

Maria Gallo

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From: [REDACTED]
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To: Maria Gallo
Subject: Jean Coquilla Comment for the Record — September 8, 2026 — LCB File R091-25

NEVADA COMMISSION FOR
COMMON INTEREST COMMUNITIES
AND CONDOMINIUM HOTELS

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Dear Commissioners and Commission Staff,

Please accept the following as a written copy of my public comments delivered during today's September 8, 2026 Regulation Workshop regarding LCB File R091-25, for inclusion in the public record.

My name is Jean Coquilla. My comments involve section 5 and 8.

My comment for section 5 concerns the communication process when violations are imposed, particularly for elderly, disabled, and cognitively impaired homeowners... especially when they involve tens of thousands.

Nevada has many elderly homeowners, veterans, people with disabilities, and over 55,000 people living with Alzheimer's disease, as well as people with other forms of cognitive impairment. Many of them live in HOA communities.

I would like the Commission to consider enhanced communication protections for vulnerable homeowners.

A legal notice may technically have been mailed, but a person with Alzheimer's or another cognitive impairment may receive that letter without understanding its significance or being capable of responding appropriately.

I'm not asking an HOA to diagnose anyone or become a caregiver. I'm asking Nevada to create an enhanced-communication option that a homeowner or family could voluntarily use.

For example:

1. Allow a homeowner to designate an adult child, caregiver, power of attorney, or attorney to receive duplicate violation and hearing notices.
2. If important notices repeatedly go unanswered, require one additional method of communication before substantial recurring fines accumulate—a telephone call, email, text, or personal notice.
3. Even a simple notice at the residence saying, "Important HOA matter—please contact management," could help without disclosing private information.
4. Give vulnerable homeowners a reasonable additional cure period for ordinary, non-emergency violations.
5. And before recurring fines become hundreds or thousands of dollars, require one meaningful attempt at human contact.

The principle I'm asking you to consider is meaningful communication—not simply whether a letter was technically mailed.

For an elderly homeowner with Alzheimer's or another cognitive impairment, one telephone call, one knock on the door, or one communication with a designated family member could prevent months or years of misunderstanding and thousands of dollars in consequences.

Thank you for considering this protection for Nevada's vulnerable homeowners.

In addition, I support Section 8 and increasing the mediation subsidy.

But I would ask the Commission to look beyond how much mediation is subsidized and consider educating homeowners about the entire ADR—the Alternative Dispute Resolution process—from the homeowner's perspective: who, what, when, where, why, and how.

Who tells the homeowner ADR is available? That responsibility should be clearly identified so homeowners don't have to discover the program on their own.

What should they receive? A short, plain-language explanation of mediation, filing requirements, deadlines, costs, the available subsidy, and how to begin.

When should they receive it? Early. Does the homeowner understand that a hearing is occurring, their right to participate, their rights in the process, and what options—including ADR—may be available?

ADR information should not arrive after thousands of dollars in fines, collection costs, or attorney fees have accumulated.

Where does the homeowner go? Give them clear instructions for accessing the Division's ADR program, forms and assistance. A homeowner shouldn't have to search statutes and government websites just to figure out where to start.

Why does this matter? Because mediation is supposed to help resolve disputes before they become expensive legal conflicts. Recurring fines can become substantial. If homeowners discover ADR only after the dispute has escalated, much of its benefit has already been lost.

And how does an ordinary homeowner navigate it? How do they apply? What are the deadlines? How is the subsidy obtained? What happens in mediation?

Section 8 includes an application, a one-year filing requirement, eligibility requirements, and increases the subsidy to a maximum of \$300 per eligible party. Those are important things for homeowners to understand.

So I have one specific recommendation: require a simple, standardized, one-page ADR information sheet or pamphlet to accompany every formal violation or enforcement notice sent to a homeowner.

It could explain what ADR is, when it may be used, applicable deadlines, the subsidy, where to obtain the forms, and who to contact.

That puts the information in the homeowner's hands while the dispute can still be resolved, rather than after fines and costs have accumulated.

And I would leave you with one question: Was ADR merely available—or did the homeowner know it was available, understand how to access it, and have a meaningful opportunity to use it while it could still make a difference?

Respectfully,

Jean Coquilla