

BEVEN & BROCK NEWS & VIEWS

July 2020

for Homeowner Associations

TIME: The ENEMY Of HOA's (Or Is It?)

The world has changed in the last thirty years regarding how business is done. Many of us can remember typing a letter (on a typewriter), placing it in an envelope and mailing it through the US Postal System. Perhaps in a week or two, you would receive a response. Eventually, facsimile machines became affordable and more in use by businesses in the 1980's. In the late 1990's the internet's use exploded, growing from 55 million users worldwide in 1997 to 400 million by 1999.

Today, as a culture we are hard wired to move quickly in our daily lives. You can order most any product you want from your home 24/7 and it will arrive within a day or two. The internet and email access have allowed our world to move at lightning speed, but that all changes in the world of HOA governance.

Decisions made by groups, and groups that represent a constituency to whom they are accountable means that decisions will take longer.

Email may be used ONLY

Decisions in HOA's cannot legally be made by email except in rare cases.

as a method of conducting an emergency meeting, provided all members of the Board consent

"TIME: The ENEMY Of HOA's (Or Is It?)": continued on page 3.

How Much Should An HOA Have In Reserve In 2020?

By Robert Nordlund, Association Reserves

Choosing to live in an association-governed community, whether it's a high-rise condominium or a gated community of single family homes, certainly has many perks. One major convenience is the maintenance of the property. As part of such a community, homeowners enjoy care-free living while the homeowners association or HOA is tasked with ensuring that all of the common areas of the property are well-maintained.

This includes having all the landscaping cared for on a weekly basis, keeping the pool (if there is one) cleaned and maintained, and making sure all other physical aspects of the property are in good working condition. Basically, physical assets that aren't affiliated with the individual unit or home in which you live is the responsibility of the HOA to repair and replace in a timely manner.

That's why you pay your HOA fees on a regular basis. A portion of these financial resources are allocated to the operating budget, which covers the routine management, upkeep and maintenance of the shared areas of the property. From the pool, to the utilities, to the yard work, your association fees are being used to make sure these parts of the community are tended to on a regular basis and everything is in good working order.

If the Board of Directors is acting responsibly, a significant portion of these fees, typically 15-40%, are allocated towards the Reserve budget. The Reserve budget covers repair and replacement costs that

will come about over time. Let's say the driveway needs to be resealed or the exterior of the buildings need to be repainted, your HOA fees will be used



for those things, in addition to the various routine costs of managing the property.

Funding Your HOA Reserves

So how much should your HOA have on hand to address these inevitable repair and replacement costs? A good rule of thumb is for Reserves to be funded at 70% or higher of the property's calculated deterioration. A reserve fund at that level will, in most cases, satisfy the National Reserve Study Standard definition of "reserve adequacy" as long as responsibly-sized contributions continue to be made.

To determine whether your HOA Reserve Fund is adequately funded, a metric called "Percent Funded" is used. This calculation measures the current strength of your HOA Reserve Fund. Percent Funded is defined in National Reserve Study Standards, where 100% funded means that enough cash is on hand to exactly match the deteriorated fraction of your Reserve components. However, in practical application, most Reserve experts agree that anything over 70% funded is considered a strong HOA Reserve Fund.

This means your HOA Reserve Fund is considered "underfunded"

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when it is less than 70% funded. An HOA Reserve Fund that is less than 30% funded is considered extremely weak. The lower your Percent Funded amount, the higher your risk of needing additional or outside funding sources to execute Reserve projects in a timely manner.

However, HOAs that start off with measurably "weak" reserve funds can also satisfy adequacy requirements. Despite being underfunded, reserve adequacy can be achieved by adopting an aggressive funding plan that avoids reliance on outside funding sources.

Percent Funded is an important measure, because the amount of cash required for a strong Reserve Fund is relative and depends on the common areas the association is responsible to maintain. For example, if your association is large or has numerous common area amenities such as a gym, sauna, pool, and tennis courts, it will need to have a higher Reserve Fund balance. If your association is simple with very few common areas, there will be less components needing repairs in the future. Therefore a lower amount of cash in Reserves could be adequate.

The following are considered good practices for making sure you have sufficient funds in your HOA Reserve Fund in 2020:

- Work with a Reserve Specialist to get a professional Reserve Study to ensure the funding calculations are accurate and the funding plan is adequate.
- Because ratios are always a more insightful and meaningful measure, focus on the Percent Funded calculation as a way to assess your reserve fund strength, rather than the amount of cash in reserves.
- Make sure your Percent Funded is calculated at the beginning of each fiscal year. It's not too late to calculate for 2020.
- Honesty and transparency is key. Disclose the Percent Funded and the amount of cash in Reserves to homeowners and provide regular updates.
- Conduct Reserve Study updates annually, with on-site updates every 3 years.

• Your HOA should be setting aside 15% to 40% of their assessments towards the Reserve Fund.

Why Your HOA Reserve Fund Matters

If your HOA doesn't have enough cash in reserve to cover the expenses of a major repair or replacement, you could be subject to a Special Assessment. This would mean all the homeowners will be expected to come up with their proportionate share of the project cost. Depending on the work that needs to be performed, you could be on the hook for thousands of dollars when you least expect.

Does this mean your Board of Directors is neglecting their duties? If the special assessment is for a predictable Reserve project that failed in plain sight, right on schedule, it would certainly appear that way!

Association-governed communities are known by different acronyms through the United States— Condos, Co-Ops, HOAs, POAs, or PUDs— and they come in all shapes and sizes. Most states have legislation related to reserve funding or reserve fund disclosures. Over 20 states legally require Reserve Studies, including California, Florida, Hawaii, Nevada, and Washington. Regardless, in every state a Board is responsible to protect property values by meeting the financial needs of the association.

How Reserve Studies Help

Let's consider those HOAs that do conduct regular Reserve Studies work towards maintaining "adequate reserves". A long-time HOA trade organization called the Community Associations Institute (CAI) worked closely with a number of Reserve Study professionals to develop the definition of reserve adequacy and made it part of their National Reserve Study Standards. The definition contains two parts: Having enough cash to complete projects on time and not relying on outside funding sources like loans or Special Assessments.

A current Reserve Study is the only way to determine reserves adequacy. That's because a Reserve Study contains a funding plan designed as much as possible to avoid the need for additional or

outside funding sources. Without a Reserve Study, it's just a guess as to how much you need!

The Reserve Study examines the basics of the HOA, things like age and condition of the building, as well as all of the features and common area amenities that the HOA is responsible to maintain.

The study is a forecast, estimating when certain components of the property would be due for repair or replacement and the expense associated with having this work performed. While the Reserve Study is a projection, it is based on projects that are both inevitable and predictable. The study provides Boards with reliable numbers to work with in attempting to fund reserves at the same pace as the property's deterioration and in time for repair or replacement costs.

Home Values

study conducted bv Association Reserves showed that homes in condominium associations with strongly funded reserves sold for 12% more than comparable homes in underfunded associations. Whether or not the HOA takes action to ensure the money is available to complete repairs and replacements in a timely manner is a decision the Board will need to make. It is important for the owners of the various units of the property to have confidence that the Board is fulfilling their responsibility in this regard.

Robert Nordlund, PE, RS,; Founder and CEO of Association Reserves, Inc. Association Reserves has been a national leader in the reserve study industry for the past 30 years. He can be reached at www.reservestudy.com, or by calling (800) 733-1365. ❖

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in writing. (Civ. Code 4910(b) (2). Emergency meetings can be also held by teleconference or in person. It is important to note that an "emergency" is defined as "circumstances that could not have been reasonably foreseen which require immediate attention and possible action by the board, and which of necessity make it impracticable to provide notice" to the membership.

Since HOA Boards can only make decisions at meetings, and meetings generally do not occur often enough, it does take time to accomplish projects. Just as Board decisions cannot be made by email, there are other factors that play a role in how time does not work to the advantage of the Association:

- The process of approving or changing rules will take at least one month, and usually two.
- The process of developing and approving a budget will take one to three months.
- Obtaining bids for maintenance

- can take one to two months as many vendors don't prioritize giving bids and the best vendors usually have a backlog.
- Major maintenance issues can take two to six months to resolve.
- Collection on delinquent assessments can take up to two years.

The great news is that there is nothing in the Davis-Stirling Act that requires quick progress on anything. The process of how things operate is far more important than speed.

Time constraints in HOA governance are important and necessary in terms of making well-discussed decisions that are also in view of the members who are entitled to observe and contribute. This is a challenge for many of us who like to resolve issues quickly and move on.

There is an option that will help boards who don't meet regularly but still want to make progress on issues. According to HOA attorney, Matt Ober of Richardson Ober DeNichilo, "tasks that require action in between board meetings can and should be delegated to officers, executive committees, or management depending on the task and authority required".

In closing, what are the takeaways for board members? There are several:

- a)Board members do not need to rush anything through, unless it is an emergency.
- b)Board members may want to re-train themselves to make decisions at meetings, and learn how to delegate. An added benefit is that your Board service is under control.
- c)Board members need to be reminded that they are NOT onsite managers and are unpaid volunteers.
- d)Remember that most decisions and issues don't need to be resolved fast.

If the COVID-19 pandemic taught us anything it may be that there is value in slowing down, and that is not a bad thing. •

Legislative Bills To watch In 2020

Without a doubt, everyone has been impacted in one or more ways during these unprecedented



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times. The California legislature has reduced the volume of bills that they will consider this year, due to the fact that the legislators have not been in session.

The Legislature reconvened in early May, and some committees have restricted their hearings only to COVID-19 or Economic Recovery related bills. As of mid-May, the Community Association's Institute California Legislative Action Committee (CAI-CLAC) sponsored bills have been placed on hold by the authors.

The CAI-CLAC is fighting on the behalf of common-interestdevelopment owners across the state, and based on the COVID-19 crisis are now taking a defensive position for this current year. There are two bills that are being closely watched at this time.

The first one is AB3182, which has been amended by Assembly Member Phil Ting to strike the language in Civil Code Section 4740 and include language to instead

make void and unenforceable any governing document that purports to prohibit the rental or leasing of any separate interest in a common interest development. This bill is a direct attack on our ability to locally govern. If passed, this bill would overrule any existing rental restrictions that are now in governing documents.

The other bill that is being closely watched is AB 828. This is a very long and detailed bill affected actions taken by housing providers (CID's included) during a state of emergency and until 15 days after the state of emergency has ended. The bill would prohibit a county recorder from recording any instrument, paper or notice that constitutes a notice of default, a notice of sale, or a trustee's deed upon sale during a declared state of emergency relating to the COVID-19 virus. The bill would also prohibit a court from accepting a complaint in an action to foreclose.

> "Legislative Bills To watch In 2020": continued on page 4.



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"Legislative Bills To watch In 2020": continued from page 3.

While initiating any legal action against an owner who is behind in their payments during a pandemic is not advisable anyway, this bill if passed would only serve to confirm this. Regardless of the current situation, the first approach in this situation should always be to encourage an owner to offer a payment plan to the board for consideration. Foreclosure, under any scenario, will take a toll on all and should be affected parties. used as a last resort.

Finally, it is important to note that there is a group working on the behalf of common-interestdevelopment owners to oppose

or at least reduce the harm of legislation that is opposed to vour interests. and introduce favorable legislation. That group California Legislative Action Committee (CLAC), which operates under the Community Associations Institute (CAI). CAI is a national organization consisting homeowners and related of professionals and service providers.

There is a LA based chapter, which can be reached at (818) 500-8636. The legislative action group hires a lobbyist to represent our interests. To learn more about their work and to make a suggested donation of \$1.00 per unit, please visit https://caiclac.com/. .

Important Preventative Maintenance!

By John Bottala, Western Rooter

Unfortunately, plumbing problems occur on their own schedule. Not only are they unpredictable but they can occur when least convenient, such as during the middle of the night, or on holidays and weekends. The unpredictable nature of plumbing emergencies can also make them more expensive to resolve, since the probability of interior damage to flooring, walls and personal property is high.

The good news is that associations can take steps to remove the "surprise" element of some plumbing emergencies There are proactive steps an association can take to avoid plumbing emergencies as it pertains to sewer drain clogs. This requires the commitment of the board to budget for regular drain cleaning service at least once a year. It is easier to remember to budget for tree trimming annually because we see the trees every day and appreciate them. But sewer pipes are a bit different. We do not appreciate the drain lines until one is clogged The good news is that there are ways to limit the emergency calls, and proactively keep your sewer lines healthy.

There are a few options to clearing a sewer drain, specifically traditional roto-rooter and hydrojetting. The traditional roto-rooter approach utilizes machine а with cable and sharp blades to cut roots, and other debris in the sewer line. The hydro-jetting process



is more intense and utilizes trailermounted equipment that uses up to 4,000 PSI and pushes 13-20 gallons per-minute through the sewer line. The bottom line is that hydro-jetting uses a larger machine to effectively cut roots and blast out grease and debris. The roto-rooter approach by comparison is far less effective. The cost of the roto-rooter approach as opposed to the hydro-jetting approach is about one-third to onehalf. However, the effectiveness is much greater since the power utilized with hydro-jetting will most effectively blasts the grease, sludge and kitchen waste debris through the pipe completely. By contrast, the roto-rooter approach is like poking a temporary hole thru jello. You may get the line flowing but the grease will come back quickly. Hydro-jetting technology has improved over the past few years that they now make tips and nozzles to effectively target what you are trying to clean, whether it

"Important Prevenative Maintenance!": continued on page 5. "Important Prevenative Maintenance!": continued from page 4.

is roots, grease or other debris.

Older sewer pipes, such as cast iron, are more common in HOA's and they are more problematic than ABS plumbing which is common with newer construction. It is common for plumbers to find inappropriate items in the drain, such as grease, baby wipes, and excessive food waste. All of these items should not be in a cast iron sewer pipe as the grease and acidity from food waste can actually eat away at the sewer pipe over time. In addition, most people are not aware that soda or bacon grease should never be run down the drain. Grease actually hardens over time as it sits in the drain. The garbage disposal should never be used as a trash can.

When bidding for this service you should always insist that the company remove all sewer line caps and utilize the hydro-jetting method. After the hydro-jetting is performed, it is advisable to require that the company washes down the driveway or surrounding area where the sewer line is to insure everything is cleaned.

Regular hydro-jetting maintenance can cut down on frequent backups, remove grease and debris in the sewer line to help the pipes last longer and avoid unforeseen and expensive emergency calls. Root damage to plumbing lines is a factor if you have a lot of trees nearby. Roots can be cut out a few different ways A traditional cable and blades will get the job done if you have roots in your sewer line. The technician may have to work the root infested area longer than normal, however, a traditional blade, cable and rotorooter machine can effectively clear the sewer. A hydro-jet can effectively cut roots very fast and efficiently. It will take less time than a cable and blade and it is a little more expensive. It is essential that the company has the right equipment to cut roots with their hydro-jetting machine.

The important points to remember is to schedule regular drain maintenance, and work with a licensed and insured plumber who can help guide you as to the proper method of cleaning your drain lines Proactive drain maintenance work will save your money in the end. Do not neglect it.

John Bottala is the Marketing Director for Western Rooter, and can be reached at westernrooterinc@gmail.com. ❖

What to do, when you don't 'Love Thy Neighbor'

By Candice Gottlieb-Clark



With current social distancing, we are all home a lot more right now. Which means a whole world of situations we wouldn't typically need to manage, are

now knocking at our proverbial door. The challenges may be new, or one's you'd normally ignore. But instead of being able to move forward, the tension is mounting. The frustrations you're feeling, bottling up. While taking charge and addressing an issue may seem daunting, it doesn't have to be.

Here are my top 10 reasons for addressing an issue, particularly now, including why it's worth doing, and the steps to take. Let's get you on the path to peace, or at least peaceful coexistence:

Really, WHY BOTHER?

1. Sleep better / reduce stress

Unresolved conflict leads to stress, sleeplessness, and a number of other health issues. By addressing the issue keeping you up at night, you will reduce tensions – even if you don't come up with an immediate solution.

2. Prevent spill-over onto others

What happens when you don't talk to the other person about it? You tell everyone else. Rallying

"What to do, when you don't 'Love Thy Neighbor' ": continued on page 6.



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"What to do, when you don't 'Love Thy Neighbor' ": continued on page 6.

others to our cause is human nature. We want to be right and to be validated. But this takes an unfair toll on others and in an Association, can quickly lead to side-taking and divisive behavior creating deep and lasting wounds to neighborneighbor relations.

3. Keep it from escalating

Unfortunately. manv people avoid addressing issues fearing it will make the problem worse. Ironically, it is ignoring the problem that practically guarantee the result. A small problem that is allowed to fester, will undoubtedly grow.

4. They're waiting for you

Fear is the biggest obstacle people must overcome in deciding to address an issue. If they haven't brought it up with you, chances are good that they would be grateful to you for addressing it with them.

OK, fine. What do I need to do? 5. Get it off your chest

The first part is the easy one. The one you imagine or rehearse in your head. But, with a bit more restraint than that in your imagination. Start by calmly letting the other person know you're upset, and that you want to talk about it with them. By getting it off your chest and onto the table for discussion, you'll feel better, probably reduce your current level of stress, and most importantly you'll also have taken the first step in resolving the problem. Once they are listening, explain why you're upset (What's the problem? What's the impact?).

6. Learn their point of view

Once you've expressed your concerns, hear them out. Believe it or not, one of the best outcomes of addressing an issue with another person is that you learn more about them, and they, about you. Misunderstandings are far more common than people realize. Concessions being made without clarity on 'why'. Unless you take the time to address an issue directly,

you may never learn why they behaved as they did.

7. Determine if the problem is solvable

Once you are aware of each other's perspectives, you can focus more energy on the specifics of the problem. In some cases, easy solutions may be available. You may find that your neighbor can quickly accommodate you, or perhaps shares the same concerns.

8. Create solutions together

discuss Brainstorm ideas. options, research, and negotiate. By working on this process, and later by initiating any solutions, you will create change together. In so doing, you establish yourselves as being on the same team, and further cement the likelihood for a new and better relationship.

The Long Term

9. Improve the relationship

Tension amongst neighbors is never a good thing. Regardless of whether you were able to find a simple solution, by calmly discussing an issue and sharing perspectives, you build rapport with them. Further, people are more comfortable with someone that they view as approachable, and by modeling that behavior, you encourage it in others.

10. Improve communication

By honestly and respectfully communicating about a problem, you not only gain an understanding of your neighbor - which will improve your relationship - but you also build new skills for communicating with one another in the future.

Candice Gottlieb is the founder and CEO of Dynamic Team Solutions, a woman-owned business dedicated to healing interpersonal and workplace relations. Her firm provides services including conflict management and resolution. She can be reached at Candice@ DynamicTeamSolutions.org or by phone at 818-928-5670. ❖



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Great Ideas!By Dave Brock, PCAM

According to a Los Angeles Times article on April 17, 2020, "Thieves are exploiting new workplace rules that have resulted in delivery drivers avoiding opening gates, knobs and latches in an effort to stop the spread of the coronavirus, police say. While crime is down dramatically across Los Angeles, police say some 'porch pirates' are taking advantage of the increasing prevalence of home deliveries as residents find new ways to conduct business during the pandemic. LAPD Assistant Chief Robert Arcos said that, while overall thefts are down because more residents are adhering to the state's stay-at-home orders, package thefts are still occurring." Regardless of our present situations with the coronavirus, "porch pirates" have been a concern for some time now.

Recently, one of our associations in Glendale successfully installed Amazon's "Key for Business" system which is a remote coded entry system for Amazon packages to be delivered to each individual unit. At installation, the system was tested and is fully operational in three to four weeks once Amazon integrates the building into its database. The Association is very pleased as there will be no more Amazon packages left out at the main entrance or near the mailboxes.

The Amazon Key program increases safety for both packages and entrance access.

An electronic code is attached to packages which is then used by the driver to enter the property. Once used, the code is immediately disabled, preventing the possibility of an unscrupulous driver's return.

Once installed, all Amazon delivery drivers will carry an Amazon

provided smartphone that is connected to cloud technology. When the driver is ready to deliver to the building, they will receive step by step instructions on their



smartphone. The instructions will inform the delivery driver exactly how to enter the building and where the packages are to be safely delivered. The smartphone will also work directly with the building's electronic entryway, providina one-time approved access for the driver to complete their delivery. For security purposes, no building access code is displayed to the drivers. In addition, all Amazon drivers are thoroughly vetted by Amazon.



The installation process is very simple and takes approximately 1 to 2 hours. During that time, a Board Member should be available to answer questions, and to allow access to a location in the building where there is an electrical outlet (such as a common storage room or electrical closet). Electricity is required and Amazon will provide a hotspot if the association does not have Ethernet available.

For questions on this Amazon program, you may contact an Installation Coordinator, Armelyn Louis at 855-401-3827 or by email at armelyl@amazon.com. You can also visit this site for more information: www.amazon.com/keyforbusiness.

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HOA BOARD MEMBER EDUCATION

Education for volunteer HOA board members is essential for success as board members. Due to the ever-increasing complex and changing nature of the laws and regulations that impact common-interest-developments staying on top of these changes greatly increases a board's member ability to succeed in their role, and operate in confidence

There are several ways for board members to be educated, and Beven & Brock offers two free ways.

Upcoming events:

Not currently scheduled: Board Training

Free three-hour training course for current and prospective HOA board members. A course syllabus, informational handouts, and Certificate of Completion are provided. This CAI-sanctioned class is taught by its cocreator Kelly Richardson, Esq. CCAL of Richardson Ober DeNichilo LLP, and is co-sponsored with the Community Associations Institute. Seating is limited, and reservations may be made by emailing: BoardTraining@bevenandbrock.com. Priority is given to current Beven & Brock managed associations due to space limitations. You may get on the waiting list and when we set new dates we can let you know.

October 2020 Due to COVID-19 uncertainties, there is no scheduled event for the remainder of 2020 at this time.

A RESOURCE AVAILABLE FOR HOA BOARDS!

Beven & Brock is pleased to announce the availability of a new resource for Homeowner Association Boards to find information on topics of interest as needed on demand. Over 135 articles have been taken from prior newsletters and gathered in one place, located at http://www.bevenandbrock.com/topical-article-library/. The topics are organized into categories, such as Legal, Meetings, Board, Reserves, Insurance, Community, Elections, Maintenance, Management and other subjects.

This area of the website requires a simple one-time registration, and once that is completed, you can freely access a number of articles on a variety of topics that have appeared in HOA News and Views over the past eight years. This resource will help HOA Board members to become educated in an easy and accessible way. The goal is to help boards make well-informed decisions in a variety of challenges that they may encounter.



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