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TO: Commission for Common-Interest Communities and Condominium Hotels
FROM: Jennifer Oerding, Education and Information Officer
SUBJECT: Education Summary – June 17 -18, 2015

DISCUSSION AGENDA EDUCATION COURSES

COMMUNITY MANAGER PRE-CERTIFICATION COURSES

Note: The following 20 classes are all part of the same 60 hour pre-certification course and are submitted as one entire program

- 1. **University of Nevada, Las Vegas: Division of Education Outreach, Continuing Education “60-Hour Association Manager Pre-Certification Course”**

Request: 60 Hours Classroom, 40 Hours in subjects listed in NAC 116A.120(1)(b), 18 Hours NRS 116 and NAC 116 and 2 Hours Federal Law pertaining to CICs.

Recommendation: Approve.

Instructors: Ken Richardson, Lauren Scheer, Bruce Jenkins, Esq., Robert Forney, Rosemary Lato, CPA., Tony Lonardo, Linda Rheinburger, Barbara Westoff, Katherine Wolfe

Objective: Upon completion of this course, graduates will possess the basic knowledge and skills necessary to obtain entry-level employment as a provisional community manager. Graduates will be eligible to take and successfully pass the state examination for community managers.

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TOTAL	150

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14.7.7 Special Assessments	3
14.8 Post study activities	
14.8.1 Board action	5
14.8.2 Reports	4
14.8.3 Budgets	4
14.8.4 Adequate reserves defined	4
14.8.5 Board authority	4
14.8.6 Planning for replacement	4
14.8.7 Additional resources	4
14.9 Summary/Q&A	5
TOTAL	150

Session 15.0 - Fiscal Affairs, Part 1	Minutes
15.1 Introduction	2
15.1.1 Learning Objectives	
15.2 Key Terms-definitions	
15.2.1 Revenue	2
15.2.2 Reconciliation	2
15.2.3 Interim financial statements	2
15.2.4 GAAP	2
15.2.5 Accrual and fund accounting	2
15.3 NAC 116.451	3
15.4 NRS 116.31083	3
15.4 NAC 116.453	1
15.5 Parts of the financial statement	4
15.6 Other reports	3
15.7 The balance sheet	
15.7.1 Assets	4
15.7.2 Liabilities	4
15.7.3 Equity/fund balance	4
15.8 Statement of revenue and expenses	
15.8.1 Revenue – classifying and recording	4
15.8.2 Expenses – classifying and recording	4
15.8.3 Net income	4

15.9 Budget comparison	5
15.10 Changes in fund balances	2
15.11 General ledger	3
15.12 Reconciliation	2
15.13 Cash disbursement report	1
15.14 Aging report	1
15.15 Accrual vs. cash accounting	
15.15.1 What is accrual accounting?	3
15.15.2 Why use accrual accounting?	3
15.15.3 What is cash-based accounting?	3
15.16 Building an accrual accounting statement	
15.16.1 Monthly billing	3
15.16.2 Owner makes a payment	3
15.16.3 Pay a bill – current month	3
15.16.4 Pay a bill already accrued	3
15.16.5 Owner pre-pays	3
15.16.6 Accrue an invoice	3
15.16.7 Reserve allocation	3
15.16.8 End of month financials	6
15.17 Reviewing financial statements	
15.17.1 The bank statement	4
15.17.2 Account numbers	2
15.17.3 Check sequence	2
15.17.4 Check cashing	2
15.17.5 Deposits	2
15.17.6 Reconciled balance vs. the balance sheet	3
15.17.7 Unpaid invoices	2
15.17.8 Actual assessments vs. budget	2
15.17.9 Current and YTD variances	2
15.17.10 Check distribution report	2
15.17.11 Outstanding assessments	3
15.17.12 Check balances and general journal	4
15.18 Policies and resolutions	
15.18.1 Collection policy	3
15.18.2 Accounts payable policy	2
15.18.3 Accounts receivable policy	2
15.18.4 Compliance policy (fines)	4
15.18.5 Insurance deductible policy	2
15.18.6 Document retention policy	2
15.10 Summary/Q&A	5
TOTAL	150

Session 16.0 - Fiscal Affairs, Part 2		Minutes
16.1 Introduction		1

16.1.1 Learning Objectives	
16.2 Types of assessments	2
16.2.1 Annual assessments	9
16.2.2 Special assessments	5
16.2.3 Reserve assessments	5
16.3 Budgeting	3
16.3.1 Operating budget	10
16.3.2 Annual budget mailing	8
16.3.3 Mailing timeline	3
16.3.4 Ratification meeting	2
16.3.5 Monitoring the budget	2
16.4 Accounts payable	
16.4.1 Paying vendors	2
16.4.2 Contract vs. proposal	2
16.4.3 Payment schedule options	2
16.4.4 Insurance options	2
16.4.5 Work orders	2
16.4.6 Accounts payable policy	1
16.4.7 Segregation of duties	2
16.5 AP Signatures	7
16.5.1 NRS 116.31153	
16.5.2 Electronic Transfers	
16.5.3 Electronic Signatures	
16.6 Accounts Receivable	10
16.6.1 Regular & pre-paid assessments	
16.6.2 Lockbox, cash, and checks	
16.6.3 Aging & allowances	
16.6.4 NRS 116.31031(11)	
16.7 Delinquencies & Liens	
16.7.1 NRS 116.3116	2
16.7.2 Assessments as liens	2
16.7.3 Penalties, fees, charges, late charges, fines and interest	2
16.7.4 Notice of delinquent assessment	2
16.7.5 Letter of intent	2
16.7.6 Timing – not less than 60 days past due	2
16.7.7 Allowable fees	2
16.7.8 Right to a hearing	2
16.7.9 Repayment plans	2
16.7.10 NAC 116.470(2)-related procedures	2
16.8 Collections	
16.8.1 Role of the collection company	2
16.8.2 Liens	2
16.8.3 Notice of default	2
16.8.4 Notice of sale	2
16.8.5 The Super-priority	2

16.8.6 Lender vs. HOA Foreclosure	3
16.9 Bankruptcies	7
16.9.1 Types of bankruptcies	
16.9.2 Implications for the CIC/HOA	
16.9.3 Understanding bankruptcy documents	
16.9.4 Accounting for bankruptcies	
16.10 Fair Debt Collections Practices Act	3
16.10.1 NRS 649	2
16.11 Audits	
16.11.1 Types	2
16.11.2 Governing Document Requirements	2
16.11.3 NRS 116.31144	2
16.11.4 Petitions by homeowners	2
16.11.5 NAC 116.457	2
16.11.6 Qualified vs. unqualified	2
16.11.7 Manager & management company involvement	2
16.12 IRS Reporting	3
16.13 Investments	3
16.11 Summary/Q&A	5
TOTAL	150

Session 17.0 - Record Keeping and Reporting	Minutes
17.1 Introduction	5
17.1.1 Learning Objectives	
17.1.2 The HOA Calendar	
17.1.3 The simple efficiency of a checklist	
17.2 Reporting	5
17.2.1 Secretary of State	
17.2.1.1 Officers & Directors	
17.2.1.2 Business License	
17.2.2 NRED-Ombudsman	10
17.2.2.1 Initial registration (603)	
17.2.2.2 Annual Registration (562)	
17.2.2.3 Addendum (623)	
17.2.2.4 Election Results (602)	
17.2.2.5 Reserve Study (609)	
17.2.2.5 Master Association (620)	
17.2.3 IRS-1120H	5
17.3 Record Keeping	
17.3.1 How long must records be maintained?	3
17.3.1.1 Electronic vs. Paper Records	3
17.3.1.2 Location/Storage of Records	3
17.3.1.3 Custodian of Records	3
17.3.1.4 Access to Records	3

17.3.1.5 Transferring Records	3
17.3.2 Compliance	
17.3.2.1 Resale documents	3
17.3.3 Operational Records	
17.3.3.1 Insurance	3
17.3.3.2 Vendor Records	3
17.3.3.3 Maintenance Records	3
17.3.3.4 Warranties	3
17.3.3.5 Contracts	3
17.3.3.6 Correspondence	3
17.3.3.7 Owner records	3
17.3.3.8 Confidential records	3
17.4 Meeting Minutes	
17.4.1 Draft Minutes	3
17.4.2 Annual Meeting	3
17.4.3 Election	3
17.4.4 Executive Board Meetings – Regular Session	3
17.4.5 Executive Board – Closed Sessions	3
17.5 Governing Documents	
17.5.1 Original and Amended Documents	3
17.6 Financial records	
17.6.1 Budgets/Audits	3
17.6.2 Interim financial statements	3
17.6.3 Bank statements/checks/register	3
17.6.4 Purchas orders/invoices	3
17.6.5 Payroll/employee records	3
17.7 Policies, Procedures and Resolutions	
17.7.1 What’s the Difference?	3
17.7.2 Operational vs. Governance Procedures	3
17.7.3 Common Types	
17.7.3.1 Parliamentary Procedures	3
17.7.3.2 Collections	3
17.7.3.3 Investments	3
17.7.3.4 Elections	3
17.7.3.5 Fines and Foreclosure	3
17.7.3.6 Committees – Membership and Charter	3
17.7.3.7 Soliciting Bids/RFPs	3
17.7.3.8 Financial Policies	3
17.7.3.9 Record retention	3
17.7 Manager Records	
17.7.1 Educational Records	3
17.7.2 Hours (Provisional Status)	3
17.7.3 Supervising Community Managers	3
17.7 Summary/Q&A	5
TOTAL	150

Session 18.0 - Human Resources, Communications and Conflict Resolution	Minutes
18.1 Introduction	5
18.1.1 Learning Objectives	
18.2 Human Resources in the HOA	4
18.2.1 Organizational function/responsibilities	5
18.3 Employment Models and Human Resources	4
18.3.1 Management Company	4
18.3.2 Independent Provider	4
18.3.3 Employment by the HOA	4
18.4 Hiring Process	
18.4.1 NRS and FLSA Requirements	5
18.4.2 Non-Exempt Positions	5
18.4.3 Protected Classes	5
18.4.4 Interviewing	5
18.4.5 Independent Contractors vs. Employees	5
18.4.6 Tasks an Unlicensed Employee Can Perform	5
18.5 Effective Communications	
18.5.1 Components	
18.5.1.1 Message	3
18.5.1.2 Active Listening	3
18.5.1.3 Verbal and Non-verbal Communications	3
18.5.1.4 Written Communications / E-Mail	3
18.5.1.5 Environmental Issues	3
18.6 Class Participation	10
18.6.1 Identify ways to open communications in an HOA	
18.7 Building the Community	
18.7.1 Strategic Planning	3
18.7.2 Newsletters	3
18.7.3 Bulletin Boards	3
18.7.4 Websites	3
18.7.5 Surveys	3
18.8 Conflict Resolution	
18.8.1 Internal Processes	
18.8.2 Hearings	
18.8.2.1 Board vs. Panel of Peers	
18.8.3 Community Resources	
18.8.3.1 Neighborhood Justice Center (Las Vegas)	
18.8.3.2 Henderson Mediation Center	
18.8.3.3 Neighborhood mediation Center (Reno)	
18.9 Class Participation	10
18.9.1 Identify obstacles to conflict resolution and how to address them	

18.10. NRED Resources	
18.10.1 Intervention Affidavit (530)	5
18.10.2 Alternative Dispute Resolution	5
18.10.2.1 NRS 38 Requirements	
18.10.4.2 Referee Program	
18.10.4.2.3 Mediation	
18.10.4.2.4 Arbitration (Binding and Non-Binding)	
18.10.5 The Commission	5
18.10.6 Legal Action	
18.11 Dealing with angry people	
18.11.1 Meeting Management	5
18.11.2 Related Statutes	
18.11.2.1 NRS 116.31184	5
18.11.2.2 NRS 116.31183	5
18.11.2.3 NRS 203.090	5
18.12 Summary/Q&A	5
TOTAL	150

Session 19.0 - Administration and Enforcement	Minutes
19.1 Introduction	5
19.1.1 Learning Objectives	
19.2 Governing Documents Enforcement	
19.2.1 Declaration	3
19.2.2 Rules	3
19.2.3 Bylaws	3
19.2.4 Notice	3
19.2.5 Fines	3
19.2.6 Exclusions-NRS 116.31031	3
19.2.7 Open vs. Closed Hearing	5
19.2.8 Non-Monetary Sanctions	3
19.2.9 Minutes – Documentation vs. Confidentiality	5
19.2.10 Board Discretion- NRS 116.3012(3)	5
19.3 NRED/Office of the Ombudsman	
19.3.1 Department of Business & Industry	3
19.3.2 Real Estate Division	3
19.3.3 Office of the Ombudsman	5
19.3.3.1 General Functions	5
19.3.3.2 Data Collection & Reporting	5
19.3.3.3 NRS/NAC 116, 116A	4
19.4 Complaints	
19.4.1 The Intervention Affidavit (Forms 530, 530a)	5
19.4.2 Alternative Dispute Resolution –NRS 38	5
19.4.2.1 The Referee Program	3
19.4.2.2 Mediation	3

19.4.2.3 Arbitration	3
19.4.2.4 Court	3
19.5 Complaints Against CAMs/RSS	5
19.5.1 Form 514a	3
19.6. The Commission	
19.6.1 Composition	3
19.6.2 Meetings	3
19.6.3 Authority	3
19.6.4 Potential Actions	3
19.7 Case Review	
19.7.1 Joseph Bitsky - #IS10-2194	8
19.7.2 Pueblo Santa Fe - #IS13-2668	8
19.7.3 Judith Fenner - #CIS-11-01-57-207	8
19.7.4 Richard Willer - #2013-3730	8
19.8 Summary/Q&A	10
TOTAL	150

Session 20.0 - Ethics and HOAs	Minutes
20.1 Introduction	
20.1.1 Learning Objectives	3
20.1.2 HOA Requirements	3
20.1.3 Good Faith	3
20.2 Ethical Principles	3
20.2.1 Standards of Right and Wrong	4
20.2.2 A Code of Conduct	4
20.2.3 A Guide to Decision Making	4
20.2.4 Foundations of Ethical Behavior	4
20.3 Ethics in Business	
20.3.1 Fiduciary Duty	3
20.3.2 Business Judgment	3
20.3.3 Informed Basis	3
20.3.4 Duties of Care and Loyalty	3
20.3.5 Duty to Act	3
20.3.6 Confidentiality	3
20.3.7 Conflicts of Interests	3
20.3.8 Bribery, Gifts, and Gratuities	3
20.3.9 Terminology	3
20.4 Class Exercise #1	
20.4.1 Current topics in business ethics	5
20.4.2 Class discussion	10
20.5 Class Exercise #2	
20.5.1 Ethics in Action – 20 Shades of Gray	10
20.5.2 Class Discussion	10
20.6 Community Managers – Revisited	10

20.6.1 Standards and Expectations	
20.6.2 Public Relations and Customer Services	
20.7 Executive Board	10
20.7.1 Primary Functions	
20.7.2 Retaliatory Action	
20.7.3 The “Bully Law”	
20.8 Homeowners	10
20.8.1 Community Roles	
20.8.2 Standards of Behavior	
20.9 Developing a Code of Conduct	5
20.9.1 CAI and CAMICB Guidelines for Community Managers	5
20.9.2 CAI Guidelines for Board Members	5
20.9.3 HOA Examples	5
20.10 Summary/Q&A	10
TOTAL	150

2. **Absolute Collection Services, LLC.**
“HOA Collections”

Request: 3 Hours General Distance Education - Internet

Recommendation: **Approve.**

Objective: **This course will educate managers on the foreclosure process, non- judicial foreclosure, post-foreclosure and quiet title/current events.**

Standards: **NAC 116A.232**

- 1(a) Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.
- 2(q) Enforcement of financial obligations.

Justification: **This course was approved at the August 28, 2014 CICCH meeting for General education credit in the classroom setting. CE.0177100-CAM**

Content:	Minutes
INTRODUCTION; Slide 1	5
Housekeeping (Bathrooms)	
Introduction of Kelly Mitchell – qualifications & certifications, etc.	
Summary of what we will be covering in today’s class	
HOMEOWNER OBLIGATION; Slide 2	5
Discuss NRS 116.41095 info sheet:	
Do you have to pay assessments?	
What can happen if you don’t pay assessments?	

Purchasing the sellers package when selling the property	
COLLECTION POLICY; Slide 3-5	10
What to take into consideration when creating the policy	
What is your managements companies procedure on collections & reporting	
SB 280 (NRS 116.310305); slide 6	5
First mortgage escrow account & availability for assessments	
Discuss the pre-lien letter requirements; when can be sent, needs to be included in letter	
Discuss supplying the statement/request to the bank or certified acting agent	
SB 278 (NRS 107.00); Slide 7	5
What qualifies as an abandoned property; what if the exceeded procedure for abandoned property	
Bank notification of NOD or NOS halts foreclosure action by the HOA	
COMMUNICATION / NOTIFICATION; Slides 8-9	5
Ways to open the door foe communication with the homeowners (statements, newsletters websites)	
COLLECTION BASICS & POLICY; Slides 10-12	15
Collecting smaller amounts are always easier than collecting larger amounts	
Discussion regarding Board fiduciary duty	
Assessment policy collection procedure found in the CCR's	
Timely collections minimizes confusion and puts the ball in the HOA court	
FOLLOW-UP & PAYMENT PLANS; Slides 13-15	5
Follow up with the banks regularly; the squeakiest wheel gets the oil	
Follow up with the homeowner on payment plans; how long should they be	
Follow up with the Management Company & Collection Agency on delinquencies-good reporting	
When creating a payment plan; good faith payment, things you should have in writing	
BUMPS IN THE ROAD / BANKRUPTCY; Slides 16-23	15
Discuss the HOA as a secured creditor in the bankruptcy	
Liens are a vital role in the collection process and assist with bankruptcy	
Glossary of terms found in the Bankruptcy system	
Discuss the Automatic Stay as it applies to HOAs and collection of assessments	
LENDER FORECLOSED PROPERTIES; Slides 24-30	10
Discuss the specific issues of lender foreclosed properties (deed recordation or Lack thereof)	
Discuss the issues with the super priority lien; we don't have a solid answer and will refrain from anticipation	
Moving forward on collections with the lender as homeowner; sense of urgency	
Problems with finding who is responsible for the property; deed recordation-transferring time limits	
Discuss lender payments, slow pays – why HOAs should proceed forward	
Fining the lender as an owner	
What are the lender responsibilities as a homeowner	
CONTROVERSIAL AREAS; Slides 31-32	5

Discuss both the CIC opinion & the NRED opinion – waiting on Nevada Supreme Court Decision	
Discuss the challenges of navigating through the unknown HOA’s having equal priority	
FINES; Slide 33 & 34	5
You must charge fines on a separate account, we do not foreclose for fines	
Reasons to Lien fines; notification on the tsg report, who is notified, where is sale	
COLLECTION AGENCIES; Slide 35	5
How do you choose an agency, what do you look for, are they all the same?	
NON-JUDICIAL PROCESS; Slide 36-39	10
Discuss the non-judicial process from start to finish	
Explain each step, Lien, NOD – notifications, what they look like , what is record	
NOTICE OF SALE; Slide 40-42	5
Discuss the notice of sale process; publishing, posting, tsg report, who is notified	
Where is sale?	
SALE RESULTS / CONCLUSIONS; Slide 43	5
What are the outcomes on sale day, what happens?	
INCOME RECOUP; Slide 44	5
What are the other ways to recoup income; transfer fees, quarterly statements	
Instead of monthly, etc.	
REVIEW BASICS; Slide 45	5
Review everything discussed so far	
POST FORECLOSURE OPTIONS; Slide 46	5
Discuss options for an HOA owned property; renting, eviction, purchase agreement	
RECENT EVENTS; Slide 47	5
Discuss Higher Ground lawsuit; what is it about, the issues	
Discuss Title issues and extinguishments	
NEVADA SUPREME COURT; Slide 48	5
For those interested, you can read the attached oral arguments	
QUESTIONS	10
TOTAL: 150 min ÷ 50 min class hr = 3.0 Hours	150

3. Better Reserve Consultants
“Reserve Studies from Start to Finish”

Request: **3 Hours General Classroom**

Recommendation: **Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.**

Instructors: **Mari Jo Betterley, Dawn Osterode.**

Objective: **Upon completion of the class, participants will have a greater**

understanding of the reserve study process and the importance of the process in the practice of community management.

Standards:

NAC 116A.232

- 1(a) Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.
- 1(b) Contains information that relates to pertinent Nevada laws and regulations.
- 2(d) Reserve studies

Content

Minutes

Content	Minutes
I. Topic Overview	
II. What is a Reserve Study? Why do we Need One?	5
III. Does a Reserve Study Predict the Future? How is it a Working Tool	5
IV. Why No Two Reserve Studies are the Same	10
VI. The Bid Process What to Look For	5
VII. The Physical Analysis – How to Define the Component Inventory	15
VIII. Inspection Preparation	
A. Varied life values by category (Pools, Exterior of Homes ...etc.	10
B. Full replacement vs. Refurbishment contingencies	10
IX. The financial Analysis – Defining a Plan to be Adequately Funded	15
X. Inspection to Finalization – Start to Finish	
A. Participants shall complete an inspection of five different properties	
Using maps and pictures	
1. Physical Analysis to Financial analysis	
2. Discuss how varied boards addressed the outcomes (funding plans)	
a. Over funded	
b. Under funded	
c. Adequately funded	
3. Reserve assessment	
a. used tiered future reserve transfer increases to maintain adequate	
adequate funding	
Scenarios:	
A. Small 20 year old single family home community with large assets – overfunded at 135% in their reserves	12
B. Medium sized 15 year old single family home community that is gated with private private streets. In order to maintain adequate funding status, future tiered increases were required to maintain appropriate levels.	12
C. Large 25 year old condominium complex with zero contributions being made and \$25K in reserve. Example of a Reserve Assessment scenario and the long term plan to ensure proper financial planning is in place to restore the assets when needed	12
D. Medium sized 7 year old Townhouse Community with private roads and an entrance gate. Property was 15% funded with a plan to become adequately funded within 5 years	12
E. Large 17 year old single family home community that is adequately funded	12

in their reserve account, however they have not been contributing sufficient	
Funds in the reserves to maintain this level	
XI. Conclusion	
TOTAL: 150 min ÷ 50 min class hr. = 3.0 Hours	150

4. Better Reserve Studies

“Reserve Studies – Meet the Experts in the Field – Part II – Pools and Gates”

Request: 3 Hours General Classroom

Recommendation: Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.

**Mari Jo Betterley, Dawn Osterode, James Brown, Metrius Fair,
Rob Fazio, Debra Roen**

Objective: Upon completion of this class, Community Managers will have knowledge of how important it is for the Reserve Study Specialist to work with a pool and gate vendor to obtain costs for replacement and maintenance.

Standards: NAC 116A.232

- 1(a) Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.
- 1(b) Contains information that relates to pertinent Nevada laws and regulations.
- 2(a) The ethics of managing a common-interest community or the association of a condominium hotel.
- 2(d) Reserve studies.
- 2(g) Accounting, including, without limitation, the preparation and monitoring of budgets, the monitoring of expenditures and reserves and the use of financial statements.

Content:	Minutes
A. Introduction	1
B. Planning For The Future	1
1 Preparing For The Unexpected Starts TODAY	
C. The Focus	1
1. Asset Evaluation	
2. Long Term Replacement	
3. Contingencies	
4. Smart Budgeting	
5. Preserving The Assets	
6. Expert Consultation	
D. Key Points	1
1. Origins of an Association	
2. Defining Components	

3. Outcome of Inadequate Funding Levels	
E. The Vision – Home Builder vs Home Buyer	2
1. What are they not thinking about?	
a. Long Term Maintenance	
b. Preventative Maintenance Plan	
c. Financial Plan for Replacement	
F. Development Plan	2
1. Overview of purpose, how to read and utilize in the management of assets.	
G. Final Map	3
2. Overview how to obtain, how it defines ownership/responsibilities.	
3. CC&Rs are written off the common area descriptions and HOA obligations as	
H. Assessors Map	3
1. Public Record: review how to read to define common area parcel ownership.	
I. Improvement Plans	3
1. Specific detail on the construction of the communities’ assets. Overview of	
2. Priceless Resource for drainage channels, wall construction, roads	
J. Landscape As-Built	2
1. Landscape detail based off original design.	
2. Overview of how to use for management of assets.	
K. The Ultimate Purpose	2
1. Homeowners Association’s as corporate entities which are all defined with a	
2. As we know, Homeowner Associations are often perceived as primarily a	
a. These statements of purpose often read as follows “to preserve,	
L. What a Beautiful Community – All this for \$25.00 a month!!! What a deal!!!	
1. With the construction of new roads, streetlights, walls, fences, sidewalks etc.,	
b. During planning, governing entities mandated in many instances	
M. Making Sense Of It All – Defining The Assets and Major Components	1
N. Where Do We Begin	2
1. How do you define what a Common Interest Community is responsible for?	
a. Physical Inspection	
b. Final Maps	
c. Improvement Plans	
d. CC&Rs (Definitions)	
e. CC&Rs (Responsibility)	
O. Defining A Component Inventory	2
1. Ensure your list is complete! Everything from roads to furnishings...list it all!	
Nobody knows the property better than the Board and Community Manager!	
P. Importance of Categories	1
1. Overview techniques to inventory by category to ensure all areas are covered.	
Q. What Is A Major Component	2
1. How does the State define a Major Component?	
2. Overview NRS116.0605	
R. What Can We Reserve For?	2
1. Overview pictorial references of components to be covered in a reserve study.	
S. Condition Review	2
1. Regular Site Inspections	
2. Annual Professional Review	

3. Expert Recommendations by Professionals	
4. What Professional Vendors Provide	
T. Professional Review Benefits	2
1. Adapt to change and prepare for the future.	
2. Protect the assets and avoid liability.	
3. Utilize your tools to prepare for the unexpected.	
4. Use actual analysis, actual figures and actual costs to best manage your assets	
U. Life and Value Estimates	2
1. Reserve Study Report Accuracy = Expert Input	
a. Reference to source information within your reserve study assist	
b. Overview component listing report on Estimated Remaining	
V. Identifying A Plan	1
1. Real Costs from Local Vendors	
2. Customized Asset Inventory	
3. Focusing on industry expert evaluation of your assets	
4. Component Detail List	
5. Measurements and Costs	
6. Estimated Useful Life	
7. A Great Committee Tool (i.e. Clubhouse)	
8. Ask The Experts	
<u>Presentation by : Community Access Systems (Metrius Fair/James Brown)</u>	
I. Introduction	2
II. Know Your Gate System	3
1. Components	
2. Component Longevity	
3. Preventative Maintenance	
III. Side View	6
IV. Front View	6
VI. Gate Components	10
VII. Telephone Entry Systems	
VIII .Estimated Lifespan of Components	7
1. Telephone Entry System	
2. Operators	
3. Loops	
4. Hinges	
IX. How To Expand the Longevity of your Gate	6
1. Preventative Maintenance	
2. Replace damaged/failing parts	
3. Watch the irrigation	
X. Questions	5
<u>Presentation by: Gator Pools (Southern Nevada) – Rob Fazio OR Finishing Touch</u>	
A. Introduction	2
B. Budgets – replacement considerations	2
C. Plaster	5
1. Estimated life, installation and problems:	
a. Scale	

b. Etching	
c. Cracking	
d. Bond Failure	
e. Worn Away	
D. Pumps	5
1. Estimated life, installation, problems:	
a. Water leaks	
b. Shuts off	
c. Loud noise	
d. Sucking air	
E. Heaters	5
1. Estimated life, installation, problems:	
a. Low water flow	
b. No pilot	
c. Cycles continuously on and off	
d. Takes too long to heat pool	
F. Filters	5
1. Estimated life, installation, problems:	
a. Kickback	
b. Pressure too high (or low)	
c. leaks	
G. Lights	5
1. Estimated life, installation, problems:	
a. light bulb burn out	
b. leak in niche	
c. power problem	
H. Observations	5
1. What we are seeing	
2. What others are saying	
3. Regulations in the swimming pool industry	
I. Trends	5
1. Trend toward greener pool care	
2. Energy efficient pumps	
3. Chemical automation	
4. LED lighting	
5. Turn down the heat	
6. Keep the pool cleaner	
J. Questions	6
Presentation by: Mari Jo Betterley / Dawn Osterode (Better Reserve Consultants)	
A. Our Roles – The Big Picture	1
1. Outcome of improper funding and lack of maintenance	
B. Board of Directors Role	3
1. Taking Full Ownership : Reserve Study	
a. Walk The Property	
b. Be Knowledgeable Regarding History	
c. Plan for the future condition of assets	

d. Utilize the Reserve Study as a “Real Tool	
e. Annual Review = Annual Financial Update	
f. Review the Preliminary Study	
g. Keep The Information Current/Be Involved	
C. Role of the Manager	3
D. What the Law States	7
1. NRS116.3115	
2. NRS116.31151	
3. NRS116.31152	
4. NAC116.415	
E. Are We Adequately Funded	4
1. Overview of NRS116.3115(b) and history	
F. How to Stay on Track	3
1. Adequate Funding	
2. Funding Level Chart	
G. Recommended Funding Plan	3
H. Why Not To Cut Back On Repairs	
1. Expensive. Emergency Repairs	
2. Reduced Life Expectancy. Proper maintenance and planning can extend component life.	
3. Property Values	
I. Maybe Next Year	2
1. Fiduciary Responsibility and Duty of Care	
a. Special Assessment	
b. Safety Hazards	
c. Diminished property values	
d. NRS/NAC violations	
J. Every Community Has a Vision	1
K. Looking Ahead	1
L. Toolbox Budgeting	3
M. TEAM Approach	2
N. Resources	1
1. NRED videos and education resources	
Questions	3
TOTAL: 150 min ÷ 50 class hr. = 3 Hours	150

5. Better Reserve Consultants

“Reserve Studies – Working with the Experts – Part III - Roofing”

Request: 3 Hours General Classroom

Recommendation: Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.

Instructors: Mari Jo Betterley, Dawn Osterode, Tamara Cicchetti, Todd Faulkner

Objective: This course will enable community managers to recognize the importance of the reserve study specialist to work with a roofing vendor to obtain accurate costs for replacement and maintenance.

- Standards:** **NAC 116A.232**
- 1(a) Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.
 - 1(b) Contains information that relates to pertinent Nevada laws and regulations.
 - 2(a) The ethics of managing a common-interest community or the association of a condominium hotel.
 - 2(d) Reserve studies.
 - 2(g) Accounting, including, without limitation, the preparation and monitoring of budgets, the monitoring of expenditures and reserves and the use of financial statements.

Content:	Minutes
I. Introduction	1
II. A New Perspective: Thinking Beyond the Box	2
A. Component assessment requires a closer look at what comprises the individual Component. Such a task is more time consuming but, necessary to ensure the Longevity in life and maintenance of the asset	
III. Funding Principles Defined	2
IV. Life Valuation Estimates Defined	2
V. Percent Funded Defined	2
VI. Useful Life Defined	2
VII. Funding Types Defined	5
A. Baseline	
B. Threshold	
C. Full funding	
VIII. Reserving the Depreciated Value	2
IX. Funding Plan Importance	2
X. Scenario Overview: Reserve Assessment	5
XI. Scenario Overview: Step Approach	5
XII. Scenario Overview: Over Funded	5
XIII. Scenario Overview: Over Funded with Deferred Maintenance	5
XIV. Scenario Overview; Under Funded – Long Term Plan	5
XV. Scenario Overview: Zero Contributions	5
XVI. How to Avoid These Challenges	1
<i>PRESENTATION BY TAMARA CICCETTI (PRS ROOFING)</i>	
A. Components	20
1. Steep slope roofing	
2. Flat roofing	
3. Types of roofing products	
4. Quality of product vs. useful life	
5. Energy considerations and new codes	
B. Recommended Treatments (extending the useful life of the component and how often)	20

1. Contractor considerations	
2. Scope of work	
3. Timeframe	
4. Maintenance to extend life of roof	
C. Determining the Estimated Remaining Useful Life (when to have inspection /replace)	20
1. When to have an expert evaluate/inspect the component. Do you have a contractor evaluate or an “expert” consultant?	
2. Local area conditions that affect the life of treatment/products	
D. Cost for Replacement Maintenance	20
1. Repair or replace	
2. Average replacement cost	
3. Customizing the plan for your association	
4. Inspection after component has been replaced, repaired, maintained to ensure quality workmanship	
E. Questions	10
<i>Presentation by: Mari Jo Betterley / Dawn Osterode (Better Reserve Consultants)</i>	
I. Annual Financial Updates	2
II. What the Law States	5
1. NRS 116.3115	
2. NRS 116.31151	
3. NRS 116.31152	
4. NAC 116.415	
III. FHA Approval Reserve Study Requirements	2
IV. Communications and Disclosures	10
1. Annual disclosures	
2. Reserve budget summary	
3. Form 609 question overview	
4. Form 562 question overview	
V. Preservation of Assets	2
VI. Property Values Maintained	2
VII. Resources	
VIII. Q & A	9
TOTAL: 150 min ÷ 50 class hr. = 3 Hours	150

6. **Patrick Ward, Insurance.**
“Habitation Risk and the Community Manager”

Request: **3 Hours General Classroom**

Recommendation: **Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.**

Instructors: **Patrick Ward, Betsi Williams.**

Objective: **Participants to gain an increased knowledge of types of insurance and NRS requirements regarding insurance.**

Standards:**NAC 116A.232**

- 1(a)** Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.
- 1(b)** Contains information that relates to pertinent Nevada laws and regulations.
- 1(e)** Insurance and risk management in common-interest communities and condominium hotels.
- 1(j)** Health and safety issues in common-interest communities and condominium hotels.

- 1(p)** Contracts, including, without limitation, the preparation of requests for proposals and the obtaining of bids.

Content:**Minutes**

Content:	Minutes
I. Introduction of Class and Instructors	5
II. Vetting Broker/Agent Companies	20
A. Knowledge of broker/agents	
B. Determine the types of communities	
C. D&O coverages	
D. Settlement of Claims	
E. CAM liability for insurance	
III. NRS Statutes	20
A. Review statutes 116.3113-116.31138	
B. NRS 116 general requirements	
C. NRS repair/replace	
D. NRS 116 ; use of proceeds	
IV. Evaluating Insurance for a HOA	20
A. Insuring a community	
B. Types of insurance considerations	
C. Compare cert and documents	
D. Certificate of insurance	
E. Things to consider	
F. Starting point	
G. The coverage pieces	
a. limits	
b. SOV	
c. Endorsements	
d. Liability	
e. Umbrella	
f. D&O	
g. Additional insured	
h. Crime coverage and requirements	
i. Workers compensation and workers compensation in the HOA	
j. Auto coverage	
k. Cyber/data breach	
V. Risk Management	20

A. Who is responsible	
B. Process	
C. Inspection process	
D. Vendor liability	
E. Responsibilities when a Claim is filed	
F. Should a claim be files?	
VI. Examples of Claims	10
A. Claim examples – Case Studies	
a. Property coverage	
b. Property and liability coverage	
c. Vacant unit	
d. Sinkhole	
B. Top HOA Claims	
VII. Single Family PUD	15
A. Community examples - photos	
VIII. Commercial PUD	10
A. Commercial PUD common area only	
B. Professional plaza photo examples	
IX. Multi Family HOA	15
A. Insurance issues	
B. Building coverages	
a. CCR's	
b. Fannie Mae regulations	
c. Condominium policy HO-6	
d. Community examples - photos	
X. Board Determination	10
A. Fiduciary responsibility	
B. Insurance summary	
C. Review and compare proposals	
X. Questions	10
TOTAL: 150 min ÷ 50 class hr. = 3 Hours	150

7. Mutual of Omaha Bank – Chuck Balancy
“Dollars and Sense: What You Should Know About Banking and Your Homeowners Association”

Request: **3 Hours General Classroom**

Recommendation: **Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.**

Instructors: **Chuck Balancy**

Objective: **Community Managers will learn the proper foundations for investing, loan and financing needs, and payment processing for community associations.**

Standards:**NAC 116A.232**

- 1(a)** Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.

Content:**Minutes**

Content:	Minutes
I. Introduction	
A. Welcome and Housekeeping	2
B. Instructor Introduction	3
II. Banking and Investments	
A. What Does NRS 116 Say About Banking and Investing for Associations	5
B. Priority	10
a. Protection	
b. Liquidity	
c. Return	
C. What is FDIC and SIPC	5
a. What protections do they provide	
b. Discuss bank failures / ratings	
D. How does a Reserve Study Fit Into an Associations Investment Strategy	5
E. Explain CDARS and ICS	
a. Laddering investments	
b. Investment policy	
F. Interest Rates	5
a. How to have the conversation with your board members	
G. What to look out for	5
a. Broker fees	
b. high rates	
c. coverages (bonds)	
H. Bank signature cards	
a. Are they customized for HOA's	
III. HOA Lending and Finance	
A. Why Would a Community Ever Need a Loan?	5
a. Roofs, asphalt, siding, new clubhouse	
B. Repairs vs. Additions	5
a. What does the Reserve Study say	
C. Special assessments	5
a. When does it work	
b. When is it unrealistic	
D. HOA loans	5
a. How do they differ from other construction/business loans (collateral)	
E. Common loan concerns	5
a. explain defaults, homeowner liens, and loan documents signers	
F. Cash Flow	5
a. The importance of a collection policy	
b. Delinquencies	

c. Typical red flags	
G. Line of Credit Vs. Loan	10
a. Advantages and disadvantage	
I. What You Need to know about Internal Financing	5
a. Construction companies, roofers, etc.	
IV. Payment Processing	
A. What is a Lockbox	5
a. How were assessment payments processed before they existed?	
B. Importance of the Coupon/Statement Scanline (rejected payments)	5
C. Benefit of Mailing payment to a lockbox instead of manual processing	
D. Explain ACH Processing	5
a. Automated clearing house – fast , precise, and safe	
E. New Trends	5
a. Online bill pays – time-frames involved that homeowners should know	
F. Website Options	5
a. E-check vs. credit card – are there fees involved?	
G. Explain Why Some Payments go Out of State	5
a. Purpose	
I. Local Banking: How Associations can Bank Locally	5
V. Question and Answers	5
TOTAL: 150 min ÷ 50 class hr. = 3 Hours	150

8. **Leach, Johnson, Song and Gruchow**

“Architectural Guidelines, Satellite Dishes, Solar Panels and your HOA”

Request: **3 Hours General Classroom**

Recommendation: **Approve – 3 hours – General – Classroom. The course content meets NAC standards for general education credit.**

Instructors: **Cherie Hauer, Esq., Donna Zanetti, Esq., John Leach, Esq., Nicole Guralny, Esq., Sara Barry**

Objective: **Students will understand legal limits and restrictions within a Common Interest Community concerning architectural guidelines, satellite dishes and solar panels.**

Standards: **NAC 116A.232**

1(a) Contains current information on the management of a common-interest community or an association of a condominium hotel that will improve the professional knowledge of a community manager and enable a community manager to give better service to his or her clients.

2(c) The administration of laws and regulations concerning community managers and the management of a common-interest community or the association of a condominium hotel, including, without limitation, licensing and enforcement.

Content:	Minutes
I. INTRODUCTIONS	5
II. WHY ARE ARCHITECTURAL GUIDELINES IMPORTANT	5
a. Top 10 - Director & Officer claims show this area as least misunderstood by directors and most costly “changes” owners make to their homes	
b. Directors don’t give their Committee’s clear Committee Charters (job descriptions)	
III. WHAT EDUCATION DO YOU NEED TO GIVE TO YOUR ARCHITECTURAL COMMITTEES?	5
a. A thorough review of documents, plans, paint pallet and all other rules regarding this area need to be discussed with Committee	
b. Committee needs to understand due process and rights of owners who have followed their approval letters and any plans adopted by the Board.	
IV. THE PROCESS – WHO IS RESPONSIBLE FOR THE PROCESS	5
a. Remember that the Board is ultimately responsible for “everything”.	
b. What does the Management contract say?	
c. Who will do what, i.e. letters of approval, seek more information if needed send rejection letters, verify neighbor advisement letters, etc.	
V. DISCUSSION OF SAMPLES IN THE PAST WITH ISSUES	10
a. The application – Sample Application (Review and make improvements)	
b. The approval process – Who & When	
c. Minutes of Meeting	
d. Length of Keeping plans	
e. Process to protect the owner & Association	
VI. COLOR PALLETS & USE OF THE SAME	20
a. Use of Painting Manufactures - Specifications and Inspections afterwards	
b. Place to showcase the pallets – Clubhouse, Management Office, etc.	
c. Picking colors that will last 10 years	
d. Can create “approved schemes” if you don’t have the original colors	
VII. TRIMS/ FACIA – Discussion on a sample – 5 Minutes	
VIII. NEIGHBOR AWARENESS VS. NEIGHBOR APPROVAL	5
a. Clear guidelines for Committee and forms so that neighbors understand the Committee/Board make the ultimate decision, but take the neighbor awareness forms seriously in their decisions.	
b. Architectural plans are confidential so you can’t make the owners show plans to their neighbors	
IX. CONFIDENTIALITY OF OWNER FILES	5
a. Owner files are confidential so how do we respond to neighbors who Disagree with what was built vs. what was shown to them pre-plan	
X. FEE FOR APPROVAL OF THE PLANS – ARCHITECT REQUIRED	5
a. Do the documents allow this fee and are your homes complicated enough to need this. Some custom home communities need this type of involvement	
b. Do you charge what an architect charges or?	
XI. GOVERNMENTAL APPROVALS RAMIFICATIONS	5
a. Do you expect this after you have given approval	
b. Do you just put this into the approval letter stating that the approval is	

	Contingent on proper public entity approval being received?	
XII.	COOPERATION FROM PUBLIC ENTITIES	5
	a. Who can we contact? As all public entities are different, contact neighborhood Services to see who handles plan approval	
	b. Not to code?	
XIII.	SATELLITE DISHES PART 1	20
	a. FCC Telecommunications Act of 1996	
	b. Review of the act and questions – What does it do?	
	c. Who does it apply to?	
	d. What type of antennas is covered by the rule?	
	1. A dish that is 1 meter or less	
	2. An antenna that is 1 meter or less	
	3. Antenna that is designed to receive local television broadcast signals	
	e. What type of restrictions is prohibited?	
XIV.	SATELLITE DISHES PART 2	20
	a. Can a restriction limit the number of antennas that may be installed at a particular house? No	
	b. How does the rule apply to condos?	
	c. Can a condo owner drill through and exterior common area	
	d. Does the rule apply if the antenna hangs over the balcony railing or patio wall?	
	e. In a condominium when may owners not install satellite dishes?	
	f. How are townhome communities treated?	
	g. Preferred placement of the dish on the building	
XV.	SOLAR PANNELS	20
	a. Review of NRS 111.239	
	b. Review of NRS 278.0208	
	c. Can an association have preferred placement and a solar panel policy	
	d. Can Condominium owners install solar panels	
XVI.	QUESTIONS	10
TOTAL: 150 min ÷ 50 class hr. = 3 Hours		150