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COMMUNITY MOMENTS

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Corporate Accounting / Office Manager

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PRESIDENT'S LETTER

The month of July was packed with events and wins across all of our RealManage offices. After our announcement of partnering with Rowell Management in Chicago, we had the privilege of hiring our new Western Region President, Joe Price to lead our California, Washington and Colorado markets. He will be a key player in continuing our growth to becoming the best company at managing jointly owned property. We also developed new partnerships with numerous amazing communities around the country, a testament to our ability to serve Associations well.

I cannot begin to express how excited we are for the second half of the year and all the ways we will get to serve the boards and residents. Your community manager has probably already reached out to you about beginning conversations about Association budgets. This is the perfect time to get those dates on the calendar so we can all have a smooth budget season as well as develop meaningful community goals for the upcoming year. Again, I am so grateful for your continued partnership with RealManage and look forward to rounding out 2017 strong.



Chris Ayoub
President, RealManage

EMPLOYEE SPOTLIGHT

Dawn Fisher

CORPORATE ACCOUNTING OFFICE MANAGER

Written by: Brad Mauldin - Corporate Accounting Manager

For almost ten years, Dawn Fisher has been an integral part of the RealManage Corporate Accounting team. Starting her career as an AP Associate at Perot Systems (now Dell) in 2000, Dawn is now Office Manager at RealManage. She is also known as the "glue" that keeps the RealManage Back Office running smoothly. In 2010, Dawn was awarded the RealStar for her attitude of excellence and dedication to making our organization successful and continues to show that impressive service today.



In addition to her Office Manager functions, she also runs the Corporate Accounts Payable Department, processing bills and payments for the entire spectrum of RealManage brands. Dawn has seen RealManage and its brands grow from approximately 300 to 850 Homeowner Associations managed. With this enormous increase in workload, she still maintains the highest levels of efficiency and professionalism.

DEVELOPER SPOTLIGHT

Marshall Gobuty

Written by: Joseph Hansen - Vice President, Central Florida

Marshall Gobuty has been an entrepreneur all his life. In the apparel and garment business, Gobuty was an early pioneer with licensed brands, working with the National Football League long before it was fashionable. Under his MGIUSA corporate umbrella, Marshall provided private label clothing to leading retailers throughout the United States, and later in the 90's, brought the Handcuffs sweatshirts brand to national prominence with retailers like J.C. Penney and Kohls.

After a short break retail industry, Marshall turned his attention to home building and real estate. In 2002 he founded LAGOInvest, a development, and management company with partner Florian Lanz. The company has built a formidable reputation with successful business ventures throughout Europe, Asia, and the United States. In 2014, Marshall became the Managing Partner of Koral & Gobuty Developments LLC, based out of the Sarasota, Florida, area and with that, became one of Florida's most environmentally focused developers.



Gobuty's first project in the area was Mirabella Florida. Mirabella features 160 residential home lots, with 107 already completed or in the process of being built, and is marketed as an "active adult lifestyle" community. The goal of the Mirabella development is to provide the residents with many amenities for adults to participate in without leaving the community. To make the properties cost effective, Gobuty focused on building one of the largest LEED single family communities ever certified at the Platinum level, by the U.S. Green Building Council.

LEED (Leadership in Energy and Environmental Design) is the U.S. Green Building Council's way to measure five design categories aimed at reducing the carbon footprint of new homes while increasing the living qualities of those homes at the same time.

The five ways in which certified homes are measured are:

1. Sustainable sites: this emphasizes the vital relationships among buildings, ecosystems, and ecosystem services.
2. Water efficiency, which is based on an "efficiency first" approach to water conservation.
3. Energy and atmosphere, focusing on energy use reduction and energy-efficient design.
4. Materials and resources, which supports a lifecycle approach that improves performance that promotes resource efficiency.
5. Indoor environment quality for air quality and comfort.

MIRABELLA

To receive LEED certification each home must earn points in the five green design categories above: sustainable sites, water efficiency, energy and atmosphere, materials and resources, and indoor environmental quality. The number of points accrued from these categories determines which of the four levels of LEED certification has been reached.

Mirabella's homes use nearly 40 percent less energy than what is used in a typical new home. They feature Energy Star appliances manufactured by companies including GE, Carrier, Argos, Shaw, and Atrium.

Peggy Christ, a member of the Governing Council of the USGBC Southwest Florida Chapter said, "the biggest benefit that people get when buying a LEED certified home is a healthier home with less maintenance."

Mirabella has already earned 70 LEED Platinum level certifications for the completed properties. Platinum is the highest level of certification a home can maintain, and Mirabella is the only community that's earned that level of certification in the state of Florida.

Mirabella currently has an additional 37 homes under construction with 53 lots remaining, with plans to have those remaining properties also earn the same level of certification.

"This is the result of two years of work, careful planning, and underscores our commitment to the environment," said Marshall Gobuty, President & developer of Mirabella.

"We set out to not only build the highest quality homes in their category in the region, but also pledged to be energy efficient, and environmentally friendly across our active adult community. Earning LEED Platinum status for each home adds greater value to the homes today and in the future." When Gobuty began Mirabella, he said he would leave the door open for another LEED-based development in the future.

"Mirabella's LEED Platinum certification is part of our company's vision to set a new standard in the way homes in America can and should be built," said Marshall Gobuty. "We want to enrich our customers' lives with sustainable homes that not only save them energy but also improve their quality of life."

Mirabella has also won four prestigious Aurora Awards in 2016 and 2017 for "Green Construction," "Water-Wise Home" and "Energy Efficient Home" and most recently received the 2017 NAHB 55+ Housing Gold Award and The Nationals Silver Award for 2017 coming out on top in a field of over 1,100 entries.

The NAHB's Gold Award is based on Recognition of Sustainable Features and Green Building techniques. Mirabella's homes feature Energy Star appliances, EPA WaterSense plumbing fixtures, a spray foam insulation that provides a barrier up to 50 percent tighter and more efficient against moisture and allergens and high-end vinyl windows that help keep cold air indoors and drive energy costs down.

The Nationals salutes and honors the best in the building industry for their determination, integrity, creativity, and endurance. Mirabella was recognized for Best Green/Sustainable Home Design. Silver Award winners are the top vote recipients in each category and are finalists for the Gold Award.

"The Nationals are the most prestigious awards of their kind, setting the benchmark for innovations in new home design, marketing, and sales," said Meredith Oliver, chairperson of the Nationals, in a statement provided by the NAHB. "NAHB's commitment to recognizing originality, imagination and success have been exemplified by its award winners since the competition's inception."

"What I have learned from the Mirabella Florida development is that being environmentally sound, sustainable and friendly to the Earth is a crucial component, as the buyers we attract are willing to pay a little bit more for something a whole lot better. That means instead of being just a part of any subsequent development, it would be the center of it," said Gobuty.



HUNTERS POINT

A few years after beginning the Mirabella Florida development, Gobuty is now embarking on a new project, Hunters Point Resort and Marina.

Hunters Point will be located just minutes from Mirabella in the historic and beautiful fishing village of Cortez, Florida. The new planned development has 148 modern, environmentally respectful, and energy efficient, fishing village-style cottage sites, featuring 49 boat slips, a public marina and community center allowing direct access to the Gulf of Mexico.

Of the 148 "Cracker Style" cottages, 62 will be designed as hotel rooms for short term rentals. The coastal cottages, hotel buildings, and community buildings will be developed and constructed to receive EnergyStar® certification and qualify to become LEED certified. In keeping with being environmentally conscious and energy conservative, Hunters Point will also use innovative green design techniques to conserve water, save energy and preserve the environment.

For more information on either development, visit www.MirabellaFlorida.com and www.hunterspointfl.com



6 Tips About Proper Pool Maintenance For Your HOA

It's midsummer now, and HOA pools everywhere are open. The pool is a high maintenance community feature. When it comes to proper pool maintenance for your HOA and money-saving tips, what you don't know might just surprise you. The following are six tips on pool maintenance and on saving on the operating costs of your community's pool.

01

Hire a professional pool manager. The National Swimming Pool Foundation recommends that all pool facilities hire a certified, professional pool manager. Hiring a professional manager can help the HOA ensure that the facility is safe in operation and running smoothly and efficiently. The National Swimming Pool Foundation certifies pool operators (as do other recreational organizations) so you can rest assured that the manager you hire understands and carries out his pool services according to best practices

02

Audit pool equipment before the pool opens for the summer. Task your professional pool vendor with auditing the pool's equipment. If the pool is an outdoor pool, then it likely has lain empty and unused until the summer. Many things can go wrong during the cold, winter months, especially in areas where winter can mean a hard freeze. If you have an all-year-round indoor pool, then there's been wear and tear on the equipment for the entire year. Before summer is in full swing, have the professional pool manager close the pool for inspection and any repairs. You might also consider hiring an energy auditor to determine whether your pool setup could use an upgrade to energy-efficient elements. If you decide to buy upgrades, always make sure to use a licensed pool contractor who knows the pool trade, not a general contractor without specific swimming pool knowledge. And remember to keep up proper pool maintenance all summer long to maintain safe

03

A variable speed pump saves energy which saves you money. Manufacturers of variable speed pumps say that they use 75% less energy than single speed pumps. You will also find that most counties expect pool water to turn over a particular number of times in a day. Your certified professional manager will know how to calibrate the variable pump so that it provides the HOA with the required number of water turnover and the most savings.

04

Automated chemical controls save time and money. The automated chemical control systems today take all the guesswork out of the chemical side of pool management. The systems have sensors that provide feedback on the chemical state of the pool water. It periodically tests the water and, if necessary, adds the exact amount of chemicals needed to bring the water back into balance. In practical terms, that means the HOA is only using the chemicals necessary to keep the water safe instead of overdosing the pool -- which also saves on the amount of chemicals the pool needs to buy.

05

The automated chemical systems are not inexpensive and costs vary from state to state. Even so, quick research indicates that you can probably expect to pay at least a couple thousand dollars for such a system. On the other hand, manufacturers claim a 30% decrease in chemical costs.

06

O Solar Mio! Solar energy provides the cleanest way to heat pool water and do it more efficiently than by using a gas heater. The way it usually works is that the solar panel contractor installs the solar panels directly above the pool area on the facility roof where it gets lots of sun. The solar panels have the same surface dimensions as the pool. The sun heats the solar panels, and the water passes through the solar panels where it warms. It's a pricey upgrade -- anywhere from \$10,000-\$40,000 depending on the size of the pool--, but experts say the HOA can recoup the cost in about 18 months.

What HOA Insurance Does Your Community Have?

Serving as an HOA member of the Board is an important job. The homeowners in the HOA count on you to do what's best for the homeowners and the association in general. Not all board members bring the same background and experience to the job but most people today have at least a passing acquaintance with the purpose for insurance and how it functions. Well, our question for you today is: what HOA insurance does your community association have in place? You may wonder what insurance is right for your HOA. So, let's see if we can answer that for you. Read on for our four suggestions for insurance coverage for the typical HOA.

DIRECTORS & OFFICERS LIABILITY COVERAGE

Let's start with the coverage that's intended to protect you, the Board members. Directors & Officers Liability, referred to sometimes as D&O, protects you and your fellow board members for claims filed against you while you serve on the board of directors of the HOA. The policies cover you for the management decisions you make that have adverse financial outcomes. D&O

policies have what the industry calls "shrinking limits" which means that defense costs reduce the overall limit of liability under the policy. This is the opposite of what you might understand from a comprehensive general liability policy where the defense costs pay in addition to the general limit of liability. That's a significant difference, too, because defense costs are often a large share of the litigation cost. D&O policies are also usually "claims made" policies which means that the insurance will only pay claims for damages incurred during the policy period and for claims filed during the policy period. D&O policies also cover monetary damages, not bodily injury or property damage -- which brings us to our next insurance coverage.

MASTER INSURANCE POLICY

This is a good place to note that many state laws and HOA founding documents require the HOA to maintain a Master Policy of insurance. The Master Policy includes improvements, common areas, and depending on the founding documents, the individual units for the owners. If the Master Policy covers all improvements, common areas and individual units, then the owners only have to cover their personal contents and the liability for their units (known as "walls-in coverage").

LIABILITY INSURANCE

Liability insurance is the protection against a claim for damage to the personal or real property or bodily injury of someone caused by the Board's negligence or willful act. An example is that the Board's maintenance personnel are painting the outside of an owner's unit and negligently damage the owner's slate patio. Another example is that the HOAs maintenance team did not repair a sidewalk in the common area and one of the owners falls and injures himself. This type of liability for property damage or bodily injury of another comes under the Comprehensive General Liability coverage of the Master Policy.

PROPERTY INSURANCE

Property insurance is the protection against financial loss of the HOAs structures in case of damage or theft. Typically, damage means fire, smoke, wind, hail, ice and snow, etc. Water damage from floods, storms, ground water are not generally covered under property insurance but separate policies may give some protection.

WORKERS' COMPENSATION

HOAs can buy workers' compensation insurance to cover their employees injured in the course of their employment as well as volunteers, like the Board members and owners who volunteer their time without pay, to provide services to the HOA. This does not replace the workers' compensation that contractors provide their employees. The Board still must exercise due diligence that contractors they hire provide workers' compensation coverage for their employees working on an HOA project.

FIDELITY INSURANCE

Fidelity insurance coverage provides protection for the HOA against financial losses from the fraudulent acts of employees or the management company who handle large sums of money. The policy generally covers theft, and may also cover embezzlement, forgery, and computer fraud.

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