



Association of Professional Reserve Analysts

The ADVISOR

March 2018

Join us for the 2018 Symposium!

This year, APRA's premiere event moves to Nashville, TN. Featuring a new one-day format, to be held exclusively on April 7, 2018, this event is one you won't want to miss. Sandy Denton, of Sienna Plantation Associations, Peter Fowler, of Pete Fowler Construction Services, and Jim Keegan, of Golf Convergence, are just three of this year's exciting speakers. Join us for a day of networking, professional learning, and fun this April, with colleagues and industry experts from across the nation and Canada!

[Please register for the event here.](#)
[See the event page for all the details.](#)

News Updates

Welcome!

APRA extends a warm welcome to following new member companies:

- Associa Reserve Studies
- Better Reserves Consulting
- FWH Associates, P.A.
- Hawaii Inspection Group, Inc.
- Noblin and Associates
- SBSA, Inc.
- Swainston Consulting Group

Congratulations to these new PRAs!

- Mari Jo Betterley, Better Reserves Consulting
- Reginald Niles, Associa Reserve Studies

Featured PRA Member



Michael McDermott
Browning Reserve Group
APRA President

Michael C. McDermott is the current President of APRA and Operations Manager at the Browning Reserve Group (BRG) where he is responsible for operations, systems development, employee training and quality control. Mike holds APRA's Professional Reserve Analyst (PRA) and CAI's Reserve Specialist (RS) designations, is a registered Nevada Reserve Study Specialist (RSS), and received a BS in Electrical & Electronic Engineering degree from Sacramento State.

Mike was a homeowners association resident in the early 1970's prior to a Navy enlistment and Sprint career as a technician and later as a finance department Software Engineer. Before joining BRG in 2005, Mike provided software consulting services to BRG and participated in reserve site visits and industry events. Transition to BRG was a natural, albeit unanticipated, move when his department at Sprint was outsourced coinciding with newly enacted California legislation mandating annual reserve disclosures, so annual Updates without Site Visit Reserve Studies became Mike's initial responsibility.

Mike envisions the Reserve industry expanding beyond the current core HOA client base to encompass municipalities, public and private schools, water and sewer districts, park districts, resorts, houses of worship, commercial properties and all places where long term physical plant responsibilities exist. He also sees APRA leading the Reserve

industry with innovative training, process maturation, and standards development with a clear focus on providers, clientele and legislators.

Mike and wife Nora have two adult daughters and two grandchildren. Mike is an Amateur Radio operator and volunteers with the Sacramento Sheriff's Department, Ronald McDonald House, and Blood Source. He witnessed Thrust Supersonic Car break the sound barrier and Spaceship One become the first privately funded manned rocket to reach space, and Mike was a California state AYSO soccer champion.

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*Want to be a Featured PRA Member?
Contact APRA Headquarters at apra@teamwi.com*

Questions? Comments?

Contact APRA
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Interested in earning your PRA Credential?

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Deterring Dryrot

By Richard Thompson of Regensis Reserves

While fungi are considered a delicacy when found on your plate, when found in wood, they cause dryrot, a wood "cancer". And like cancer, it's best to avoid the conditions that cause it. In the case of structures, the culprits are improper materials, flashing and design.

Dryrot's name is a misnomer because the rot occurs in wet conditions, not dry. It occurs when water is allowed to penetrate wood in places and in a way where it won't dry out. Wood destroying fungi require a food source, oxygen and favorable temperature in order to survive. It's a vicious circle: Moisture promotes fungi which increases wood permeability which allows moisture to penetrate further which encourages more decay, etc. etc.

There are three classes of dryrot:

Brown Rot Wood decayed by brown rot looks like dry leather and breaks easily into small cubical pieces. Wood strength decreases as the growth spreads. Most of the damage to structures is caused by brown rot.

White Rot Wood decayed by white rot often assumes a bleached appearance, frequently has black lines through it and feels spongy. Wood strength decreases gradually. If caught soon enough, white rot may be treated by bleach spray and scraped away. It is important to correct the moisture problem that caused the wet wood in the first place.

Soft Rot This looks like brown rot but the affected wood softens gradually from the surface inward developing cavities (invisible to the naked eye) within the wood cell walls.

Four Principles of Dryrot Prevention

1. Build with properly seasoned wood.
2. Keep wood dry.
3. Break contact of wood and soil.
4. Where soil must contact wood, use properly pressure treated lumber.

The odor of mold and mildew inside the home is a sure sign of condensation and dryrot. Warm weather condensation can be reduced with fans and by decreasing the humidity of crawl spaces with adequate ventilation.

When mold and decay occur, the problem is either water conducting dryrot or dryrot growing on wet wood. Water conducting dryrot feels leathery and can often be peeled off in sheets. The other form of dryrot feels powdery or stringy. The only way to get rid of molds and decay fungi embedded in wood is to remove the piece. Frequently extracting a rotted structural piece can be an expensive proposition. Prevention is far cheaper.

A common source of dryrot is wood decks. Wood decks should be constructed of either cedar, redwood, sunwood or pressure treated lumber which all resist dryrot. The deck should have at least a 1/2" air gap between it and the siding that allows water to run down between. The deck should have positive drainage away from the building. The deck door should have proper flashing to prevent water intrusion. Indoor/outdoor carpet should be removed from the deck during the rainy or winter season since it traps moisture and promotes dryrot.

Windows and doors are a prime location for dryrot due to improper flashing and caulking. They all should have drip flashing over the top edge and proper caulking around all edges. Where there is more than a 1/4" gap, backer rod (flexible foam rope) should be laid into the gap and then sealed with a high quality silicon caulk.

Another major source of water intrusion that promotes dryrot is improper "kick-out" flashing. Kick-out flashing is found near the rain gutter where the roof meets a vertical wall. It "kicks out" rain water which runs along the vertical wall that would often miss the gutter and run behind the siding and get trapped in the wall. Missing kick-out flashing can cause huge dryrot damage. Have a competent roofing contractor check your roofs for proper flashing.

Finally, do an annual inspection of all siding, trim and decks to detect dryrot in its early stages. Since it spreads like cancer, the sooner you remove it, the less costly the correction. Deterrent is the best policy when it comes to dryrot. Declare war and never, never, never, never, NEVER give up.

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