

# Community Insights

Fall  
2024

A NEWSLETTER FROM THE COMMON-INTEREST  
COMMUNITIES AND CONDOMINIUM HOTELS  
PROGRAM

DEPARTMENT OF BUSINESS & INDUSTRY  
REAL ESTATE DIVISION



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# A Message from the Ombudsman



As the season transitions from summer to fall, associations will begin preparing their budgets for the upcoming fiscal year. Creating a budget is crucial for effective financial management of an association. Additionally, it helps each unit owner understand the association's income, expenses, and overall financial status.

Each year, the executive board of directors is required to distribute the budget no less than 30 days, before the start of the fiscal year, unless the declaration specifies stricter standards. While those not involved in the process may assume that preparing a budget is similar to creating a household budget, Nevada Revised Statutes (NRS) 116.31151 outlines specific requirements for association budgets. This includes the estimated annual revenue, expenditures, and any contributions to the reserve account. The budget must also include:

(1) The current estimated replacement cost, estimated remaining life and estimated useful life of each major component of the common elements and any other portion of the common-interest community that the association is obligated to maintain, repair, replace or restore.

(2) As of the end of the fiscal year for which the budget is prepared, the current estimate of the amount of cash reserves that are necessary, and the current amount of accumulated cash reserves that are set aside to repair, replace or restore the major components of the common elements and any other portion of the common-interest community that the association is obligated to maintain, repair, replace or restore.

(3) A statement as to whether the executive board has determined or anticipates that the levy of one or more special assessments will be necessary to repair, replace or restore any major component of the common elements or any other portion of the common-interest community that the association is obligated to maintain, repair, replace or restore or to provide adequate funding for the reserves designated for that purpose; and

(4) A general statement describing the procedures used for the estimation and accumulation of cash reserves pursuant to subparagraph (2), including, without limitation, the qualifications of the person responsible for the preparation of the study of the reserves required by NRS 116.31152.

This might feel like a lot, but the budget process is just getting started. The board must now schedule a properly noticed meeting to vote on and adopt the proposed budget, which includes the previously mentioned components. After adoption, within 60 days, a summary of the proposed budget must be provided to each unit owner, along with a set date for a meeting where unit owners can consider ratifying the budget. This meeting must take place no less than 14 days and no more than 30 days after the summaries are sent.

Now, here's where understanding the ratification process is important. Unless a majority of all unit owners, or a larger vote specified in the Covenants, Conditions & Restrictions (CC&Rs), reject the budget at that meeting, it is automatically ratified. But what does this mean? If the majority of unit owners (or the larger vote required by the CC&Rs) don't vote against the proposed budget, it's approved and will be used for the upcoming fiscal year. If the budget is rejected—meaning enough owners vote against it—the process starts over, and the current budget remains in place until a new one is ratified.

You might think the process ends once the budget is ratified, but there's still one more step. After ratification, the board must also make available the policy for the collection of fees, fines, assessments, or costs from unit owners, as required by NRS 116. This policy outlines the responsibility of unit owners to pay these amounts on time and the association's rights to collect if they fail to do so.

At this point, you may be hoping the budget process is finally over. Well, it is! The board will use the ratified budget throughout the upcoming fiscal year to fulfill its fiduciary duty and responsibly manage the association's funds. Some might be thinking, "This is why I won't become a board member—too much work!" But remember, a great resource during the budget process is a community manager, or CAM. Working alongside a CAM can make transitioning from one budget season to the next much smoother. The Ombudsman's office also offers resources on this topic and others at [https://red.nv.gov/Content/CIC/Program\\_Training/Presentations/](https://red.nv.gov/Content/CIC/Program_Training/Presentations/). Also, don't forget, online classes are currently being offered and you can register at [https://red.nv.gov/Content/CIC/Program\\_Training/](https://red.nv.gov/Content/CIC/Program_Training/)

As the holiday season approaches, I want to extend my warmest wishes to all of you. May the upcoming months be filled with joy, peace, and a ratified budget!

Best wishes,

*Sonya Meriweather*

# Understanding Different Types of Meetings in a Common-Interest Community (CIC)



Meetings in Common-Interest Communities (CICs) are fundamental to effective governance and community engagement. They provide a structured platform for the board, unit owners, and stakeholders to communicate, make decisions, and address issues impacting the community.

Meetings play a critical role in ensuring transparency, accountability, informed decision-making, conflict resolution, and legal and financial compliance, among other essential functions. For these reasons, CICs conduct various types of meetings, each designed to address specific governance and community needs. A unit owner may attend any meeting of the unit's owners or of the executive board (except executive sessions) and speak at any such meeting.

Below is an overview of the different types of meetings, along with references to the statutes and regulations governing these processes within CICs.

1. Executive Board Meetings – These meetings are where the Board of Directors conducts the business of the association. Agendas, decision-making on operations, maintenance, and policy changes are commonly handled here. Board meetings must be open to all association members unless executive sessions are required [NRS 116.31083(1)].
2. Executive Sessions – These meetings are typically limited to discussions on sensitive matters, such as personnel issues, litigation, or member discipline. Executive sessions are closed meetings attended by the executive board and maybe legal counsel for the association to protect privacy and legal integrity; or if a unit owner is the subject of a violation [NRS 116.31083(3)].
3. Annual Meetings (Unit Owners) – Held once a year, this meeting is open to all unit owners to discuss the association's annual budget, elect board members, and review key issues affecting the community. It's a valuable opportunity for members to voice concerns and gain information [NRS 116.3108].
4. Special Meetings – Special meetings are called when urgent issues arise that require immediate attention. Typically, these meetings focus on a single topic and must be announced with sufficient notice to the community [NRS 116.3108].

In conclusion, knowing the differences among these meetings empowers you to stay informed, involved, and proactive in your CIC. We encourage you to attend our live taught classes and review class presentations on this and other subject matters on our website at [https://hal.nv.gov/form/RED/CICCH\\_Class\\_Registration](https://hal.nv.gov/form/RED/CICCH_Class_Registration).

**We recommend you familiarize yourself with NRS 116.3108, 116.31083, 116.31085, 116.31088 and 116.3106.**

# Displaying Political Signs

## Know Your Rights and Responsibilities (NRS 116.325)



With the 47<sup>th</sup> President election over, it may be time for your executive board elections. It is the right of a unit owner to vote and to display political signs to express their views and show their support. Although CIC residents have the right to display political signs, there are statutes and potentially ordinances that govern displays of political signs to ensure harmony within the community:

1. Sign Requirements – Associations may set reasonable rules regarding the size, placement, and timing of political signs. For instance, signs may be limited to private property, and the number of signs may be regulated.

***NRS 116.325(1)(a) stipulates that signs cannot be larger than 24 inches by 36 inches.***

2. Timeframes for Display – Many CICs require signs to be removed within a specific timeframe after the election or event concludes. Be sure to check your association's governing documents to understand these guidelines.
3. Content Restrictions – While political signs can express a range of views, offensive or inappropriate language is not protected under the law and are subject to removal if it violates association CC&Rs and or city ordinance.

# Elections in Common-Interest Communities Your Role and Responsibilities

Elections are essential for the fair and democratic selection of board members who represent the interests of unit owners within the CIC. Here's a snapshot of what to expect and how you can participate in CIC elections:

1. Nomination and Candidate Eligibility – Members interested in serving on the board can nominate themselves or be nominated by others. Eligibility criteria are indicated in NRS 11.31034 [<https://www.leg.state.nv.us/nrs/nrs-116.html#NRS116Sec31034>].
2. Notice of Election – Prior to an election, associations must provide a clear notice to all members, including the date, time, location, and purpose of the meeting. The notice also outlines the procedures for nominations and voting.
3. Voting Process – Voting may occur in person, by mail, or electronically, depending on the association's guidelines. Ensure you are aware of voting deadlines to ensure your ballot is counted.
4. Results and Certification – Once votes are tallied, the results are certified by the election committee or a designated official. These results are then communicated to the community, marking the new board's official transition.

Participating in CIC elections is an opportunity to shape your community's future. By staying informed, casting your vote, and considering board service, you play a crucial role in fostering effective governance.



**INTERESTED IN HAVING AN ARTICLE  
FEATURED IN THE NEWSLETTER?**

Be sure to submit your piece for consideration to  
[CAMEducation@red.nv.gov](mailto:CAMEducation@red.nv.gov)

# NEVADA HOMEOWNER ASSISTANCE FUND PROGRAM

*" Our goal is to stabilize neighborhoods and help as many homeowners as possible stay in their homes".*

**Verise Campbell, NAHAC**

## What is this?

The Nevada Homeowner Assistance Fund is a federally funded program administered by the Nevada Affordable Housing Assistance Corporation (NAHAC) that provides assistance to Nevada homeowners struggling to pay their obligations because of financial hardships due to the coronavirus (COVID-19).

## New Partnership

The Ombudsman identified an opportunity after being contacted by NAHAC to bring their organization and the industry together to collaborate on ways to get approved funding to the accounts of the unit owners who qualified.

## Outcome

The Ombudsman was informed by NAHAC that the meeting has resulted in an increase in funding timely reaching the accounts of the unit owners in homeowner associations that qualify for the assistance. It is the intent to periodically host additional meetings between the Ombudsman Office and NAHAC to assist in continuing this collaboration and trajectory.



It was a pleasure for the Ombudsman along with Chief Investigator Wheaton to host and be an integral part to connect and collaborate with everyone. The meeting was fruitful in that everyone understood the end goal and is ready to do their part to ensure the success of the collaboration, stated the Ombudsman.

## Are You Eligible?

These funds are provided to qualified homeowners needing assistance for delinquent assessments, fines, collection costs, and delinquent mortgage payments.



## Eligibility Requirements

- Qualified financial hardship that occurred on or after January 21, 2020, due to COVID-19 and after the purchase of the home.
- Household income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.
- Nevada owner-occupancy of a single-family home (1-4 unit), condominium or manufactured/mobile home as their primary residence.

## NVHAF Programs Includes

**The state of Nevada was awarded approximately \$121 million under the American Rescue Plan Act (ARPA), to fund the Nevada Homeowner Assistance Fund.**

- Mortgage assistance (up to \$65,000\*)
- Unemployment mortgage assistance (up to \$65,000\*)
- Partial claim/deferred balance elimination (up to \$55,000\*)

***The combined overall NVHAF cap per household is \$100,000.***

An online application portal is open 24 hours 7 days a week at [www.nevadahaf.com](http://www.nevadahaf.com).

Please call 1-888-320-6526 or visit [www.nahac.org](http://www.nahac.org) for more information.

# Live Online Classes Are Back!



The wait is finally over - we are thrilled to offer live (online) classes again!!! These classes are presented as a series, with each session designed to build on the previous one, deepening your understanding of the statutes and regulations (NRS/NAC 116, 116A, 116B) that govern owning, living, and managing CICs. For the best learning experience, we recommend taking each class in sequential order to gain the full scope of knowledge intended. Below, you'll find a brief description of each of our current classes, a link to register, and a link to our YouTube channel, where you can watch an overview of the class to help you get started. Join us and take a proactive step in enhancing your CIC expertise!

## Current Classes Available

- **Understanding Complaints Without Cause for NRED Ombudsman Office to Pursue**

This class explores common misunderstandings that may result in complaints the Ombudsman Office cannot pursue and provide a brief introduction to Pathways of Complaints.

- **Pathway of Complaints**

Learn the step-by-step process for filing complaints with the Ombudsman Office, including understanding the difference between a complaint for a violation of the governing documents (CC&Rs) and a complaint related to violations of NRS 116.

- **Welcome to the Board**

New to serving on your community's board? This class provides an essential overview of the roles, duties, and expectations of board members in community associations. Learn about the responsibilities outlined in NRS 116 and how to effectively contribute to your community's governance.

- **Responsibilities of the Community Manager**

This class covers the key duties of community managers, as mandated by Nevada law. Whether you are a new or experienced community manager, this course will help CAMs and Board Members understand what is required to ensure compliance and maintain best practices in managing community associations.

Watch a brief overview of each class here:

<https://www.youtube.com/@nevadarealestatedivision7458>

Register to attend a class here:

[https://hal.nv.gov/form/RED/CICCH/Class Registration](https://hal.nv.gov/form/RED/CICCH/Class%20Registration)



SCAN ME

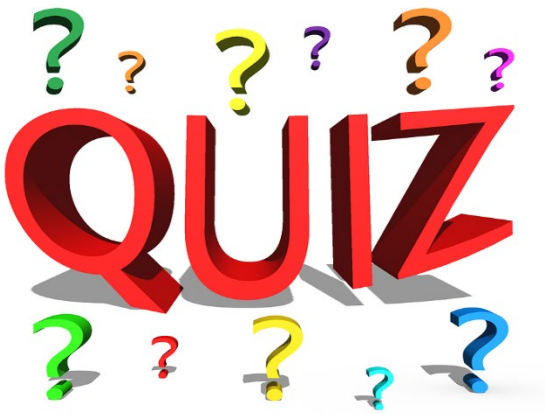


As we continue to evolve our education and training programs, we want to inform attendees that our current offerings will reflect our commitment to serving the constituents of Nevada in the most effective way possible. Things have evolved since previous years, and we are embracing new approaches and technologies to ensure our education program is more relevant, engaging, and responsive to the needs of our communities.

**WE WILL CONTINUE TO ADD NEW CLASSES REGULARLY. YOU ARE ENCOURAGED TO CHECK OUR WEBSITE AND JOIN THE MAILING LIST TO BE NOTIFIED WHEN WE UPDATE CLASS OFFERINGS.**

## CIC TRIVIA CORNER

1. True or False: Executive Board Meetings in a Common-Interest Community (CIC) are required to be open to all association members.
2. What majority of members must vote to reject a proposed budget for it not to be ratified?
  - A) 25%
  - B) 50%
  - C) 80%
  - D) A majority of all members



3. In Nevada are CIC residents allowed to display political signs on their property? Yes or No.

4. Which type of meeting is typically reserved for discussions on sensitive matters such as personnel issues or litigation?

- A) Board Meeting
- B) Annual Meeting
- C) Executive Session
- D) Special Meeting

5. During which meeting do members of a CIC elect new board members and review the association's budget?
  - A) Annual Meeting
  - B) Board Meeting
  - C) Executive Session
  - D) Special Meeting

### Answer Key

1. **True. Board meetings must generally be open to all members unless it's an executive session for sensitive issues.**
2. **D) A majority of all members.**
3. **Yes. CIC residents have the right to display political signs, but associations may regulate their size, placement, and the timeframe for display.**
4. **C) Executive Session.**
5. **A) Annual Meeting.**

# What Happened at Commission?

## **ALLEGATIONS/STIPULATIONS**

Stipulations occur when both the Respondent and the Division have agreed to conditions reviewed and accepted by both sides. A stipulation may or may not be an admission of guilt.

## **ACTIONS/DECISIONS**

Acts of the Commission for Common-Interest Communities and Condominium Hotels are not published until after the 30-day period allowed for filing under Judicial Review. If a stay on discipline is issued by the court, the matter is not published until the final outcome of the review.

## **NRED V. BRIAR HILL HOMEOWNERS ASSOCIATION**

**CASE NUMBER** 2024-636 **TYPE OF RESPONDENT** Association

### **ALLEGATIONS/VIOLATIONS**

Respondent violated NRS 116.31034(1) by failing to elect a minimum of three executive board members in registration years 2022 and 2024.

### **DISCIPLINARY ACTIONS**

Respondent shall pay \$1,158.70, the costs of the Division's prehearing costs and attorney's fees. The total amount payable within 30 days of the effective date of the Order.

## **NRED V. HIGHLAND RANCH NORTH**

**CASE NUMBER** 2024-156 **TYPE OF RESPONDENT** Association

### **ALLEGATIONS/VIOLATIONS**

Respondent violated NRS 116.31034(1) by failing to elect a minimum of three executive board members.

### **DISCIPLINARY ACTIONS**

Respondent shall pay to the Division \$1,215.81; the Division's prehearing costs and attorney's fees. The total amount payable within 30 days of the effective date of the Order.

## **NRED V. MONTARA HOMEOWNERS ASSOCIATION**

**CASE NUMBER** 2024-636 **TYPE OF RESPONDENT** Association

### **ALLEGATIONS/VIOLATIONS**

Respondent violated NRS 116.31034(1) by failing to elect a minimum of three executive board members. Respondent violated NAC 116.405(8)(a), (b) and or (c) for failing to hold frequent meetings necessary to address the affairs of the Association. Respondent violated NRS 116.3108(1) for failing to hold meetings of the units' owners since January 25, 2022. Respondent violated NRS 116.31083(1) for failing to hold the executive board meeting since October 24, 2023. Violated NAC 116.385 for failing to inform the Division with notices of changes to their CAM

### **DISCIPLINARY ACTIONS**

Respondent shall pay \$1815.45, the costs of the Division's prehearing costs and attorney's fees. The total amount payable within 60 days of the effective date of the Order.

## NRED V. VIA VALENCIA / VIA VENTURA HOMEOWNERS ASSOCIATION

**CASE NUMBER** 2024-624 **TYPE OF RESPONDENT** Association

### ALLEGATIONS/VIOLATIONS

Respondent violated NRS 116.31034(1) by failing to elect a minimum of three executive board members.

### DISCIPLINARY ACTIONS

Respondent shall pay \$1,058.16; \$430.00 for the Division's costs and \$628.16 for its attorney's fees. The total amount payable within 30 days of the effective date of the Order.

## NRED. V HIGH NOON AT ARLINGTON RANCH HOMEOWNERS' ASSOCIATION

**CASE NUMBER** 2024-618 **TYPE OF RESPONDENT** Association

### ALLEGATIONS/VIOLATIONS

Respondent violated NRS 116.31034(1) by failing to elect a minimum of three executive board since February 2018 through the date of filing this Complaint.

### DISCIPLINARY ACTIONS

Respondent shall pay \$1,166.68, \$460.00 for the Division's costs and \$706.68 for its attorney's fees. The total amount payable within 30 days of the effective date of the Order.

## NRED V. CAMBRIA COLINAS HOMEOWNERS' ASSOCIATION

**CASE NUMBER** 2024-634 **TYPE OF RESPONDENT** Association

### ALLEGATIONS/VIOLATIONS

Respondent violated NRS 116.31034 by failing to elect a minimum of three executive board members.

### DISCIPLINARY ACTIONS

Respondent shall pay \$1,108.16, \$480.00 for the Division's costs and \$628.16 for its attorney's fees. The total amount payable within 30 days of the effective date of the Order.

### UPCOMING COMMISSION MEETINGS

DECEMBER 3-5, 2024

All dates will have the option for in-person or virtual participation through Webex in both Las Vegas and Carson City. Further details can be found on the [CICCH Commission Calendar](#).

# NEW HIRES TO THE OMBUDSMAN'S OFFICE

## **Barry Chappell - Program Officer I**

Barry Chappell brings a wealth of experience to the Ombudsman's Office for Owners in Common-Interest Communities and Condominium Hotels, having joined the team in June 2024. His career with the State of Nevada began with the Division of Welfare and Supportive Services, where he served in a supervisory role. Prior to his work in state service, Barry cultivated over two decades of expertise in sales management and sales training across various industries, including retail and automotive. His extensive experience, combined with his strong communication skills, will be a positive addition to the Ombudsman's office.



## **Corienna Moritz - Program Officer I**

Cori is a Las Vegas transplant from the Midwest. Her career started as a Mail Clerk growing to an Administrative Assistant which led to Business Executive Officer and then to Business Owner. As such, she brings a wide variety of experience to the office. We anticipate that Cori will be a great addition to the office, and she is excited to be part of the NRED team.



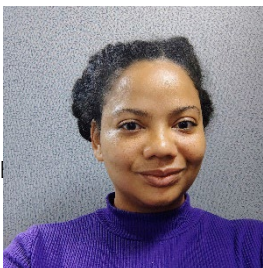
## **Andrei Tcacenco - Training Officer North**

Andrei recently relocated to Northern Nevada from snowy Minnesota, where he worked as an Assistant Professor at St. Olaf College. Andrei wrote his thesis on state housing policy in Eastern Europe and he brings his passion for housing law to NRED. As an educator, Andrei is enthusiastic about revamping and teaching the Division's classes on HOA Board Elections, Association Finances, and more. During his free time, Andrei enjoys hiking and riding his dirt bike in the open desert around Reno and Carson City.



## **Dre-anna "Dre" Anderson - Training Officer South**

Dre joined in June of 2024 as a Training Officer. She is passionate about creating and delivering educational content and is excited to contribute to the office's mission. Her background in training and development is complemented by her academic credentials, holding a BAAS in Psychology with an emphasis in Industrial and Organizational Psychology. Dre is committed to supporting growth and enhancing the learning experience for all those involved with the office.



## STATE OF NEVADA DEPARTMENT OF BUSINESS & INDUSTRY

Dr. Kristopher Sanchez  
DIRECTOR

### REAL ESTATE DIVISION

Sharath Chandra  
ADMINISTRATOR

Charvez Foger  
DEPUTY ADMINISTRATOR

### COMMON-INTEREST COMMUNITIES & CONDOMINIUM HOTELS

#### Office of the Ombudsman

Sonya Meriweather  
OMBUDSMAN

Ayana Band  
EDUCATION & INFORMATION OFFICER, Editor

### COMMISSION FOR COMMON-INTEREST COMMUNITIES & CONDOMINIUM HOTELS

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HOMEOWNER MEMBER

Patricia Morse Jarman, Vice-Chairman  
HOMEOWNER MEMBER

June Heydarian, Secretary  
COMMUNITY MANAGER MEMBER

Kim E. Lighthart Commissioner  
ACCOUNTANT MEMBER

VACANT  
DEVELOPER MEMBER

Sarah Gilliam, Commissioner  
HOMEOWNER MEMBER

Robert Sweetin, Commissioner  
ATTORNEY MEMBER

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# INSIDE INSIGHTS



On October 23<sup>rd</sup>, we hosted a "Meet & Greet" with the Ombudsman and Chief Investigator where constituents had the opportunity to learn, connect and have questions answered. Look out for more of these in 2025.



Attorney General Aaron Ford pouring words of wisdom and encouragement into the Division's leadership during their semi-annual meeting.



The staff had a bit of team building and getting to know each other with their "guess who" pictures and "identify 2 truths and one myth" from submissions by each person.



An attitude of gratitude: Team members took the opportunity to share with each other words of gratitude by posting gratitude notes on the wall.