

APRA Advisor

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Association of Professional Reserve Analysts (APRA) is a nonprofit corporation established in 1995 by principals of America's leading reserve study companies. The purpose of APRA is to provide a forum to establish a common base of knowledge, standards of care and professionalism within the reserve study industry.

The **APRA Advisor** is a bimonthly publication designed to expand the understanding of reserve planning and increase awareness of **Professional Reserve Analysts**.

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Planning Calendar

This one page action plan assists the board in organizing and completing HOA business, preventive maintenance and reserve planning effectively. It also advises owners and residents in advance so they can plan accordingly.

Compile a Planning Calendar in conjunction with the Annual Budget to list cyclical maintenance events like gutter cleaning and window washing. Add time frames for major renovation like painting and roofing so residents can plan vacations around them. Schedule meetings and other events a year in advance so owners know when they can petition the board.

This kind of long range planning gives the owners the feeling that someone is actually steering the ship rather than being keel hauled behind it. In also counteracts the notion that the board is operating behind closed doors or in secret. Post the Event Calendar around the property, put it in your newsletters and on the HOA website. Here's a sample:

JANUARY

8 Annual Homeowner Meeting
10 Get proposals: roof replacement, pool replaster, treework
11 Inspect decks
15 Forward Year End Financials to CPA
20 Sweep parking lots

FEBRUARY

13 Board of Directors Meeting
~ Review roof, pool replaster proposals
Newsletter

MARCH

File tax return by the 15th
Annual fire extinguisher inspection

APRIL

1 Maintenance Committee Inspection
15 Pool replaster project begins
Dewinterize Buildings
Walkthrough with Landscape Contractor

Clean Clubhouse and stairwell carpets

MAY

5 Work Party - Plant spring flowers
12 Board of Directors Meeting
25 Pool Opens
Newsletter
Clean gutters
Wash windows
Sweep parking lots

JUNE

Roof replacement project begins
Deck repair project begins

JULY

15 Summer Social
20 Treework begins

AUGUST

15 Board of Directors Meeting
~ Appoint Budget Committee
Newsletter
Order Reserve Study Update

SEPTEMBER

10 Close Pool
12 Chimney Inspections & Cleaning
15 Budget Committee Meeting
25 Wash windows

OCTOBER

Winterize Buildings
5 Work Party - Plant fall flowers
15 Mail winterization notices
22 Walkthrough with Landscape Contractor

NOVEMBER

1 Grounds Committee Inspection
22 Board of Directors Meeting
~ Review & approve budget
Newsletter

DECEMBER

5 Clubhouse Cleaning Party
12 Christmas Party at Clubhouse
15 Clean gutters

With an Event Calendar, there are fewer surprises, more gets done and there will be greater harmony in the community. **APRA**

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Blue Light Special

There is a great expression for giving the customer what he wants: "If the man wants a blue suit, turn on the blue light." This wisdom is based in the curious phenomena that perception is often more important than substance. As any successful salesperson knows, the sale is in the bag if the customer thinks it's his wise decision making at work, not "being sold".

This same philosophy can assist in the recurring and vexing issue of what color to paint the buildings. There is no greater political football than paint color and every time the board members move to make a change, they usually regret it. The heated debate that ensues sends them packing back to the political fence of repainting the same color.

But there are often compelling reasons to change: The '70s colors never worked, even in the '70s. Besides being a color consultant's worse nightmare, those dark colors absorb heat and cause premature failure of the paint. Since one thing leads to another, paint failure leads to a shabby look and premature failure of the trim and siding. And this means money. Ouch!

To dodge the politics of paint, the board should defer to a design consultant

from a local paint supplier. On the premise that the homeowner association will buy its paint, most companies will provide consulting services for nothing, zero, zip (a very good price). Ask the consultant to recommend three contemporary body and trim color combinations suitable for your buildings. Ask also for recommendations of how trim should be painted for a contemporary look. The painted trim combinations of yore are often glaringly old fashioned and detract from value. A new trim look with cutting edge colors can fast forward the curb appeal.

Have the consultant prepare these trim style and color recommendations in a side by side color board and hang the board on a sunny building wall so that residents can see what the "experts" recommend. Have them vote on the combination they prefer. Majority wins.

If your project is large enough to justify a number of different color schemes, let the residents of each building decide which color combination they want for their building. Again majority wins.

Using an outside color consultant removes this political football from the board's hands and helps keep the peace. Letting the residents choose gets them invested in the result. Remember the Blue Light Special. It works. [APRA](#)

2011 PRA Member Recognition

The following earned his Professional Reserve Analyst™ credential this year:

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Brick Face Lift

Brick is a low-cost, fire resistant and attractive building material that has long been in demand. However, brick can fail due to freeze/thaw damage, corrosion of metal supports, or differential movement between the wall

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and structural support.

There are three basic categories of masonry brick walls:

Solid Walls are two or more layers of brick held together with metal ties or header bricks laid perpendicular to the plane of the wall. Solid wall strength is a function of wall thickness, brick and mortar durability, and the strength of the mortar bond.

Cavity Walls consist of an outer layer of brick attached to an inner support, and separated by an air space of 2-4 inches. The inner support may be another brick wall, a concrete block wall, or poured concrete. Cavity walls may be load bearing. The cavity wall is an ideal masonry system for preventing water penetration as the air space itself acts as a water barrier.

Veneer Walls are typically a single layer of brick tied to steel or wood studs. The single column wall has low insulation value. Insulation is attached to the studs and is not incorporated within the masonry.

In building any type of brick wall, when mortar contacts brick, capillary action draws the dissolved (hydrated) lime and cement into the brick pores. As the mortar hardens, a fine web of mineral crystals bonds the brick to the

mortar joint.

The most common source of masonry brick failure is water penetration, especially in colder climates. When water freezes, it expands. If this expansion takes place in the pore spaces of a brick or between the brick and mortar, cracks are likely to form. With additional expansion cycles, the severity of the cracking may increase unless the damage is repaired or the wall fails completely.

Brick walls that are designed to shed water are most desirable. However, through-wall flashing provides the best defense against water penetration. Through-wall flashing is an impermeable membrane placed in the wall that extends from the sheathing, across the air space, and all the way to the exterior of the brickwork. Properly installed flashing keeps water from penetrating through a wall face. Through-wall flashing at grade level prevents water from seeping into the upper section of a wall from the below-grade masonry.

Flashing should be placed at all points where the air space is closed off. Standard building codes require flashing at the foundation, above window and door heads, at window sills, and where the roof of a one-story wing meets a two-story brick veneer wall.

Because the expense and difficulty of replacing flashing is considerable, only the best materials should be used. Sheet metals, bituminous membranes, plastics, and combinations of

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such materials are suitable for flashing. Aluminum and building felt should not be used.

Loose brick and water leakage are signs that a mortar bond is failing and that repointing may be necessary. Removal of existing mortar is the most critical step in the repointing process. Standard industry practice is to remove mortar by mechanically grinding the brick joints with special four-inch diamond blades. Then the brick and joint should be cleaned and dampened. Depending on the depth of the joint, new mortar should then be applied in layers to ensure that it bonds well with the existing mortar and brickwork.

Also, sealing the joints prevents water from penetrating junctures exposed to severe weather. Clear exterior masonry coatings are considered to be water repellent but not waterproof. Nevertheless, when properly applied, these coatings change the capillary angle of the pores in the face of the brick masonry wall from positive (suction) to negative (repellency).

A proven strategy in maintaining the integrity of brick masonry structures is a combination of thorough periodic inspections and well designed and implemented repairs. Damage can be caused by exposure to severe elements, heavy usage, or lack of maintenance. It is essential to identify the problem that caused the damage before repairing the brickwork to prevent the problem from reoccurring.

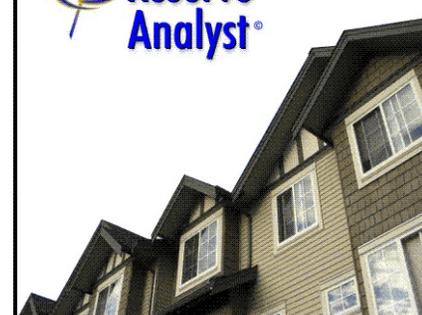
Responsible maintenance practices call for a visual inspection of a masonry brick building at 1-2 year intervals to check for obvious signs of deterioration. Typical signs of deterioration include:

- Cracked brick
- Cracked, eroded or de-bonded mortar joints
- Failed sealant/expansion joints
- White powder staining (efflorescence)

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- Loose caulking
- Missing or inadequate flashing
- Blocked weep holes

Repairs should be evaluated by priority and urgency. Safety issues, such as loose and crumbling masonry, should be addressed immediately. Other issues should be prioritized based on budgetary and scheduling considerations.

Knowledgeable contractors using quality materials can safeguard an owner's investment, preserve the appearance of the structure, and potentially add to its value.

By Michael Norman of Abbot Building Restoration Company, Inc. [APRA](http://www.apra.com)

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8 Ways to Green Your HOA

Homeowner Associations (HOAs) are a reality for many Americans. In fact, in 2008 there was a reported 300,800 HOAs. With 71% of people recently polled rating their overall HOA experience as positive, homeowner associations aren't going anywhere.

With HOAs becoming a larger part of many lives, making sure that it follows eco-concerns is just as important as making sure individual homes are up to environmental code. If your HOA was to be evaluated for its level of eco-consciousness, how would it score? If you believe your HOA could be greener, here are 8 ways to make it so:

1. Encourage eco-landscaping. Take a look at the HOA's landscaping. Green landscaping puts to use water-saving techniques, including irrigation systems and strategic plant selection to conserve water and reduce need for chemical fertilizers. The U.S. EPA www.epa.gov is a great resource for environmentally friendly landscaping. Many HOAs use drought-resistant and indigenous plants

to create natural spillways or irrigation systems and also utilize sprinklers with timers and water-efficient spray heads.

2. Clean up the equipment. Make sure that mowing equipment is green too! Instead of gasoline-powered tools, encourage your landscape contractor to use mowers, blowers and weed-eaters that run on cleaner fuel. According to the EPA, gasoline-powered mowers are responsible for nearly 5% of our air pollution. Nontoxic propane mowers are a great alternative.

3. Conserve water. HOAs everywhere can probably stand to improve upon their water-saving techniques. Using rainwater capture and filtration systems to water common area landscaping is a great way to increase water efficiency and cut costs. HOA sprinkler systems with rain sensors and gray water irrigation systems that use recycled water sources instead of city water supplies reduce HOA water usage.

4. Find an alternate power. Let your HOA see the light...solar-operated light, that is. The availability of

solar-generated lighting, fixtures and appliances is greater now than ever and can be purchased at any home improvement store. Have your HOA install low energy, infrared and ultrasonic fixtures and appliances for common area buildings. HOAs with pools can use solar power generation or water heaters to heat pools. Timers and low energy bulbs for outdoor lighting, along with energy-efficient thermostats for community centers also

5. Go paperless. Stop the presses and copiers! To ensure your HOA doesn't waste paper, make sure that the website and email are used for announcements. Many HOAs are using the internet for HOA fee transactions which streamlines and improves collections.

6. Build it green. Is your HOA considering renovation projects? Make sure your HOA uses energy-efficient materials and designs. They often cost no more or little more than traditional construction. The Leadership in Energy and Environmental Design (LEED), or Green Building Rating System, was developed by the U.S. Green Building Council www.usgbc.org to provide a framework of standards to builders who are interested in green building and maintenance. Some greener construction options include:

- Energy STAR appliances
- LEED-certified fixtures and materials
- Low volatile organic compound paints (VOC)
- Multi-zone Heating, Ventilation and Air Conditioning (HVAC) designed to distribute air at pre-programmed temperatures in different zones throughout the home building

7. Get schooled. Help organize HOA events and programs that will help encourage other HOA members to recycle, practice eco-friendly lawn care and learn energy-efficient activities. Some HOAs assist in the recycling of paint, batteries, pesticides, tires and other hazardous materials as well. To reduce waste, HOAs can encourage residents to use lawn clippings as compost.

8. Try some positive reinforcement. Suggest that your HOA encourage homeowners to meet green standards like retrofitting their homes with low-VOC (Volatile Organic Compounds) emitting cabinets, countertops and carpets, low-flow toilets and other plumbing fixtures, energy-efficient ventilation systems, low-e doors and windows and fluorescent LED lighting.

While these eight are a good start, there are many other environmentally friendly ways to green the earth and cut costs. Green up!

By *Becky Hammad* **APRA**

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HOA Design Control

Homeowner associations maintain design control over building and grounds appearance for various reasons. Most HOAs are built with a design theme concept that if compromised, reduces the value of the homes. A well thought out and consistently enforced design policy help maintain uniformity which in turn helps support the highest home market values. Another important reason to maintain control is to assure consistency and quality of maintenance and repairs.

An important objective of design

control is to standardize whenever possible. Requiring uniform standards does not mean that unique changes can't be approved, particularly if they do not affect the curb appeal. But for commonly requested design changes, the board should establish standards and specifications that include durability, color, style, make and model that are in keeping with the overall design theme.

Another consideration is the effect a design change has on the structure. In common wall HOAs, some can damage the structure (removing bearing walls), create noise (hardwood floors) and exacerbate roof leaks (skylights). The board should think through each request carefully for potential maintenance issues.

A carefully crafted design policy can go a long way in preventing future problems. It should:

- Lay out the objectives of the policy
- Create a system for the review process
- Reflect requirements of the governing documents
- Establish clear standards to eliminate confusion
- Act as a guide for the Design Review Committee to follow
- Help satisfy due process requirements of the HOA

If your homeowner association receives regular design approval requests, organize a process that will streamline review and approval. This is one policy that will bring great rewards.

By *Rich Thompson - Regensis* **APRA**

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