



# The Regenesi Report



Seattle Edition

Innovative Homeowner Association Management Strategies

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**Regenesi** believes that the goal of every homeowner association board should be to promote harmony by effective planning, communication and compassion.

**The Regenesi Report** provides resources and management tools for just that purpose. Every month, articles of common interest to homeowner associations nationwide are offered along with innovative strategies for addressing common problems.

Managing an HOA can be a lonely and frustrating task. Take heart. Help is on the way.



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## Interests in Conflict

The headlines read, "Politician Denies Conflict of Interest Allegations". What exactly is "conflict of interest" and how can you avoid one? A conflict of interest is "a situation in which a person such as a public official, employee or board member has a personal interest sufficient to influence the objective exercise of official duties." There are three key elements in this definition:

1. **Personal Interest.** Often this means a financial interest, but it could mean providing a special advantage to a spouse or child. Taken alone, there is nothing wrong with pursuing personal interests like changing jobs for more pay or helping your daughter improve her golf game. The problem comes when this personal interest comes into conflict with the second feature of the definition:
2. **Official Duty.** By stepping up to a directorship, you acquire obligations to the homeowner association (HOA) and the other owners. These obligations are supposed to trump personal interests.
3. **Influences Objectivity.** Conflicts of interest interfere with objective judgment. A major reason people value professionals is that they expect them to be objective. Personal interest that interferes with that objectivity is a matter of legitimate concern. So it is also extremely important to avoid "apparent" and "potential" as well as "actual" conflicts of interests. An "apparent" conflict of interest is one which objectivity *is likely* to be compromised. A "potential" conflict of interest *may* develop into an actual conflict of interest.

With this in mind, consider five types of conflicts of interest identified by political scientists Ken Kernaghan and John Langford (using homeowner association examples):

- ① **Self-Dealing.** As Board President, you arrange to have your unit painted first even though others need it more or you hire your son to do the HOA landscaping work.
- ② **Accepting Benefits.** You accept an all expense paid trip to Cancun from the HOA's

painting contractor. Money kick backs qualify as well.

③ **Influence Peddling.** A board member asks for money in exchange for getting a particular vendor's contract approved.

④ **Using HOA Association Property for Personal Use.** Usually called "stealing"...taking office supplies and postage or using equipment for a personal project.

⑤ **Using Confidential Information.** A board member discovers a structural dry rot problem that will cost many thousands of dollars per owner to repair. Instead of disclosing the problem, the director quietly resigns and puts his unit up for sale.

How do you determine if you are in a conflict of interest situation? The proof is whether the situation is likely to interfere with your independent judgment as a director. Try the "Trust Test". Ask "Would the owners trust my judgment if they knew I was in this situation?" Trust is at the ethical heart of this issue. Conflicts of interest involve the abuse of trust.

The Trust Test suggests a way of dealing with a conflict of interest called "disclosure". If we disclose what might influence our judgment, others are informed and can be on guard. But disclosure is not enough. Board members are expected to *avoid* conflicts of interests. So in the case of potential self-dealing, the smart director abstains from participating in the discussion or voting.

Since conflict of interest can cloud objectivity, it's often easier to see it in others rather than in one's self. As a precaution, it's wise to speak to a friend or colleague when in doubt.

"Situational ethics" arise when loyalty is split or there are moral concerns that muddle the decision. "Whistle

blowing” is an example of when a director must choose between loyalty to a director (and personal friend) who is embezzling.

Conflicts of interest can rear their ugly head at any time. Be vigilant and prepared to respond quickly and appropriately. 🌟

### Ask the HOA Expert

**Q** Our board is considering replacing our cedar siding with vinyl. The reasons stated for doing this are the high costs of painting and maintaining the cedar as compared to the low cost of maintaining lifetime vinyl siding. Our buildings were built in 1995.

**A** Unless there is a widespread installation or materials defect, I highly recommend against replacing it. Properly installed and maintained cedar siding has a 50-75 year life. The cedar siding you have should last at least 25 more years.

Vinyl siding is often not what it is represented to be (lifetime, no maintenance). While vinyl can carry warranties to 50 years, experience shows significant failure within 15-25 years. It fades, cracks and warps and you're stuck with the color for a very long time. Because of fading, replacing vinyl pieces inevitably creates a color mismatch. Vinyl siding is considered by many buyers to be a low-end product while cedar is considered high end. This means that buyers are willing to pay more for wood sided housing. Stick with cedar.

**Q** We recently got a professional reserve study done. Our budget committee took the information and plugged it into a spreadsheet that will allow us to postpone the need for a professional study update. The substitute study changes some of the assumptions, like reducing the recommended reserve contribution and the inflation rate. By doing this, we can lower our annual contributions significantly.

Our reserve study provider has recommended annual updates. What are the pros and cons of updating the

reserve study? How would we update our substitute study and how long could we use it and still be confident that it was fairly accurate?

**A** Manipulating the reserve study numbers to reduce contributions for current members is a violation of the fiduciary duty the board has to all members, current and future. When it comes to paying for major repairs and replacements (the main purpose of a reserve study), there is no free lunch. Shorting reserves today will require making up the shortfall later, usually by special assessment. Special assessments are always unfair to some because they are being required to pay for something that should have been paid for by owners that sold and are long gone.

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The other mistake frequently made with reserves is failing to fund each component fully. An example of full funding is a \$10,000 component with a 10 year useful life should have \$1000 per year reserved to be fully funded. Reserving less than \$1000 a year will create a shortfall which must be made up later. But since reserves often include money for long life components like roofing, there is an illusion that there is more money than needed to pay

for things in the short term. Boards that fall into the trap convince themselves that reducing reserves by a third, or a half, or two thirds is just as good as full funding. New math?

In fairness to all members, current and future, and to eliminate special assessments which are unfair to those that have to pay them, full funding of reserves is the only reasonable approach.

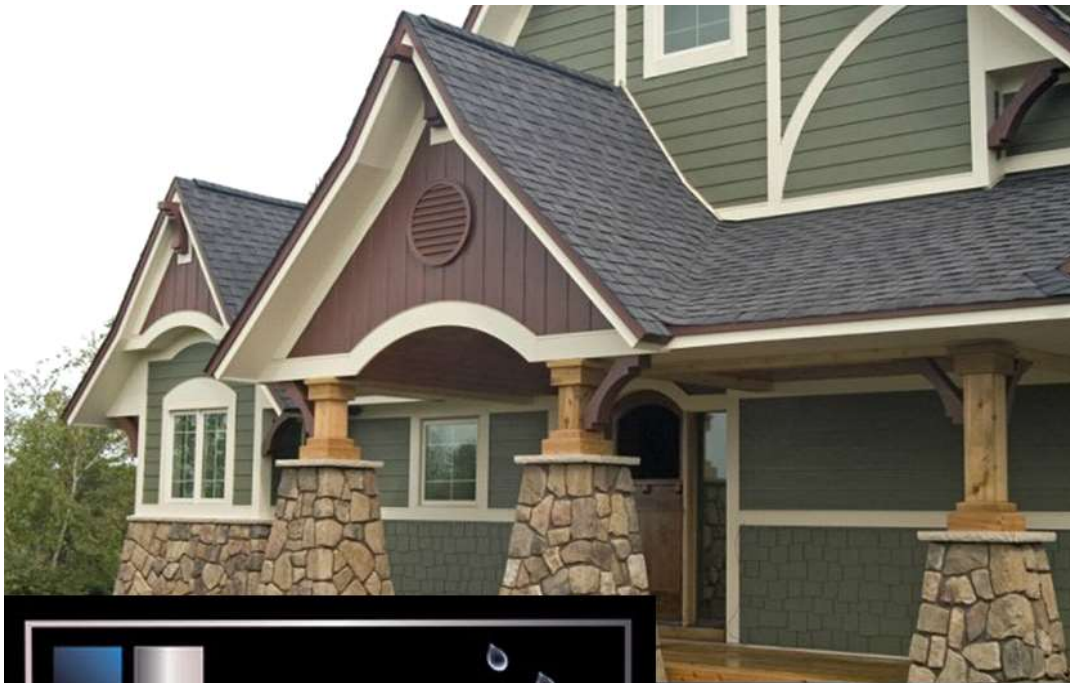
Annual updates are critical to keeping a reserve study accurate. The cost of an annual no site inspection update is usually nominal. A site inspection update is highly recommended at least every three years to verify the condition and useful lives of the components.

You should stay out of manipulating the reserve study yourselves. It has obviously been a self-serving exercise so far that is bound to result in a significant short fall. You paid for an objective and professional reserve study and you should follow the recommendations.

**Q** We have a president who solicits owner involvement when the board is discussing business at a board meeting. Should owners be allowed to participate in board discussion as if they were a board member? Should a board meeting be conducted like a town hall meeting where everyone can speak? It is my contention that a board meeting is for the board to conduct its business without owner input.

**A** Your interpretation is correct. Board meetings are designed for the directors to discuss and make decisions about HOA business. There are occasions when co-owner input is appropriate but not as a general rule. A member forum should be held prior to the start of the board meeting to allow input and questions. But once the board meeting is called to order, guests are there to listen, not participate. There are a number articles about meetings and how to run them that can be found at [www.Regenesis.net](http://www.Regenesis.net) in the Article Archive>Meetings section. 🌟





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## Falling in the Cracks

When faced with a homeowner association maintenance or repair issue, the starting point is to determine whether the HOA has the duty to maintain or repair. This may not be as simple as it sounds. While the governing documents generally define the common elements and repair responsibilities, sometimes the item in need of repair may fall into a gray area. For example, while the governing documents may state that the HOA has the duty to maintain the floor between unit levels, what happens when a unit owner requests that the HOA fix his squeaky floor? The answer depends: Is the squeak related to a structural problem or the hardwood flooring installed by the unit owner? If it's a defect in the structure, the HOA fixes. If it's the flooring, it's typically on the unit owner.

To sort this all out, it is helpful to create a matrix that can serve as a quick reference guide for determining the maintenance and repair responsibilities of the HOA versus owner. The matrix should conform to requirements of the governing documents. (For a sample Areas of Responsibility Policy, see [www.Regensis.net](http://www.Regensis.net).)

When it comes to repair requests, the board should have a standard policy of prompt action prioritized by urgency: a broken pipe is urgent, a squeaky floor much less urgent. Sidewalks that are heaving and creating a tripping hazard require quicker action than scheduling the repainting of signs or buildings. Reaction time should fit the situation. If not urgent, repairing within a few weeks is reasonable.

The importance of prompt response was made clear by a jury verdict in the Los Angeles Superior Court in the case of *Mary Jamison Moller v. The Atherton Homeowners Association*. The jury found the HOA liable for \$495,000 in water damage to a resident's unit. The resident had made repeated complaints to the board of water damage, mustiness and moistness in her unit. The board failed to act for three years, when an architect was hired to design a drain system to alleviate the problem. By then, the unit

condition had grown worse, and the new drain system was not installed properly. The resident developed health problems, because mold and mildew began to grow inside the unit's walls. Among other things, the jury found that the board was negligent and had breached its fiduciary duties. The resident was awarded damages for pain and suffering and the trial judge ordered the HOA to pay \$250,000 for repairs to the unit.

How soon should a board take action to make a repair? At least one court has held that an HOA must perform a repair within a "reasonable time". What constitutes a "reasonable time" depends on the circumstances. In *Lemon v. Golf Terrace Owners Association*, the Supreme Court of Alabama found that the HOA acted within a reasonable time when it took over three years for a re-roofing project. The resident in that case had a serious roof leak in his unit and sued the HOA for failing to fix it within a reasonable time. The roofs in the project were over 16 years old and defectively designed.

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More and more roofs began to deteriorate and leak. The board appointed a committee to develop a plan to deal with the roof problem and an architect was hired to prepare a design. The board was constrained in its actions, the Court noted, because it was required by the governing documents to submit the new design for a vote of the owners. Once approval was obtained, the board then had to secure competitive bids from roofing contractors, one of which then had to again be submitted for owner approval.

The Court expressly acknowledged that "the delay in the construction appears to have resulted from the fact that the board governing documents for making extensive had to follow the procedure set out in the structural alterations to

the roofs. The record affirmatively shows that the board took the owner's problem seriously." The Court then went on to document extensive efforts undertaken by the HOA to try to stop the leaks in the owner's unit while awaiting construction of the new roof. So, as long as the board's repair efforts are constrained by the governing documents, "reasonable time" could be months or even years.

It has long been presumed that the "business judgment rule" would usually insulate a board from liability for a business decision made in good faith, so long as the board members acted on an informed basis, were disinterested and independent, and were reasonably diligent in informing themselves of the facts. However, a dent was placed in this "shield" from liability by a California appellate court in *Lamden v. La Jolla Shores Clubdominium Homeowners Association* (1998). In that case, the complex experienced a major termite problem and an exterminator recommended fumigation to control it. The board decided against fumigation and decided to spot treat the infested areas. A unit owner sued alleging that the HOA should fumigate instead of spot treat. The board defended the lawsuit by stating that its conduct was in conformity with the "business judgment rule", and the trial court agreed, holding that the board had acted in good faith and had a rational basis for the decision to reject fumigation.

On appeal, however, the trial court's decision was reversed. The appellate court essentially held that the "business judgment rule" is not the applicable standard when reviewing maintenance and repair decisions. The court reasoned that the HOA was "for all practical purposes" the complex's landlord, and must, therefore, exercise due care for the "tenant's" property. The court stated that this relationship between the HOA and the unit owner required that the HOA was to exercise due care to protect the co-owner's unit from undue damage. The court held that the board's conduct should be scrutinized under a standard of reasonableness rather than good faith. Accordingly, boards should also

consider whether their maintenance and repair decisions are reasonable and prudent, in addition to being made in good faith and represent an informed business judgment.

Like other duties, the board must take its maintenance and repair duties seriously and take prompt action when possible. Neglecting a needed repair can have deleterious consequences. To avoid a problem with funding repairs, the board should also set aside adequate reserves. If a board acts diligently, does so in good faith, while being well informed, it will significantly reduce any legal claims that it did not live up to its obligations. 🐾

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## Doctoring the Docs

One of the confusing aspects of homeowner association governing documents (aka CC&Rs or Declaration and Bylaws) is that they are often vague and difficult to understand. Part of the issue is that they are often written in “legalese” instead of plain English. More recent documents are more user friendly but your homeowner association may be stuck with the “whereas, heretofore and witnesseth” style of docs. Gadzooks!

Besides the challenges of deciphering legalese, the governing documents are vague by design to allow customization. Really! In other words, each HOA has the latitude to enact policies as long as those policies are not contrary to the governing documents or statute. The documents grant authority to the board to make policy decisions. (Money policy matters like special assessments sometimes require approval by a majority of the homeowners.)

There are several common issues that should be expanded upon as custom policies:

1. Money Collection
2. Parking Regulations
3. Architectural Design
4. Pet Regulations
5. Rental Restrictions

There are others but these are common to most HOAs. These issues are complex and can’t be addressed by simple “Thou shalt not” rules. They each require a comprehensive definition, method of enforcement, penalties and appeal process. By using the Resolution Process, they can be fully explored and developed.

A big benefit of enacting Resolutions is that they don’t require amendment of the governing documents. They don’t modify the governing documents but merely formalize the authority already granted. If the board wants to enact a policy that contradicts the governing documents, the governing documents should be amended by an appropriate vote of the members.

There are times when the governing documents should be amended:

1. **Illegal Provisions.** Older documents may have provisions that are illegal under current statutes. These usually involve issues related to restricting residency because of age, sex, race, familial status, etc.
2. **Unworkable Provisions.** Some well intentioned drafters put money or percentage limits in the documents to control board spending. (Example: “The board shall not spend more than \$500 without owner approval” or “The board may not increase the annual budget by more than 3%.”)

While these limits may have made sense in 1972 (or maybe not), inflation makes them handcuffs instead of restraints. The board needs the authority to set a budget adequate enough to pay for routine matters. Only extraordinary expenditures should trigger the need for general member approval.

3. **Changing Number of Directors.** Sometimes, the number of directors called for is unrealistically high (Example: 7 or 9 directors for an HOA

of 30 homes) and finding the required number is a constant challenge. These high requirements should be reduced to 3 or 5 director positions (always choose an odd number to ensure a voting majority).

4. **Bad Drafting.** Unfortunately, some documents have been drafted by people that should be in another line of work. These folks had neither legal or practical experience and created documents that are confusing or plain wrong.

**Caveat Doctorus.** The board that messes with the documents too much may end up hanging itself. Some things in the documents may be annoying but don’t require fixing. Example: References to the developer which no longer apply once the developer is gone. There is no need to remove or amend these references. Just think of them like an appendix...only remove if really necessary.

**Don’t perform document surgery alone.** While amending documents may seem straight forward, the board should always consult with an attorney that specializes in homeowner association law to ensure that the amendments comply with current statute and common practice. Amended documents need to be properly filed with state authorities to be legal. The attorney knows both the amendment and filing process.

When doctoring the docs, first make sure surgery is needed and then assemble a competent surgical team. Then, only fix or remove what’s necessary to eliminate confusion and to make them “come alive”. Doc Doctor....please report to surgery. 🐾

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## No Barking Zone

Homeowner associations often experience complaints about barking

dogs. Virtually all dogs bark when left alone and sometimes when their master is home.

According to experts, determining why the dog barks is the first step in training the dog not to bark. The typical causes for barking dogs are:

- Boredom
- People teasing the dog
- Hostile neighbors
- Separation anxiety
- Changes to a dog's life or lifestyle
- Health issues such as irritations or discomforts
- Distractions
- Lack of shade, food or water
- Breeding season

While dogs can be difficult to control, humans are ultimately in control of the situation, so:

**Contact the Dog Owner.** Make them aware of the problem. Discuss the situation calmly with the owner for the most effective way to resolve the problem. In many instances, a dog is barking when the owner is away from the home and the owner may not be aware of the problem. Owners tell animal control officers that they wished someone had talked to them before calling animal control. If you are hesitant about contacting the dog's owner in person, animal control suggests that you leave a polite note on the door with your name and number to discuss the problem.

**Contact the Homeowner Association.** If speaking with the owner does not work, contact the HOA and request intervention. Virtually all governing documents have a nuisance provisions or a rule regarding disturbing neighbors. If the dog owner fails to comply with the HOA's warning letter, the HOA has the right and duty to impose a reasonable fine which often has positive results. The fine should include an appeal process.

**Contact Animal Control or Law Enforcement.** The local animal control office has the authority to deal with noise issues. The police might be called if the animal in question is aggressive or dangerous.

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Here are some creative solutions to reducing barking:

- The board can ask a professional to speak on the subject at the annual meeting.
- The complaining party could offer to walk the offending dog while the owners are away – a tired dog barks less.
- The owners can reduce the dog's barking stimulation by restricting its line of sight by covering openings in the gate and fence.
- Dog daycare helps prevent boredom and removes the barking issue when the dog is away.
- Hire and work with a professional dog trainer (see [www.BarkBusters.com](http://www.BarkBusters.com))
- Citronella anti-bark collar. The collar sprays a light mist of citronella in front of the dog's nose when the dog barks—dogs do not like the hissing sound or the smell of the citronella.
- Anti-barking shock collars
- Electric devices such as "Bark Free" responds to a barking dog up to 50 feet away by emitting a high pitched tone that humans cannot hear and that dogs do not like.
- Debarking surgery (dogs have a fold of tissue on each side of the larynx which must tighten and vibrate to bark)—debarking surgery removes this tissue. After the operation, the dog only has a muted bark. This procedure is controversial and some experts claim that some or all of the barking returns over time. Since the surgery can be unsatisfactory and because many people consider it cruel, veterinarians seldom suggest debarking as a solution to barking problems.

Dogs will do what dogs do no matter how well you dress them up. If your HOA has a barking dog problem (and all do), take advantage of one or more of these solutions. WOOF! WOOF!

*Excerpts from an article by Beth Mulcahy* 🐾

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## Quelling the Quarrel

"Quarrel" has been defined as "the minimum number of people required to hold an argument". One of the many challenges facing homeowner associations is resolving disputes between neighbors. Noise, parking, pets, fences and other territorial imperatives can erupt into all out war with seemingly little provocation. Most conflicts result from a failure to communicate. Neighbors, wanting to avoid confrontation, stew over issues until their emotional pots boil over, usually scalding innocent bystanders.

Conflict is a natural part of human relationships. Self interest almost always outweighs the neighbor's interest. Neighbors become embroiled because interests are at odds. Here are a few suggestions for quelling the quarrel:

**Know What's What.** Some issues belong to the HOA, some do not. Don't get involved unless it affects the general harmony of the community. The board wasn't elected to police neighborhood squabbles so don't take them on. People that can't get along often look for others (you) to blame.

**Let Them Deal With It.** If asked to intercede, suggest they discuss and resolve it like adults. If they won't, so be it. Don't encourage immature behavior by facilitating it.

**Clarify the Issue.** If the issue impacts the whole community, clarify it. What seems to be isn't always what is. Ask



each party what they think "it" is. Often it boils down to personality issues that need to be resolved by the conflicting personalities, not by the board.

**Facilitating Discussion.** If the homeowner association's interests are involved, here are several tips for facilitating the discussion:

- Schedule a convenient time to talk
- Agree on a neutral place for the meeting.
- Stick the facts. Steer clear of "He said, she said".
- Avoid blaming, insults and exaggerations which make it difficult to consider other viewpoints. Listen, even if you disagree, to better focus on the issues.
- Defuse hostility. Let them know you understand they are angry or upset. Explore what's behind the emotion.
- Direct the conversation toward solutions.
- Question claims and assertions:
  - ~ There are too many/much/little/few... Compared to what?
  - ~ You never...What would happen if we did?
  - ~ We've tried that already... What was the outcome?
  - ~ The only way is...Yes, that's one option. Any others?
  - ~ It will never work...What would work?

Good conflict resolution focuses on needs, not positions. Keeping peace in the "hood" should be a top priority and with the proper approach, you will quell the quarrel. ☺

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### **Reserve Study Updates**

A reserve study is a homeowner association's essential long range planning tool. It charts a schedule for the board to follow for major repairs and replacements (paint, roofing, etc.) and forecasts a budget for each event so the board can set aside money

(reserves) each year so adequate funds will be available when the various events come due. It's an amazing tool that takes a lot of guess work out of the board's job.

Even though a reserve study makes funding projections up to 30 years away, the premises upon which those projections are founded are ever changing. Each year, the inflation rate changes as does the yield on invested funds and the starting balance in reserves. These three moving parts alone can have a dramatic impact of costs and reserve fund balances years away. But there are other forces at work. The cost of labor changes from year to year based on a hot or cold real estate market. Cost of certain materials changes from year to year. Oil based products are particularly volatile and pricing affects roofing and paint. Wood products fluctuate as well.

The reserve study typically predicts future costs based on current costs adjusted by inflation. Revising the reserve study when actual costs are incurred is essential since those costs are the most accurate available. If painting was predicted eight years ago to cost \$1500/unit and the current year's actual cost is \$1650/unit, the reserve study should be updated to that cost.

The question often comes up "How much money should we put into reserves each year?" The answer varies from HOA to HOA based on the number and age of components. But at each HOA, there is an amount of money which represents "fully funded" each year. Say your reserve study only has one component worth \$10,000 that has a 10 year useful life. To be fully funded, \$1000 should be reserved each year so, for example, in Year 3 there should be \$3000 in reserves. If that same principle is used for each component according to its useful life, the HOA will always be fully funded and every member will have contributed a fair share based on time of ownership. If anything less is set aside, some member(s) in the future will be required to make up the shortfall. This is unfair to them and the board has failed in its fiduciary duty to

protect the interests of all members current and future.

Due to the problems caused by subprime mortgage lending, major mortgage loan underwriters like FHA (Federal Housing Administration) require condominium associations to be FHA approved before FHA loans are processed. One of the many conditions of FHA approval is a reserve study that is current within 12 months. Certain states like California, Oregon and Washington have additional reserve study requirements that address annual updates.

Whether for practical, banking or legal reasons, having and updating a reserve study each year will keep the board informed, help maintain the most financing options for the members and in compliance with state statutes that apply.

If your homeowner association has had a professional reserve study done, make sure it is updated every year and remember to include the cost of the update in your Operating Budget so it won't be overlooked.

The reserve study is one of the most indispensable planning tools that an HOA can have. Not having one is like steering a ship without a rudder. If your HOA has not had a reserve study done, put it on the Must Do List. ☺

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### **Accelerate Collections**

Every HOA relies on its owners to make monthly payments so it can pay for the services and amenities its owners expect. When a homeowner doesn't make his monthly assessment payment, he harms the entire homeowner association.

One strategy you can use to cut delinquencies is adopting an "acceleration" policy. It works like this: if an owner hasn't paid his assessment

for, say, at least 90 days – the board has the right to declare all of that fiscal year's monthly assessments due immediately. Although some may consider this a tough measure, its effectiveness is undisputed.

Before you adopt an acceleration policy, you must check the language of your declaration to see if the HOA has the right to accelerate assessment payments. In order to accelerate assessments, your declaration must structure assessments as annual expense that's paid in (usually) monthly increments. The reason being, you are accelerating the time frame for when the annual expense is due.

If your declaration structures assessments as a monthly fee, you can only accelerate after you amend the declaration to structure assessments as an annual fee.

The language of your acceleration policy should:

Explain what triggers acceleration. Acceleration policies must explain what events will trigger acceleration. For most associations, the trigger will be the failure to make a monthly payment after a period of time, typically, 60 days to 90 days.

Give board discretion in deciding whether or not to accelerate. Though you should establish clear guidelines for what triggers acceleration, it's also smart to give the board discretion to decide whether to actually accelerate in each individual case. Just because an owner has been chronically late with payments shouldn't compel the board to accelerate his debt.

For example, if the owner is on the verge of bankruptcy, the board might decide not to push him over the brink by accelerating his payments. That wouldn't necessarily help either the HOA or the owner. Another time the board might choose not to accelerate assessments is toward the end of a fiscal year, when only a month or two of assessments would become immediately due.

Set notice requirements. The board

should give the delinquent owner notice before accelerating monthly payments.

Give the board the right to "decelerate" the debt after it has been accelerated. Deceleration is very important if an owner files bankruptcy or if there is a foreclosure.⚠️

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## Like a River

Last night I went paddling and was reminded yet again why I love rivers so much. Wild or quiet, no river is ever the same from day to day, season to season.

Water transforms the world. To enter the water is to enter another universe. The river takes the solid world we walk around in every day and shape-shifts it into another reality, a fluid reality of change and flow.

Flowing water is time itself unfolding. There is no other place where it's possible to experience so vividly how time moves into the future as on a river. It is not the inexorable march of seconds, each the same as the next, or the hands of a watch ticking away. On a river, time moves because the world flows, now accelerating and then slowing, eddying and swirling to push and tumble ahead, never the same but always downward and onward.

The river is a constant reminder that we are capable of continual evolution, that every shape is only temporary, that time is always moving, that the world is constantly creating itself anew.

Science suggests that all elements heavier than hydrogen and helium have been through the life of at least one star. The oxygen and iron in our blood, the carbon that is the backbone of our metabolism and life tissue, the potassium and sodium that allow us thought and action, they all have an ancient pedigree billions of years old, born of stellar explosions, of planets dying and being reborn, of life beginning and evolving.

Everything within us has gone through this most epic journey. And through it all, a true miracle, that somehow we are given self-awareness. Over time, everything with us flows like water. Our very being is as transient as the surface of a river.

The river speaks all this and much more. It speaks of time and the currents of the world, of shaping canyons and cutting through continents. Of this instant and eternity. "We are made of dust, and the light of a star." *Loren Eiseley*⚠️

## Job Review I-Q

- ✓ Identifies major management problems: Complains a lot.
- ✓ Indifferent to instruction: Knows more than superiors.
- ✓ International experience: Likes to go to conferences in Vegas.
- ✓ Intuitive: Knows when to disappear.
- ✓ Inspires cooperation: Gets everyone else to do the work.
- ✓ Is unusually loyal: Wanted by no one else.
- ✓ Keen sense of humor: Knows lots of dirty jokes.
- ✓ Keeps informed: Subscribes to National Inquirer.
- ✓ Listens well: Has no ideas of his own.
- ✓ Mover and shaker: Favors steamroller tactics.
- ✓ Not a desk person: Did not go to college.
- ✓ Professional attitude: A snob.
- ✓ Quick thinking: Offers plausible excuses for mistakes.⚠️