performance review, you may be able to kill two birds with one stone. A positive review will earn you an early increase in base pay. This can serve to settle a lower than expected salary offer. This strategy also shows an employer that you are willing to prove your worth and are extremely interested in the position.

Schedule Flexibility

This is a fairly big factor for many people. If you see that you need flexibility in your work schedule, inquire about an alternate schedule such as four 10 hour days. Perhaps you need an early starting or quitting time to allow for family obligations. Telecommuting is becoming much more prevalent, so asking if that is an option is not unreasonable. All of these are viable options.

Who's the boss? When you answer to a board, it's like having multiple bosses. When dealing with different personalities, clear communication is crucial. Make sure everyone understands exactly what your duties are as manager and how your performance is judged.



Exhibit A.

Document your successes—and your failures—for a quarterly recap with the board, and quantify each success story. Instead of pretending any past failures didn't occur, acknowledge them and frame these as "lessons learned." Discuss how you'd do things differently now.

Keep it Simple

This is a business basic when dealing with any presentation, no matter how complex. Instead of bogging down your employer or board with details, make your point succinctly. However, be armed with the data to support your case, and be ready to provide additional information.

When you are truly ready to start moving your career forward, take charge and make it happen, you are the only one who can.



Use the resources below to check salaries in your field and in your local area to see how yours stacks up:

https://foundation.caionline.org/research/salary_survey/

<https://www.payscale.com>

<https://www.salary.com>

<http://content.salary.monster.com>



FIVE STEPS TO GREATER *Cybersecurity Health* FOR COMMUNITY ASSOCIATIONS

By **Attorney Jonathan V. Gallo**, Cybersecurity & Data Privacy, Vandeventer Black LLP

Media reports concerning cyber attacks continue to increase. Over the past few years, some of the largest and well-known companies have been affected by data breaches. These companies have experienced millions of dollars in losses as a result. Even a small data breach impacting only a few thousand records can expose a business to significant losses that may have a devastating impact including causing a business to close.

Community associations may believe that because they are small, they are immune from attack. Statistics, however, tell a different story. Internet security firm Symantec's 2018 Internet Security Threat Report revealed that in 2017, small businesses were as equally affected as large enterprises by email-borne malware containing a malicious link.^[1] Additionally, in its 2016 report on cyber-attacks, Symantec reported that 43% of all spear-phishing attacks in 2015 were against small businesses with 1 to 250 employees.^[2]

Many associations work with a management company to manage day-to-day operations, such as maintenance, resident communication, assessment collection and covenant enforcement. These companies may also provide dedicated information technology (IT) resources to help your association. Therefore, protecting your association and its members by learning about data privacy and security and maintaining appropriate protections is an important responsibility for any association. Even if your association has dedicated IT resources at its disposal, there are steps your association can take to assess its cyber risk and defend against cyber threats.

STEP 1: PERFORM A DATA INVENTORY AND ASSESSMENT

Before you can accurately assess your level of risk, you should understand the type of information you collect, how you collect it, how you maintain it, and who has access to it. Depending on the size of your association, this may require meetings with multiple individuals or a single meeting with one individual. Ultimately, your goal is to understand your information and what you do with it.

Types of Information

Your association may collect different types of sensitive information from members. For example, your association may collect personally identifiable information (PII), such as first and last names, home or business addresses, email addresses, credit card and bank account numbers, dates of birth, social security numbers, city of birth or residence, driver's license numbers and phone numbers. You may also collect medical information, federal tax information (FTI) and other types of sensitive information. Identifying the type of information your association collects is critical in determining its level of sensitivity.

How Is Sensitive Information Collected?

Your association should also determine how you collect sensitive information. Do you collect it electronically, in paper form, or a combination of both? Do you have a public facing webpage that members can utilize to input information? Do you accept credit card payments online?

Depending on how you collect information, there may be certain legal requirements attached to how it is collected. For example, if you collect protected health information (PHI), the Health Insurance Portability and Accountability Act (HIPAA) requires certain safeguards if PHI is collected or transmitted electronically.

Additionally, if you accept credit card payments, either online or from a point of service device, the Payment Card Industry Data Security Standard (PCI-DSS) mandates certain cyber security requirements to protect card holder information.

How Is Sensitive Information Maintained?

If the information is maintained in paper form, where are those files kept? Are they in a secure locked area, accessible only to authorized individuals? Is your information maintained electronically? If so, where? On the office desktop, a local dedicated server, a mobile device, or in the cloud? It is important for your association to know where the information resides so that it can be properly secured.

cont. on next page...

Who Has Access To Sensitive Information?

Sensitive information should only be accessible by individuals on a “need to know” basis. Your association should determine who needs access to sensitive information and for what purpose. You should then permit access only to those individuals who need it and only for the purposes for which it is needed and prohibit all other access. Your association should consider policies that specifically identify by name or position those who have access to sensitive information.

Do Not Collect Information You Do Not Need

While you may need to collect certain information from homeowners and residents, be careful about what you collect. Only collect the information you need and do not keep it longer than you need it, in accordance with your data retention policies. If you do not have a record retention policy, consult your association attorney about drafting one.

STEP 2: UNDERSTAND THE LAWS THAT APPLY TO THE INFORMATION MAINTAINED BY YOUR ASSOCIATION

Various state and federal laws govern the collection, protection, and data breach reporting requirements of sensitive information. Legal requirements generally depend on the type of information collected and maintained. Multiple layers of laws apply to different types of information. Many of these laws come with breach notification requirements.

For example, Virginia’s breach of personal information notification law, codified at Va. Code § 18.2-186.6, requires individuals and entities who own, maintain, or license computerized data that contains personal information of Virginia residents, and who have a reasonable belief that such personal information was accessed or acquired by an unauthorized individual or entity, to report the breach without unreasonable delay to the Office of the Virginia Attorney General as well as to any affected resident of the Commonwealth.^[i] Va. Code § 18.2-186.6 defines “personal information” as the first name or first initial and last name in combination with any one or more of the following when not encrypted or redacted:

- Social Security number;
- Driver’s license number or state identification card number; or
- Financial account number or credit card or debit card number in combination with any required security code, access code or password.^[ii]

Similarly, Virginia’s breach of medical information notification law requires individuals and entities who own, maintain, or license computerized data that

contains medical information of Virginia residents, and who have a reasonable belief that such personal information was accessed or acquired by an unauthorized individual or entity, to report the breach without unreasonable delay to the Office of the Virginia Attorney General as well as to any affected resident of the Commonwealth.^[iii]

Federal laws such as HIPAA have their own reporting requirements. It is important for your association to understand the type of data you collect and the legal requirements that apply to that data. Doing so now will save your association time and expense in the event a breach does occur.

STEP 3: DEVELOP AND ENFORCE APPROPRIATE DATA PRIVACY AND SECURITY POLICIES/ GUIDELINES

After reviewing your data and any applicable laws, review your association’s governing documents. This will lay the foundation for the development and implementation of a comprehensive cyber security policy. The policy should include the following^[3]:

A. Data access governance/roles and responsibilities

Determine who in your association/management requires access to sensitive information and who will be responsible for its collection, storage and management. Allow access only to authorized members. Monitor access to ensure unauthorized access does not occur. Ensure that appropriate security standards are in place to protect sensitive data from unauthorized access, including if your association requires employees to have remote access to sensitive data.

Physical access to data is also an important consideration. Your association should consider and implement physical security protocols to protect sensitive data. These may include monitoring access to facilities, ensuring visitors are escorted, and ensuring that employees who no longer work for the association no longer have access to facilities and systems.

B. Password protection/password management

Require the use of strong passwords. Require employees and users to change passwords on a regular basis and require employees to follow good password protection management practices.

C. Data destruction

As part of your association’s data retention policy, require sensitive data that is no longer needed or required by your association’s policies or applicable law to be destroyed in a secure manner.



D. Breach response plan

The worst time to develop a breach response plan is after a breach has already occurred. Develop a plan that is consistent with the legal requirements applicable to the data you maintain. The plan should include not only the steps to take immediately after a breach is discovered, but how homeowners will be notified of the breach. Specific roles should be assigned to individuals in the association so that there is no confusion regarding who is responsible for what activities if a breach occurs.

You should also consider establishing relationships with third-party breach response organizations to assist you in the event of a breach. These organizations assist in investigating the causes of the breach, mitigating its effects, and providing legal advice and representation. Once the plan is developed, it should be practiced on a regular basis so that each member of your association knows their role in the plan and how to respond in the event a breach occurs.

E. Social media/bring your own device (BYOD)

Define when and how employees may access social media and personal email while at work. Also, institute rules for the use of mobile devices. Ensure that unauthorized individuals will not be able to access sensitive information.

F. Training

While having a cyber security policy is important, it is also important that you have a regular training program to educate your employees on cyber risk. Awareness of cyber risks is part of a good defense and part of an overall risk mitigation strategy. There are many training options available and some may be obtained for little to no cost, depending on the type and complexity of training.

G. Business continuity/disaster recovery

Any cyber security plan should include a continuity of operations and disaster recovery plan. If a breach or other event impacting the availability of information systems occurs, your association must have the ability to be able to have access to the information you need to continue operating. Information systems should be backed up on a regular basis and a plan for operational continuity should be in place.

H. Continuous Review

Once developed, your policy should not sit on the shelf, collecting dust, never to be seen again. It should be reviewed and updated at least annually, to ensure it is up to date and accurately reflects your association's business model and technical environment. It should also contain a plan of action for addressing and correcting any vulnerabilities in your association's security.

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STEP 4: UNDERSTAND YOUR RISK PROFILE AND CONSIDER PURCHASING CYBER LIABILITY COVERAGE

It is important for an association to understand its overall risk profile. If your association utilizes a management company that provides dedicated IT resources, review your agreement to ensure the management company understands your association's needs relative to your business model and your sensitive information. Ensure that the IT resources provide adequate security to protect your information and that they are responsive to IT related issues. These considerations are equally important if your association provides its own IT services in-house.

Your association may also decide to consider additional protection in the form of cyber liability insurance. During the past several years, insurance companies have started offering customers cyber liability policies specific to cyber risks, including those risks associated with data breaches. Since they are relatively new, and the extent of cyber risks are still being fully appreciated, these policies can vary between insurers in terms of their coverages and exclusions. In general, however, these policies typically offer both first-party and third-party coverages. They may also include breach response services as part of coverage. These policies and their levels of coverage vary by insurer, so it is important to review any policy and its exclusions prior to purchase, to understand the potential limitations in coverage. Failure to do so can lead to uncertainty and can expose your association to coverage disputes at the worst time – after a breach has already occurred.

STEP 5: KEEP UP WITH TECHNOLOGY/STAY INFORMED

Whether your association provides its own IT services in-house, or utilizes services provided by a management company, it is important to stay informed about the latest issues in data privacy and security. This includes, keeping up with technology, such as reinforcing networks against malicious attacks, installing software patches regularly, updating operating systems and hardware as well as reviewing and updating internal policies and procedures, keeping current with legal requirements, and increasing employee awareness through regular training.

If your association has not taken these steps to assess your cyber security health, now is a good time to get started. Each day that passes without performing a risk assessment exposes your association to unnecessary risk. Cyber attacks are not going away; on the contrary, it is likely a matter of not “if” but “when.”

[1] <https://www.symantec.com/blogs/threat-intelligence/istr-23-cyber-security-threat-landscape>

[2] <https://www.symantec.com/content/dam/symantec/docs/infographics/istr-attackers-strike-large-business-en.pdf>

[3] This is not a complete list and your policy may contain additional topics.

[i] Va. Code § 18.2-186.6 (B).

[ii] Va. Code § 18.2-186.6 (A).

[iii] Va. Code § 18.2-186.6 (B).



Jonathan V. Gallo is a member of *Vandeventer Black's* Cybersecurity and Data Privacy Group, and the Business Practice Group. He concentrates his practice primarily in the field of technology law, advising clients on a range of matters related to data privacy and security, data breach planning and response, cyber risk liability and compliance, software development and licensing, and other technology related issues.

collecting assessments

Association board members have many of the same responsibilities as the directors of other corporations: It's not unusual for a board to be responsible for millions of dollars in real estate and hundreds of thousands of dollars in assessment fees. Given this fiduciary responsibility, association boards must collect assessments in a timely, systematic manner.

The financial position of the association has direct and substantial effect on every member – without adequate funds, the association can't provide the maintenance and services mandated by the governing documents. Poor maintenance of the association can diminish property values.

The association declaration and state laws give association authority to develop budgets and collect the assessments necessary to operate them. This involves assessing owners and authorizing the collection and expenditure of funds. When a board adopts the annual budget, it should take formal steps to legitimize its administration of the association's financial affairs. Each association should adopt, by resolution, procedures to collect assessments, clearly citing the association's authority and the penalties for noncompliance.

Associations should create and apply an effective, proactive collection system and try to avoid legal confrontations. However, since no policy covers every situation, each plan must be flexible and fair and comply with the governing documents, as well as any applicable laws.

Some associations offer multiple payment methods – lump sum, quarterly or monthly. The objective of any system should be to stabilize the association's cash flow. Multiple remittance methods can also facilitate timely payment from members – including automatic credit card debits, coupons, invoicing and electronic funds transfers can also facilitate timely payments. Once the board has decided what payment methods to use, it must develop a plan for dealing with late payments, bounced checks, denied credit card transactions and the numerous administrative tasks that accompany each of these issues. The key to success is a well-planned system that includes a collections calendar and a secure method of detailed record-keeping.

Simple, direct and repeated communication with owners is the most effective means to facilitate collections, as understanding fosters cooperation. Nevertheless, many associations have difficulty getting 100 percent of their members to pay their dues on time, despite their communications efforts. And late payment from even just a few owners can cause cash-flow problems for associations with tight budgets.

Collection problems can stem from a misunderstanding that might be settled easily. Whenever this happens, be sure to act quickly; small delinquencies should not be allowed to develop into huge deficits.

Association should pursue various non-legal remedies to collections – including suspending privileges, charging late fees and communicating with the lender – before taking legal action. When all other alternatives fail, always involve an attorney who specializes in working with community associations to pursue collections.

For more information about this topic, see *Member Dues: How Community Associations Collect Assessments* at www.caionline.org/shop



For more information,
check out this GAP Report from
CAI Press: *Member Dues*
www.caionline.org/shop.

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Board Member Education



The education of members of governing boards of community associations concerning their roles and responsibilities is essential to a well-functioning community. As a result, Community Associations Institute (CAI) finds education of governing board members to be critically important. A community association volunteer leader is a board or committee member of a condominium, housing cooperative, townhome or homeowner association, or planned community.

Community associations require the time of volunteers to serve on boards. While CAI realizes the importance of education for all governing board members, state mandated requirements deserve careful evaluation by legislative action committees. Any state mandated education requirement should focus on incentives and tools to encourage boards to utilize existing industry tools to achieve educational goals rather than create new processes or burdens.

CAI'S MODEL FOR BOARD MEMBER TRAINING:

1. Within 90 days after being elected or appointed to the board of a community association, each newly elected or appointed board member should certify in writing to the secretary of the association that he or she has read the association's declaration, articles of incorporation, bylaws, governing documents, rules and current written policies; that he or she will work to uphold the documents and policies; and that he or she will uphold their fiduciary responsibility to the association's members. The secretary should retain board members written certification for inspection by the members for 5 years after the board member's election. Failure by any board member to have such written certification does not affect the validity of any board action.
2. Board members should engage in training to increase their level of knowledge, professionalism, competence and effectiveness as leaders of community associations. CAI encourages boards to receive education in the following areas: ethics and leadership, financials and reserves, insurance and risk management, rules creation and enforcement, meetings and elections, and communication, conflict resolution, and community building.

3. Board and committee members' should attest, and renew annually, to comply with *CAI's Model Code for Ethics for Community Association Board Members.

4. Community association boards of directors should approve a resolution, renewed annually, to adopt and comply with *CAI's Community Association Governance Guidelines and *CAI's Rights and Responsibilities for Better Communities, and fund training programs and membership in CAI for the community association board that provides information for community association governance. Remain current on relevant news and information related to community association governance.

BACKGROUND

Virtually every association-governed community has a governing board elected by homeowners in that community. While community managers and other professionals often provide critical support to associations, it is volunteers—elected by their co-owners or appointed by the developer—who ultimately are responsible for preserving the community, meeting expectations of neighbors and protecting property values.

An estimated two million homeowners serve on community association boards. Countless others serve on committees that deal with architectural issues, financial and budgetary issues, landscaping, and recreational amenities. In all cases, their roles can help achieve the mission of CAI which is to foster vibrant, responsible, efficient and harmonious community associations.

With few exceptions, community association board members serve for altruistic reasons, and they serve with the best interests of their communities in mind. The law imposes a level of care and loyalty, owed by board members to their associations. It is vital that board members receive proper education and training in order to understand their obligations and fulfill their fiduciary duty to the association.

Community associations exist because they offer choices, lifestyles, services, amenities and efficiencies that people value, and the best associations offer a comforting sense of real community. Yet, with all the inherent advantages, associations face complicated issues, none more common than the challenge of balancing the best interests of the community as a whole, with the preferences of individual residents. Managing this critical and delicate balance is the essence of good association governance.

Every community has its own history, personality, attributes and challenges, but all associations share common characteristics and core principles. Good associations preserve the character of their communities, protect property values and meet established expectations of homeowners. Great associations also cultivate a true sense of community, promote active homeowner involvement and create a culture of informed consensus. The ideas and guidance conveyed in this policy speak to these core values and can - with commitment - inspire effective, enlightened leadership and a responsible, engaged citizenship.

Approved by the Government and Public Affairs Committee
July 12, 2016. Adopted by CAI Board of Trustees, August 18, 2016
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Happy Investments

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In 2018, following the deaths of two cultural icons, the slippery correlation between money and happiness re-emerged in public conversation. One frequently cited Princeton University study pins personal happiness and fulfillment to an annual income threshold. According to the study, once individuals achieve an annual income of approximately \$75K—a level that addresses life necessities, or “[where] people would think money is not an issue,” as Nobel Prize-winning economist Angus Deaton observes in the article “Do We Need \$75,000 a Year to be Happy” for Time magazine—they experience diminishing returns on certain happiness levels tied to it. In other words, people who earn an income beyond this threshold experience little increases in their degrees of personal happiness as compared to those who reach that exact level.

Economist Jeffrey Sachs argued that in the U.S., mental well-being, more than income, was the key factor to personal happiness. His conclusion was highlighted in a 2017 United Nations study titled “World Happiness Report.”

The tiny kingdom of Bhutan had also reached the same conclusion. In the late 1990s, Bhutan implemented a whole new way of looking at socioeconomics and personal and collective well-being by codifying them into a Gross National Happy Index, because “Gross National Happiness is more holistic and important than Gross National Product.”

Yet another overlooked aspect in the relationship between money and well-being is having, or lacking, relational connection and community. Research in the past year has shown that young people, predominantly in the West, are facing a loneliness epidemic, while results on the role digital technology plays in fostering meaningful connections are still mixed. On the other hand, the direct experience of community has shown to create many positive benefits on an individual’s well-being, including the inspirational exchange of resources and opportunities, the sharing of lived lessons and experiences, and just plain fun.

Join these ongoing public conversations! We offer a few suggestions that could help encourage balance and perspective, offset loneliness, and stimulate wellness and well-being — no matter where you are financially.

Make a few of these investments work for you:

1. Go beyond solitary workouts — exercise in community.

Popular recently partnered with New York Road Runners (NYRR) as title sponsor of the 2018 Brooklyn Half Marathon. If anyone knows a thing or two about community running, it’s our friends at NYRR, who

“

Both external and personal features determine well-being. Some of the important external factors include income, work, community and governance, and values and religion. More “personal” factors include mental and physical health, family experience, education, gender, and age.

*Many of these factors have a two-way interaction with happiness – **physical health may improve happiness, while happiness improves physical health.***

— Jeffrey Sachs
“World Happiness Report”

”

like many running organizations across the U.S., encourage group training. Your steps toward physical well-being might literally be profitable — exercise produces more happiness, which can lead to more money.

2. Volunteer or engage in community service with friends.

The benefits of volunteerism on community and personal wellness are summed up by the “Happiness Effect.” Research proves that the more you volunteer, the happier you become. This year, lend your artistic talents to a neighborhood mural project or hands to a home renovation project. You’ll feel happier for it.

3. Don’t just have a laugh — share in one.

The effects of laughter on holistic well-being are plenty and can include helping facilitate personal connections, reducing stress, and boosting memory. There might be something to those cat videos after all — they’re not only adorable and funny, they’re also medicinal.

We encourage you to strive for your financial health and prosperity because alongside the goal of “deeper pockets,” your investments into deeper wellness may reap just as many benefits.



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GREEN ISSUES

in *Community Associations*

“*Environmental stewardship is important to all of us, and there are many steps communities can take to support a more sustainable future.*”

CAI supports thoughtful environmental stewardship. That's why CAI's affiliate, the Foundation for Community Association Research, worked with the U.S. Department of Energy on a best practices report pertaining to energy efficiency (<http://www.cairf.org/research/bpefficiency.pdf>).

At the same time, we believe homeowners in each association should decide the rules under which they choose to live. Specific policies, including those pertaining to energy-saving measures such as clotheslines and solar panels, should be determined by each community association board—the homeowner volunteers who have been elected by their neighbors to serve the best interests of their individual communities.

The preferences of individual residents, whether related to environmental concerns or other issues, must always be weighed against the best interests of the community at large. But, while dissenting voices have a right to be heard, all residents have a contractual obligation to abide by the rules established by the association.

Some community associations place a strong emphasis on environmental concerns, from preserving open spaces to adopting rules that promote energy conservation. Homeowners in other associations try to strike a balance between conservation and aesthetics. Homeowners who have invested in a community are in the best position to make these value judgments, whether the issues involve clotheslines, solar panels or street lighting.

Community association homeowners adopt rules to preserve the nature and appearance of their communities, meet the established expectations of residents and protect property values. It's important to remember, however, that homeowners can modify a rule or even eliminate a restriction if there is enough resident support for a particular change. CAI recommends that associations conduct periodic reviews of their rules to ensure they still have the support of residents. A rule that residents wanted 10 years ago may not make sense today.

Environmental stewardship is important to all of us, and there are many steps communities can take to support a more sustainable future. The most effective way to address environmental issues is to identify and define different approaches and let homeowners in each

community make informed decisions on policies that meet their needs and preferences. Such efforts provide sustainable, consensus-driven decisions that reflect the values of the community.

While we welcome the input of environmental groups, government and others, we do not believe government at any level should attempt to micro-manage private community associations. We believe the nation is better served when our collective resources are dedicated to broad environmental issues, such as alternative fuels, resource recovery, land-use, public transportation, emissions and fuel economy standards.

CAI LIVES GREEN RESOURCES

CAI has created a free 24-page resource guide called *Community: Earth* that you can download from www.caionline.org. You'll learn energy-saving approaches, how to install solar panels, the value of community gardens, and more. In the meantime, reference the resources below to learn top ways to make a difference in your community and best practices.

GREEN CHECKLIST

There is no small action when it comes to creating a great impact for the environment. Here are the top ways you can make a difference in your community and fully live green:

- Pick up litter.
- Recycle and reuse (waste diversion vs. waste disposal).
- Save water, store water, catch rainwater.
- Maintain energy-efficient buildings by either retrofitting existing or building new.
- Manage land and lakes for environmental preservation and conservation.
- Make its membership aware of green products and services available to them.
- Use energy efficient transportation.

BEST PRACTICE EXAMPLE

Brambleton Community Association

[Ashburn, Virginia] Cited from CAI National *Common Ground*™ article "Profiles in Green"

Brambleton, located in Northern Virginia, was designed to incorporate traditional neighborhood features alongside pedestrian-oriented spaces and streetscapes. Currently, the community includes two pools, miles of public trails, tot lots, parks, sports courts and ball fields.

The association irrigates common areas through a recently updated, master-controlled smart system. "It will save the association about 30 percent in annual water costs," says Brambleton General Manager Rick Stone, AMS®, LSM®, PCAM®. "The system takes into account moisture in the soil so it doesn't overwater. It will pay for itself in one-and-a-half years."

The association uses nonphosphorous fertilizers on common areas—and encourages residents to do the same in their yards—to lessen the impact on the Chesapeake Bay, according to Stone. Native trees are planted in common areas, and meadows are seeded with native wildflowers to provide a needed habitat for local wildlife.

The community has about 4,000 homes now, but almost 400 are added each year. When the community reaches build-out with 9,000 homes, there will be a lot more trash. Brambleton is trying to get ahead of that problem by supplying residents with 32- or 64-gallon recycling totes. Since the association distributed the

totes, each household has nearly doubled its recycling. Brambleton partners with Recyclebank.com to encourage resident participation. "Recyclebank.com tracks homes, weighs trash and rewards people for green actions with points they can redeem for food, magazines, sporting goods or restaurant meals," Stone says.

Currently, more than half of Brambleton's residents are participating in the Recyclebank.com program and earning rewards.

Other steps taken by the association include:

- Participating in the Loudoun County Green Business Challenge.
- Participating in a program that allows residents to monitor and update their energy use through web portals and smartphones.
- Partly powering one of its pools with renewable energy.
- Using LED lights in its main parking garage.
- Working with builders and developers to recycle construction debris.



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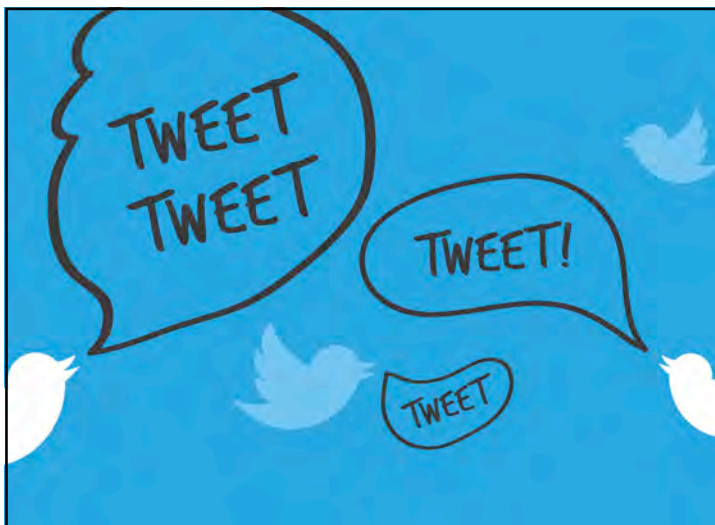


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BEST PRACTICE EXAMPLE

Crabapple Lake & Parc Community Association

[Roswell, Georgia]

Crabapple Lake & Parc Community Association in Roswell, Ga., recently dredged 9,500 cubic yards of silt—more than 650 truckloads—from a stormwater retention pond to keep the ecosystem healthy and recycled 80 percent of the silt by offering it free to local farms.

“All we asked was for the farms to cover the round-trip cost of trucking the silt to their properties,” says Crabapple board member Maryann Malena. And instead of using chemicals to combat algae in the pond, the community released 120 grass carp.

Since Crabapple was built in 1995, more than 30 trees have been planted. That, among other initiatives, contributed to the community’s certification as a Wildlife Habitat from the National Wildlife Federation. The association was awarded the certification by providing the four basic habitat elements needed for wildlife to thrive: food, water, cover and places to raise young.

Meanwhile, residents are asking the association to rebuild some of the community’s tennis courts, which have been deteriorating for years. Plans to construct new courts include deconstructing the old courts and pulverizing the court surface to create the new subsurface.

“By recycling the old surface into the new subsurface, we expect to reduce the cost of reconstructing our courts because we won’t have to pay to cart the old courts away to a dump, and we won’t have to pay for new material to be trucked in to build a new subsurface,” Malena says.

Home to many young families, Crabapple also has encouraged children to walk to school. The 260-home association worked with the city to install a traffic light at its entrance and a sidewalk that connects the entrance with the school crosswalk. The city also placed radar speed limit

readers at both ends of the school zone. Since pedestrian safety has increased, more people are leaving their cars at home and walking to school and other area activities.

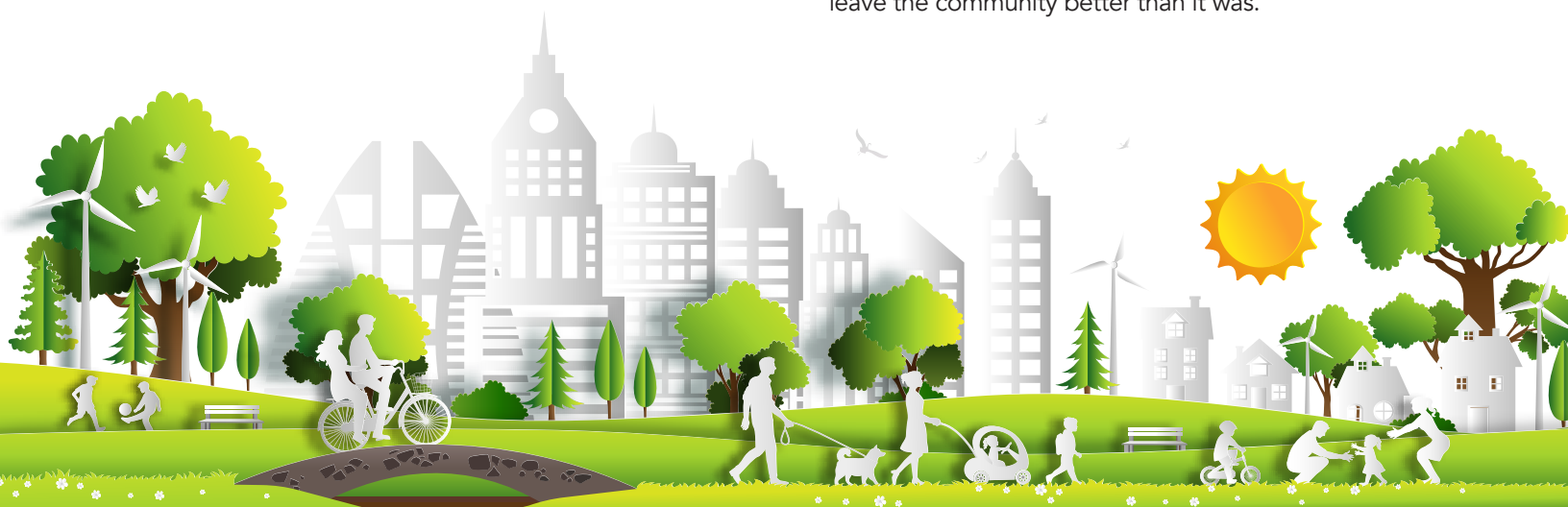
The association’s architectural review committee has been supportive of owners’ efforts to go green too. The committee developed a new standard for roof replacements that allows for shingles with an increased lifespan, improved weather resistance and better insulation. Homeowners are replacing wood columns and attic vents with prefabricated plastic, and siding replacements now trend toward fiber-cement products, which are more durable and last longer. Tankless water heaters, rain barrels, and skylights also have been approved by the committee. “Crabapple Lake & Parc residents not only support green projects and initiatives, but they are the driving force behind them,” Malena says.

Homeowners are replacing wood columns and attic vents with prefabricated plastic, and siding replacements now trend toward fiber-cement products, which are more durable and last longer. Tankless water heaters, rain barrels, and skylights also have been approved by the committee.

“Crabapple Lake & Parc residents not only support green projects and initiatives, but they are the driving force behind them,” Malena says.

The community switched its pool from chlorine to saline a few years ago. “Not only is this better for the environment, but our maintenance supply costs have been reduced as well,” Malena says.

And instead of buying new pool furniture this season, the association repainted and re-strapped its existing set. “It was both the economical and the environmentally responsible choice,” Malena says. She believes Crabapple’s green efforts have succeeded because association leaders have focused on prevention, planned ahead and vowed to leave the community better than it was.



BEST PRACTICE EXAMPLE

Mueller Community Association

[Austin, Texas]

A public-private partnership between the City of Austin and Catellus Development Corporation transformed a 700-acre, former municipal airport in the heart of Texas into a thriving green oasis.

In 2007, Catellus began redeveloping Robert Mueller Municipal Airport, just two miles away from the University of Texas at Austin, into a mixed-use community that currently has about 1,000 single-family homes, 800 apartments and 2,500 residents. By 2018, there will be 1,500 single-family homes, 2,500 apartments and condominiums, 900 row houses and 13,000 residents.

Stores and restaurants are within walking distance of energy-efficient homes, and dedicated bike paths and walkways along every street encourage residents to reduce dependence on cars.

Catellus partnered with the Lady Bird Johnson Wildflower Center to restore about 30 acres of Texas Blackland Prairie. Once buried under the airport tarmac, the rich clay soil was tilled and graded to slope away from new houses. Runoff drains to a catchment pond centered in the greenway. Dozens of native grass and wildflower species were seeded across the community to help conserve water.

Roughly 140 acres, about 20 percent of the community, are being preserved for parks, open space and rare landscaping.

Mueller is recycling old runway materials into street construction, reclaiming building materials from old hangars and converting historic buildings to public spaces. Additionally, Catellus is planting more than 15,000 trees, many rescued from a nearby pecan farm that is being demolished to make way for another development.

The association uses gray water in a community-wide irrigation system. Gray water has a lower pH than tap water and is absorbed better by plants, says Jennifer Haas Harvey, CMCA®, AMS®, Mueller community manager.

Meanwhile, residents often initiate their own green efforts. They created the Mueller Megawatt Club, for instance, to explore solar panels on their homes. Businesses and organizations in the community are encouraged to go green too. Commercial buildings in Mueller must achieve at least an Austin Energy Green Building two-star rating or a U.S. Green Building Council Leadership in Energy and Environmental Design certification. The Ronald McDonald House became the first building in the city to earn USGBC's platinum certification, the highest rating. It is the first Ronald McDonald House in the nation powered by solar energy, according to Harvey.

Cited from Common Ground™, September/October 2013



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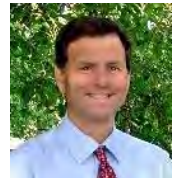
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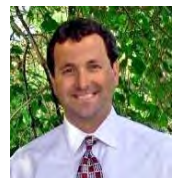
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Jennifer Adams, CPA; Sarah Leive, CPA;
Todd Derby, CPA

ENERGY SAVING GADGETS

Submitted by **Value Your Power** from *Virginia Energy Sense*

Community associations often take on the responsibilities of paying electricity and water/sewer bills which are reflected in assessments. Everyone could pay an equal share regardless of consumption or hopefully each person is only paying for what they individually consume. In preparation for next year's budget season, show your community you care by sharing the power of energy savings today! Maybe your community will see that energy efficiency saves money. The list below contains a broad range of simple tools and hi-tech gadgets that can help reduce energy consumption, make your home more comfortable and put money back in everyone's pocket.

Encourage everyone in your community to invest in any and all of the gadgets. They can help deliver a return in the form of energy savings and could even enhance residents' quality of life. These gadgets can be found at your local hardware store or favorite online retailer. Homeowners and residents alike should choose the ones that best fit their budget and lifestyle. And while you're inspiring community action, don't forget to reward yourself with the items that can help you "Value Your Power" too!

APPLIANCES AND ELECTRONICS

Electricity Usage Monitor

To save energy, first arm yourself with information! Plug the monitor into the wall and enter the price per kilowatt-hour for your area. Next, plug any device into the monitor and use it as normal for a few days. Check back later and the monitor will tell you how much it costs to run the device per month, including how much energy is wasted to vampire load. After a few weeks, you'll have a good understanding of your biggest expenses, meaning you know where to target your savings. (Approx. \$20)



Energy-Saving Outlet

If you are notorious for keeping your electronic device chargers plugged into the wall at all times, try using an energy-saving outlet to help your gadgets avoid pulling vampire power, costing you up to \$100 a year in energy costs. Using a timer, an energy-saving outlet cuts power to your devices when they're not in use. This is great for occasional appliances like coffee makers, toaster ovens and cell phone chargers. (\$7-\$11)

Other appliance and electronics suggestions:

- Device Charging Stations (Approx. \$40)
- Electric Crock Pot (\$30-\$40)
- Motion Sensor Power Strip (Approx. \$45)
- Portable Solar Charger (Approx. \$35)
- Solar-Powered Backpack. (\$50-\$200)
- Solar Rechargeable Speakers (Approx. \$130)
- Wireless Outlet Controls (\$50-\$60)

LIGHTING

LED Night Light

If you leave overhead lights on at night in certain rooms or hallways, now there's a better, energy-saving solution. Pick up a simple LED night light with a sensor and plug it into the wall in the bathroom, your child's room or near your front door for arriving home at night. This gadget only uses a mere 10% of the energy of traditional incandescent bulbs, and it also shuts off automatically when it senses either natural sunlight coming in or the closest main source of light. With a new night light boasting a lifetime of more than 10 years, you don't have to be afraid of the dark – or your energy bill – anymore. (Approx. \$7)

Other lighting solutions include:

- Motion Sensor (\$20-\$30)
- Smart LED Bulb (Approx. \$15)
- Solar LED String Lights (\$15-\$30)

HEATING & COOLING

Air Deflectors & Vent Covers

Feel like the warm air you're paying for in your home rises, hitting the ceiling but missing you? With an air deflector or vent cover, you can redirect air-conditioned air upward or heated air downward to better blend the temperature in the room. It's also adjustable for various air vent sizes, so a perfect fit for your home's vents. Keep the cold air outside and stay comfortable in your home all winter long. (\$4-\$6)

Air Filter Whistles

You should regularly replace the air filters on your heating and cooling unit as frequently as every month during the summer and winter when you use the system the most. Air filter whistles make it easy to remember. Simply attach the whistle to your filter and it will automatically "sing" when it's clogged, reminding you to make the swap. (\$3-\$7)

Check out these other heating and cooling items (of course check to make sure your association allows for window air conditioners):

- Radiator Insulation Panels (Approx. \$15)
- Reusable Air Filters (Approx. \$30)
- Smart Thermostats (\$175-\$250)
- Smart Window Air Conditioner (\$250)

INSULATION AND SEALING

Thermal Leak Detectors

Heating and cooling account for the biggest portion of your home energy bill – about 50% of the total. But did you know that heat or cool air you're paying for may be escaping through hidden air leaks? Discover those sneaky leaks and drafts around your home with a thermal leak detector. Shine the detector's light on

walls and the infrared thermometer will reveal hot and cold spots, showing how much air you're losing with temperature changes between 1° F and 10° F. Once you have located leaks, you can seal up your home with caulk, weather stripping or insulation to keep the air you're paying for inside where it belongs, which can save up to 20% on heating and cooling costs. (\$20-\$30)

Electrical Outlet Gaskets

The average household spends nearly half of its electric bill on heating and cooling, but you could be wasting money from gaps, cracks and other air leaks in your home. A simple way to start reducing some of this air loss is to install foam gaskets behind your light switch and AC outlet faceplates. The gaskets only cost a few bucks, and you can seal up all your outlets with nothing more than a screwdriver. (\$2-\$5)

You may think that you can help with insulation and sealing because your association may take care of it, but you can with these other efficiency items:

- Chimney Draft Stopper (\$50-\$65)
- Door Draft Stopper (\$10-\$20)
- Exhaust Fan Covers (Approx. \$5)
- Insulated Letterbox Flaps (\$15-\$30)
- Window A/C Weatherseal (\$2-\$7)
- Window-Mounted A/C Covers (Approx. \$20)

WATER HEATING

Efficient Showerhead

Speaking of hot water, pick up one of these nifty showerheads that reduce the water wasted while you wait for your shower to heat up. The showerhead has a built-in thermometer and runs normally when you first turn it on and the water is still cold. Once the water's hot, the showerhead automatically cuts the flow to a trickle. The change in sound will signal your shower's ready and reduce wasted water before you hop in. A simple pull of a lever will return the flow to normal. Pick up one of these to help save up \$145 a year on energy costs. (Approx. \$20)

Water Aerator

Water heating can account for 14-25 percent of the energy consumed in your home. Consider adding inexpensive water aerators to all faucets to slow the flow of water but keep the pressure normal. (\$5-25)

Water Tank Jacket

Heating water takes a lot of energy, so any way you can save in this area is sure to lead to big savings. Wrap your water tank with a jacket to improve insulation by as much as 75%. Keeping the water hot lets your water heater take more frequent breaks, saving you money. (\$25-30)

In the last 25 years, Americans have significantly reduced the amount of energy we use mostly through technological improvements in the systems, as well as in the manufacturing processes to make those systems.

But there is more to do.

Energy efficiency is about people achieving more while using less energy, by being smart about the energy we use at home, in our communities, at school, and in government. For households and communities, energy efficiency means lower energy bills and possibly assessments, a more comfortable home, and helping the environment. For schools, energy efficiency means more comfortable spaces and lower energy and maintenance costs, leaving more funding for education. For governments, energy efficiency means leading by example, prudent management of taxpayer funds, improved energy security, and a better environment for all.

Virginia Energy Sense is a program of the state of Virginia whose goal is to help Virginians reduce their electricity consumption at least 10% statewide by 2022. Energy isn't free. We pay for all the electricity we use, so wasting energy is the same as wasting money. Wasting energy isn't good for the environment either. Most of the energy sources we depend on, like coal and natural gas, can't be replaced. Another problem is that most forms of energy can cause pollution. Energy efficiency – doing more with less energy – benefits you, our country, and the world. The benefits of energy efficiency are numerous. To learn more visit us online at <http://www.virginiaenergysense.org>.



More than 80% of community association survey respondents incorporate ways to live green



Community associations reported saving energy and money by switching to LED lights on properties



Community associations reported recycling and picking up litter as the top ways they live green

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THE IMPORTANCE OF FIRE EXTINGUISHERS



Your association should strongly encourage residents to keep at least one, and preferably several, fire extinguishers in their homes. Fire extinguishers reduce the potential for damage which keeps insurance premiums—and assessments—down. Several types are available, and each has a specific use.

HOW MANY?

Common household fire extinguishers are only intended to snuff out small fires before they become serious. Keep as many as necessary to grab quickly before a fire gets out of control. For starters, you should probably have one in the kitchen, at least one on each floor, one in the garage, and one near valuable electronic equipment.

WHAT TYPE?

The kind of fire extinguisher you should use depends on what's burning. Different types of extinguishers are available for different types of fires, and each is prominently labeled with an alpha designation (See Side Panel)

Halon is great for electronic fires, but if you're concerned about the ozone layer, you might prefer the more environmentally friendly Halotron. Keep the Halotron extinguisher near the computer or your entertainment electronics—it won't cause any damage if it's used on any of these—or in the kitchen to use on grease or electrical fires.

WHAT DOES THE NUMBER MEAN?

Along with the alpha designations listed above, fire extinguishers also have a number. This indicates how much fire the extinguisher can handle—higher

numbers put out bigger fires. However, bigger isn't always better. Large extinguishers are more difficult to handle and can only be used by one person at a time. If you feel you need added coverage, stock several smaller extinguishers rather than just one large one.

THE ALL-PURPOSE PROBLEM

Fire extinguishers labeled ABC will handle all classes of fire, and they would seem to eliminate the question, "What type do I need?" But the all-purpose extinguisher has some disadvantages. They're usually large and hard to handle, they contain chemicals that can corrode aluminum and damage electrical systems, and they leave a messy yellow residue.

Main Causes of Fires in the Home:

Cooking **43%**

Smoking **22%**

Heaters **16%**

Other **12%**

Arson **8%**

Electrical **6%**

**Smoke alarms should
be tested monthly!**



CLASS A FIRES:

Paper, wood, cardboard.

If household items like cardboard, fabric, or wood (a sofa, for example) are on fire, water will do the best job of putting it out. This is a class A fire, and extinguishers containing water are labeled with an "A." Water is useful only on class A fires, and actually can be dangerous on other types of fires: water spreads grease fires and conducts electricity in an electrical fire.

Newer A-type extinguishers are available that spray a fine mist of water, which is safer (less likely to conduct electricity) and causes less damage to documents or books. Water mist extinguishers are appropriate for a home office or home library.

CLASS B FIRES:

Gasoline, kerosene, grease, oil, and other combustible liquids.

This type of fire is common in the garage or kitchen, and you should use an extinguisher labeled B or BC. Most contain dry chemicals similar to bicarbonate of soda (a great all-purpose kitchen fire extinguisher) in a pressurized foam base. Others contain Halon (older models) or Halotron.

CLASS C FIRES:

Electrical equipment.

Bicarbonate type (BC) extinguishers are also useful for electrical fires. But don't confuse electrical with electronic fires—you probably don't want chemical foam on your computer or entertainment components. Carbon dioxide (CO2) extinguishers are also labeled BC, and these are probably better for extinguishing fires on or near electronic or other delicate equipment.

THE OVAL FIRE EXTINGUISHER

Innovative Design Focused on Safety and Aesthetics

Submitted by **Jeff Lewis**, VSC Fire & Security, Inc.

Traditional fire extinguishers have always been round, rendering it problematic for interior designers, architects and building owners. The slim, innovative design of Oval fire extinguishers provides these professionals with opportunity to improve the flow in buildings and they're compliant with today's safety codes and regulations.

Following are a few of the key benefits of Oval Fire Extinguishers:

ATTRACTIVE AND PRACTICAL

As aesthetically pleasing as they are practical, the 10 lb., thin profile, intelligently designed Oval extinguishers protrude less and look great without sacrificing convenience and ease of use. You can always count on the Oval fire extinguisher to fit into the space perfectly. Their practical design makes them a popular choice for professionals that include engineers, architects, building owners, general contractors, and more. Oval fire extinguishers are also more reliable, efficient, and safer.

SAFETY

The innovative design of Oval extinguishers prevents them from falling to the floor, avoiding the chance of serious personal injury and damage to the extinguisher. The unique design of the OVAL 10lb ABC fire extinguisher includes how it fits into a cabinet, fully recessed into its 2x4 wall assembly. In addition, for use in surface mounted applications, the OVAL features a button hook attachment ensuring that the extinguisher won't easily fall off the hooks if bumped into.

CLEANER DESIGN

The clean, slim design of the Oval fire extinguisher and cabinet means less protrusion. This makes it possible for interior designers and architects to create cleaner, more uniform corridors.

COMPLIANT

Because of the OVAL fire extinguisher's distinctive design (the first of its kind), there won't be a compliance problem. The extinguisher won't protrude more than 4 inches into a corridor which means it meets the protrusion limits required by ADA and ANSI A117.1.

RUST PROOF

The Oval fire extinguishers are the perfect choice for industries that have environments that promote rust (mining, vehicles, forging, etc.), a real issue with steel extinguishers. Oval extinguishers are made from non-corrosive aluminum so rust won't be a problem.

Oval fire extinguishers are the answer to challenging problems for industries that include the following:

ARCHITECTS

Oval fire extinguishers are a popular choice with architects for a variety of reasons that include their innovative design. The extinguishers can be conveniently recessed into a 3x5/8 stud wall. This factor saves time, material and square footage. The flush, fully recessed extinguisher cabinets can be installed within standard 3-5/8 stud framing and 6-inch concrete masonry units.



MEDICAL FACILITIES

Since 2017, fire extinguishers frequently haven't complied with requirements in the healthcare industry. Medical facilities basically have two options today. Number 1 – recess their existing surface mounted fire extinguisher. Recessing the surface, drywall or masonry, can cost between \$750 and \$2000. Going this route can also create a substantial infectious disease liability due to the dust it creates. Number two – invest in an Oval low-profile extinguisher which will not only lower the costs but avoid liability problems. As an example, one medical facility has calculated a savings of over \$700K by replacing their existing non-compliant, surface mounted round extinguishers with the purchase of 500 Oval Brand extinguishers. Also, important to note is the Oval brand extinguishers are the only ones that comply with the recently updated NFPA-101 Life Safety Code (2012 edition), CMS and ADA requirements when they are surface mounted in corridors.

BUILDING OWNERS AND GENERAL CONTRACTORS

Building owners and general contractors can increase rentable square footage with the Oval's flush cabinet design and standard 3-5/8-inch stud framing. This can save approximately 3 square feet or more for every extinguisher location.

Bottom line, the Oval is known for their revolutionary fire protection products. They've done it again with your innovative fire extinguisher.

Note: Fire safety equipment can fail if it isn't tested and maintained on a regular basis. Fire extinguisher maintenance is especially important and routine monitoring is crucial. Without appropriate maintenance, fire extinguishers can end up malfunctioning just when they're needed the most.

VSC fire safety experts can help keep your facility safe from potential fire hazards and ensure that you remain compliant. Contact us today for more information at 757-213-3623.

HOW TO START A
TECHNOLOGY



REVOLUTION

IN YOUR

MANAGEMENT COMPANY

By Meigan Montoya, Content Marketer, TOPS Software

Change is an important part of life, but keeping up with that change can be tough, especially in our current technological landscape. Every time an industry game-changer (like the smart phone!) arises, other industries are impacted by an unavoidable ripple effect, and forced to either keep up and thrive, or slow down and simply get by. Don't get left behind in these techy times. Here are a few things to keep in mind as you work toward revolutionizing your community and your business.

ADDRESS THE NEEDS OF TOMORROW, NOT JUST THE NEEDS OF TODAY

Revolution doesn't happen overnight—not effectively, at least. If you want to keep your company on the right path, you must decide where that path should be taking you. Are you a large company that needs a software solution for every aspect of your day-to-day tasks? Are you a new start-up who needs to ease into the world of task automation? Maybe you're somewhere in between!

Wherever you are in your journey, it's important to consider technology that addresses more than the current problem. One of the biggest drawbacks to technology designed to solve a specific problem can be that it only solves that problem, and only for today. This means that when your company inevitably outgrows that problem and must confront that problem on a larger scale, the technology you've worked so hard to implement is now obsolete. Consider applications that can grow with your company to avoid the stress of having to hunt for technology more often than necessary.

Other needs to seriously consider are those of your homeowners. With the rise of technology and the integration of that technology into everyday society, we're seeing consumers, like homeowners, who are very heavily drawn to platforms that they can access on the go. Personally, every single payment I have to make, I try my hardest to either automate with automatic payments, or pay via phone app so that I can do it when I'm, for instance, sitting at dinner with my

friends and suddenly remember that my credit card bill is due. One of the greatest assets you can give to your homeowners is easy access to their most important account information.

BUILD PARTNERSHIPS WITH YOUR VENDORS

Vendors are the quiet support systems of every company, so it's important to choose the right vendor for you. This can mean a lot of things—there is no single "right" vendor, because, like any relationship, it requires good chemistry and how well the two companies serve each other, not just "this vendor is the most popular." Take your time checking out the vendors available to service your needs. When you go to buy a car, what is the first thing you do? You don't walk into a dealership, or to a used car lot, and pick the cheapest or most expensive car. You don't pick the biggest one, or the smallest one, or the one with the best warranty. Because as nice as all of those things are, they don't speak to the actual vehicle itself. Chances are, you do your research first. You do a quick search for "most reliable 4-door vehicle," or "most

Consider applications that can grow with your company to avoid the stress of having to hunt for technology more often than necessary.



environmentally-friendly sports car,” or “hatchback with the greatest trunk space and safety rating.” You search first by greatest need, and that same consideration should be taken when you’re searching for a vendor to work with for your management company.

Your portfolio is one of the best places to start considering—if you largely handle HOAs or condos, you wouldn’t settle for a company that primarily services apartment complexes with minimal HOA support. Beyond spending money on a service that won’t help you succeed, it can put a strain on the vendor you’re working with. Picking the right vendor and application is important for both parties, and will help to build a healthy partnership that will last a long time. This goes back to the concept of addressing needs of today as well as needs of tomorrow. Bouncing from vendor to vendor, from application to application, can be tiresome and stress out your employees and homeowners. Revolution can only happen successfully if given the time to gather momentum and surge forward, so finding a vendor who can become a long-time partner is a great place to start.

EMPLOYEE EMPOWERMENT AND SUPPORT

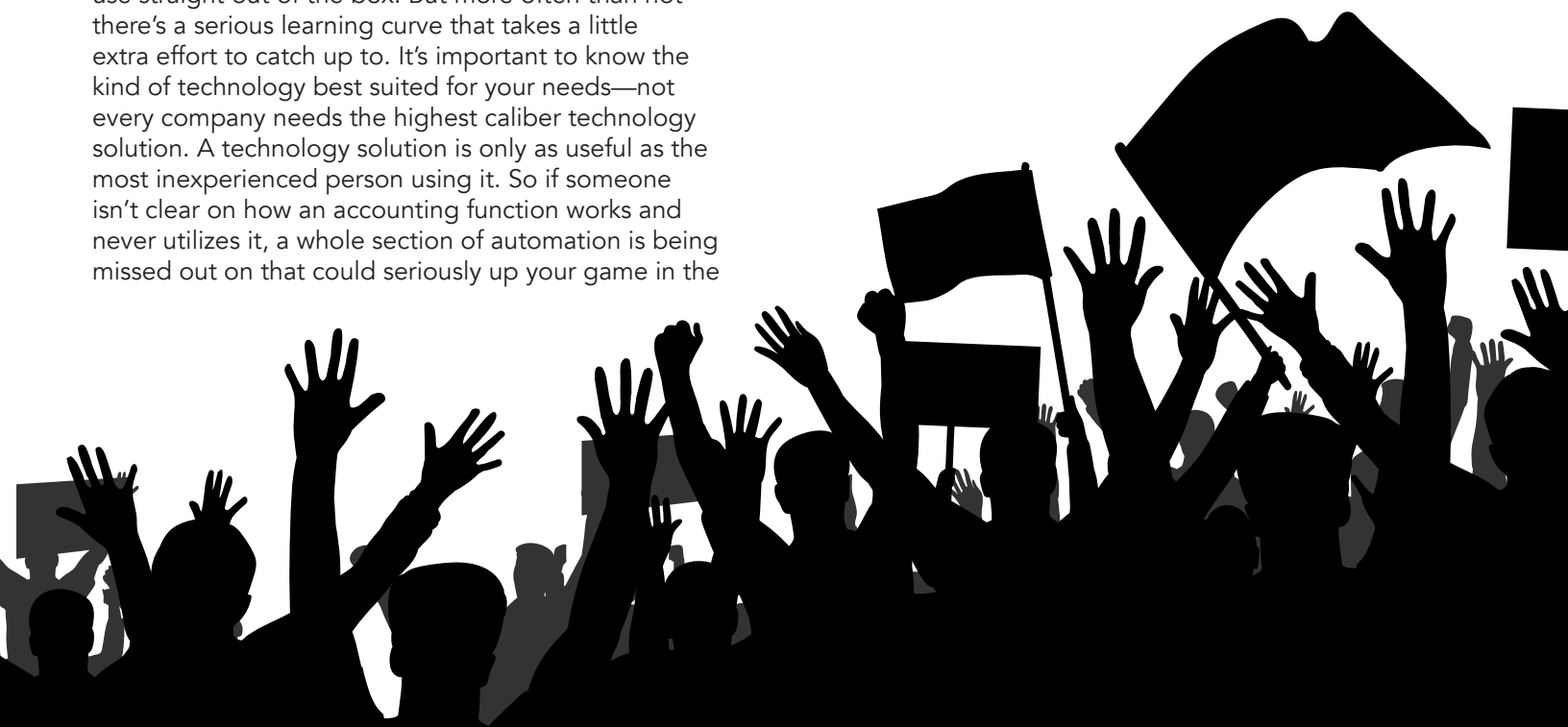
Sometimes we get lucky and technology is easy to use straight out of the box. But more often than not there’s a serious learning curve that takes a little extra effort to catch up to. It’s important to know the kind of technology best suited for your needs—not every company needs the highest caliber technology solution. A technology solution is only as useful as the most inexperienced person using it. So if someone isn’t clear on how an accounting function works and never utilizes it, a whole section of automation is being missed out on that could seriously up your game in the

industry. The best way to introduce new technology to your community management company is by giving your employees adequate training and constant support. Be accessible, be understanding, and give them the tools they need to keep your business moving forward.

Revolutionizing your community association management company and the way your business functions on a day-to-day basis will keep you one step ahead of the competition. But there’s more to it than just latching on to the first application you find. Taking the time to strategize within your company and understand what you need from the technology will put you that much farther ahead of your competitors and will make your life simpler. Technology, like change, doesn’t have to be frightening. It just needs to be approached the right way.



Meigan Montoya is a Content Marketer for TOPS Software, a platform that provides community association management tools. You can enjoy more of her insights at <https://camblog.topssoft.com>





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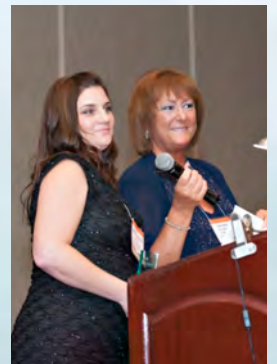
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