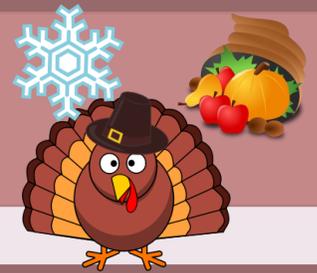




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Contact us at: [www.coloradohoaforum.com](http://www.coloradohoaforum.com) or email us at [coloradohoaforum@gmail.com](mailto:coloradohoaforum@gmail.com)

Join our effort by signing up on our web site. The web site contains HOA articles, reference information, current events, and tools to help you [write your legislators](#)

Write the [Colorado Information Office and Resource Center](#) about your concerns with HOA governance and homeowner's rights. **THIS DOES HELP!!**

Request our [business cards](#) through our web site for distribution to your neighbors or at an HOA meeting. Ask your friends and neighbors to [join our movement](#). it's free.

### [Small HOA CAMs hurt by CAM Licensing Law](#)

### [CAM Licensing Law Requires Modifications](#)

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### [Our HOA Home Buying/Maintenance Brochures](#)



If you think your HOA is violating ADA and/or the Fair Housing Act, [file a property manager complaint with DORA](#). Need help, [contact us](#)./use or Guide

### [Is your HOA Registered?](#)

### [Property Manager Licensing FAQ's](#)

### [Out of Court Binding Dispute Resolution \(not Mediation\) : Good Enough for Property Managers but Not Home Owners?](#)

### [Understanding HOA Insurance](#)

### [Organize an HOA Town Hall Meeting: we will attend! Contact us](#)

### [Who or What is the Community Association Institute \(CAI\) and who do they represent?](#)

### [Self-Managed HOAs and CAM Licensing](#)

### [Nov 12 HOA Town Hall Meeting Big Success](#)



**Did you know** just about all HOA home owner complaints can be filed as a CAM Complaint. [See our Guide](#) and if you still have questions write to us.

**[IS YOUR PROPERTY MANAGER LICENSED?](#)  
[LOOK THEM UP, IF NOT FILE A COMPLAINT](#)**

The Colorado HOA Forum should not be used as a source for legal advice or a substitute for a lawyer when making legal decisions. We offer opinion and provide information on HOA issues based on our research and home owner's personal experiences.



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## HOA Town Hall Meeting, Big Success

Our HOA Town Hall Meeting in Aurora, CO, Nov 12 was big success. Turnout was impressive with the large conference room filled to an overflow, standing room only capacity. The message from attendees was clear: **HOA's are deserving of our legislature's and media's attention and action and we offer solutions, please listen!**

The evening was energetic with attendees respectful, inquisitive, informed, and seeking solutions. The presentation began with the advertised HOA home buying and maintenance seminar with the additional topics of HOA governance, dispute resolution, Property Manager Licensing, HOA Transfer Fees, and construction defects litigation. Like most HOA meetings the presentation becomes acceptably dominated by home owner's questions on how to rein in abuse whether by their HOA Boards or property management companies and to provide home owners with a means to enforce State HOA law and their governing documents. Home owners attend these Town Hall's because they are involved in their HOAs, care about their HOAs and seek answers and solutions so the dominance of questions is anticipated and welcomed.

Time and the energetic crowd precluded getting through the planned presentation but the Colorado HOA Forum [placed all presentation material out on its' web site](#) including the complete Power Point presentation, home buying and selling pamphlets, HOA Maintenance Flyer, CAM Lookup and Complaint Guide, and a Best Practice Guide related to the transition of the HOA from developer to home owner.

We certainly appreciated the presence of property managers, Realtors, and a few HOA legal folks. Part of the goal of this meeting was begin networking among these interest groups and home owners to promote an understanding and cooperation leading towards better HOA governance, accountability, and legislative reform.

The evening was surely full of criticism of home owners, DORA, CAMs (HOA property managers), Realtors, and others for the current state of problems in HOAs. Home owners for apathy in not participating in HOA governance that can

allow for removing dysfunctional Board members via regular and recall elections and for not filing complaints. Note, promoting this apathy is certainly a lack of a means to enforce laws and HOA governing documents from the home owner's perspective except in our litigious and costly court system. The need for an [out of court bidding dispute resolution process](#) is high on home owner's priority list.

Home owners also expressed concern about the new CAM licensing law that is being implemented by DORA in a lethargic manner with the most simple complaint taking months to get DORA's attention/action/inaction. Not one unlicensed CAM known to DORA has gotten fined or a cease and desist order. The [DORA web site](#), also was criticized for being cumbersome and not the least bit user friendly.

The HOA Transfer Fee got well deserved attention for its lack of disclosure, duplicate billing, high cost, and lack of justification. A few from the CAM industry attempted to defend the Fee by indicating if home buyers wanted an accurate home owner's Status Letter (indicting the financial obligations of the home owner to the HOA) they would have to pay legal fees that make the Transfer Fee costly. What? This implies throughout the year monthly billings and accounting records are less than accurate? A CAM indicated this stamp of approval "estoppel letter" to the home buyer simply costs a lot of money? The truth being it mostly takes a few key strokes, a signature of a responsible party, is already paid for via HOA dues, and most striking about this argument is that this letter is not required by law but imposed on home buyers at an inflated cost in relation to the 5 minutes it cost to prepare. Also pointed out is that DORA's idea of full disclosure on this fee amounts to a one liner on home closing documents and in an HOA contract with no requirement to provide any receipt for the charge, any justification of charges, no detail on why charged, who decided how much and who retains the fee, etc.

Home owners also asked how to get legislators

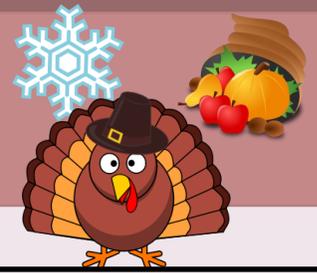
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[Let the State HOA Office know about your HOA Complaint or Problem, this does help!](#)



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### HOA Town Hall (continued)

to respond to a call for HOA reform. Frustration on the lack of legislative attention prevailed. On this matter, our thanks to ongoing HOA advocates, Senator Nancy Todd and to Rep. Su Ryden (who sent her personal representative) who attended and we plan to meet them soon.

Realtors were chastised for not working on legislation to make full disclosure the law vs optional.

Our thanks go out to all who attended and to the City of Aurora that provided the conference room. The benefit of these meetings is to not only discuss HOA current events but to allow home owners to vent their frustrations and seek solutions. Too often we run out of time to complete our intended educational agenda but hearing the exchange of ideas is informative, healthy, and will continue to build bonds among home owners and others.

We continue to get requests to conduct additional HOA Town Hall Meetings and are planning on working for such events in Colorado Springs, Grand Junction, and another one in the Denver metro-area over the next five months. Also, based on attendee feedback we will be making changes to the content of these meetings that will include an effort to gain more participation from CAMs, the CAI (Community Association Institute), Realtors, and DORA (that did not accept our invitation).



Colorado Mountain Goats

**Did you know** [Under the Colorado Common Interest Ownership Act \(CCIOA\), an association is not required to undertake a reserve study](#)

### CAM Licensing Begins lethargically

The HOA Property Manager (aka CAM) licensing program is off to a lethargic start. The DORA web site used in filing CAM complaints and researching the existence of licenses is at best poorly designed prompting our organization, Colorado HOA Forum, to develop a [CAM Lookup and Complaint Guide](#) (available free to the public on our web site). Exemplary of the system design weaknesses: one can't print their finalized complaint; there are no complaint tracking numbers provided; the status of a complaint is unknown to the user; the system will not allow for looking up an HOA and finding out its' licensed CAM; and when a company is identified as licensed whether they service one or fifty HOAs as the system only lists one CAM name for the whole company making license lookup impossible for complainants. Then there is the issue of enforcement. We found a complaint completed in August concerning an unlicensed CAM to be verified and known by DORA but no action has been taken, no cease and desist order, no fine, no anything. Then there is the backlog of processing complaints and unresponsiveness to complainants. Requests to improve the system, in particular those problems mentioned above, have been ignored. [Full story](#) [A summary of web site deficiencies](#) Yes we are critical. DORA had over a year to figure this out and the public deserves better service.

HOA legislative reform is our process for improving upon HOA governance. Our number one goal is to implement a [binding out of court dispute resolution process](#) for use in resolving HOA complaints. A [State directed study on HOA home owner dispute resolution recommends this process](#). Colorado will use a similar out of court process to resolve complaints under the new HOA property manager licensing program: **if good enough for property manager complaints why not for HOA home owner complaints?** Please [read about this dispute resolution process on our web site](#) and [write your legislator](#) asking them to sponsor legislation to implement the

[Let the State HOA Office know about your HOA Complaint or Problem, this does help!](#)

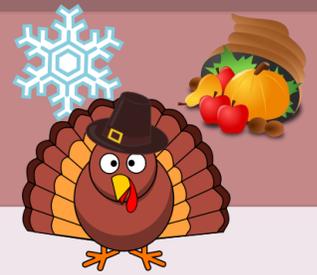


If you think your HOA is violating ADA and/or the Fair Housing Act, [file a property manager complaint with DORA](#). Need help, [contact us](#)./use or [Guide](#)



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### **DORA web site lacking, prompts us to create a [CAM User Guide](#)**

We have developed a [CAM \(HOA Property Manager\) Lookup and Complaint Guide](#). This was prompted by the poor design of the DORA web site used to complete these tasks. The guide will save you time and let you know what you can and can't do on the site and how to interpret the results of your search efforts.

[Our Guide](#) contains tips on navigating the DORA web site, instructions on how to complete a complaint with examples, and a full host of identified deficiencies you should know about before filing any complaint. Some things to know before filing:

You can't enter an HOA name and then find the licensed CAM for the HOA (the main purpose!)

The system doesn't list anyone with a provisional/temporary license

The results of an HOA CAM license search will also display results from every other profession making interpretation of results difficult.

The system doesn't indicate this but a CAM license has a prefix of HOA

You can't look up the status of your complaint

Regardless of what the system indicates, you can send in documentation via US mail

The system does not advise on the types of complaints you can file: our guide does

If a large CAM company services many HOAs the system only lists one CAM for the company not by individual HOA serviced

No easy way to print a copy of your complaint

No tracking number assigned to the complaint upon exiting

[Additional requested changes documented in this newsletter, page 8, HOA Registration](#)

[Save time, read our CAM Complaint Guide.](#)

HOAs Across USA (we don't endorse the content of these articles)

HOAs laws differ by State. HOA governing documents specifically set forth different restrictions. We post the articles in this section to let our readers know what issues affect HOAs in other parts of the USA that are most likely similar to their concerns:

[Outrage Over HOA Dues Increase](#)

[Denver Construction Defects Ordinance](#)

[Colorado Springs Construction Defects Ordinance](#)

(note, the articles reference home owners groups and associations that are against the Ordinance but as in the past with these newspapers they can't name one)

[Group Homes and HOAs](#)

[Eight homeowner responsibilities to know during the foreclosure process](#)

[Rules vague over 'comfort animals' \(comfort animals vs trained and certified service animals\)](#)

[Can a condo board charge owners a resale capital contribution for resales?](#) (limit of \$100, this a close relative of Colorado's Transfer Fee)

[States stepping in to help resolve HOA conflicts](#)

( what they neglect to say is that State HOA Offices lack enforcement authority and at best advise and educate, which is beneficial, but can't render legal, enforceable decisions on disputes)



**Did you know** just about all HOA home owner complaints can be filed as a CAM Complaint. [See our Guide](#) and if you still have questions write to us.

**IS YOUR PROPERTY  
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### HOA construction defects ordinances and legislation: balance is required

Construction defects (CD) legislative reform has failed in our State legislature so localities do it themselves. The goal of reform is to cut down on the number of and frivolous lawsuits that are claimed to make building affordable housing prohibitive. These ordinances always come with too many caveats at the expense of home owner's rights and home owner's are rarely represented in the debate.

Common among local ordinances: provisions that preclude HOAs from changing any requirement in the HOA Declaration that mandates arbitration to resolve CD complaints and prior to an HOA pursuing legal action it would require a majority vote of the home owners.

Thus home owners will give up the right for a court case. This has been upheld in a court case. This mostly affects newer HOAs as the statute of limitations on CD litigation has run out on most HOAs to pursue legal action with the developer. Some of these ordinances will not allow proxy voting and/or require in person voting thus making the possibility for a majority approval of any litigation more unlikely. This is very problematic as it excludes the voting right to those out of town, working when a vote meeting takes place, many seniors, the disabled who can't attend a meeting, members of the Armed Forces/National Guard away on duty, etc.

The unintended benefit to home owners would be empowerment on the use of their funds in litigation. Too often costly HOA litigation is pursued by HOA Boards and their lawyers without the knowledge or approval of home owners and can result in draining HOA reserve funds and special assessments.

A compromise law that would serve all interests groups can be crafted by State legislators. It is no more complicated than this: HOA litigation, other than for routine and administrative matters, funded with HOA resources and/or debt instruments requires a majority vote of approval by home owners. Prior to any vote home owners be made aware of the proposed law suit, its' purpose, total cost and funding sources, and the consequences in the event of an unfavorable decision. Proxy voting allowed. Mandatory arbitration will be non-negotiable. Individual rights to litigation must be preserved. [read our handout](#) to legislators in the previous session.

### HOA Transfer Fees Continue to cost Millions: legislators silent (latest argument is the estoppel letter)

**This fee needs to be ended or at least limited to \$50 with justification of work performed.** [New Mexico](#) and now [Florida](#) have legislation pending/enacted to kill or limit this abusive and illegal fee, why not Colorado? The reason is the property management industry would lose upwards of \$10 million a year in this easy money. Their influence is powerful.

Quick overview: if you closed on a home in an HOA you most likely noticed a few line items that are, well, just there: 1) HOA Transfer Fee. Ask for an explanation of the fee and your Realtor in many cases has no idea what it is for, how the fee was determined, or who is charging and retaining it. Worse yet you get no receipt or detailed invoice but are simply instructed to pay it or the home sale will not be completed. 2) Then there is another fee home owners pay and have no particular details about it: a Document Processing Fee. You might be told it is a cost incurred by the Title company to provide the buyer documents about the HOA and a Status Letter (thought home owner paid for this same thing!) [rest of Article](#) and [See our Fact Sheets](#)

A new defense of this fee was spoken at our recent HOA Town Hall Meeting and it deserves comment. The fee can't be defended on a work performed basis or for costs incurred by the CAM due to the sale of a home so now the industry comes up with the "estoppel fee" argument. Basically this is a Status Letter with a certification of accuracy. Yes, a final billing indicating the home owner's financial obligations to the HOA created by a computer program in 5 minutes. The estoppel (Status) letter is not required by law! A Status Letter is normally an easy to complete five question request from the Title Company to the CAM and often completed with a computer application.

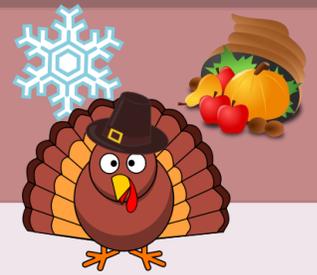
So the CAM is first paid for the (so-called) Transfer Fee service with HOA dues, then charged a Transfer Fee on home closing documents, and often times charged to the Title Company for these same services. Do you detect triple billing and a deceptive business practice?

The average HOA Transfer Fee at home closing is \$275-350 and CAM charge to Title Company can be \$150-175. Total tab to home owners: in excess of \$10 million a year!!!!



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## Small HOA CAMs vanishing

Thank you to DORA, the CAI (Community Association Institute), and our legislature for pushing small HOA CAMs out of business. The CAM licensing law requires the smallest of CAMs, serving less than 25 total units, to pay the same fees, take the same educational classes and background checks as a CAM company serving 10,000 units. These expenses to get a license can equal nearly the income for a year for a small CAM. Our requests for relief for these small CAMs, who would still be required to be licensed but at a reduced level, was rejected. Note, small HOAs are provided relief in registration fees but not small CAMs.

Self-managed, small HOAs should also have reduced fees and requirements.

We will again lobby legislators to give relief to the smallest HOA CAMs: is anyone in the legislature listening?

## Modifications to Administering CAM Licensing Bill

The [HOA Property Manager Licensing Law HB 13-1277](#) has now been fully implemented and some obvious weaknesses and flaws exist that should be addressed.

### Law/Rule Changes:

Relief should be provided in the law, similar to small HOA registration requirements, to reduce educational requirements and fees but NOT still require licensing for those self-managed HOAs and CAMs serving less than a total of 25 units. Educational classes are available for this change in the law.

This law, similar to HB 14-1254, Disclosure of Fees, was supposed to require full disclosure of any fees assessed and/or collected by a CAM (from the HOA or home owner). DORA has allowed this to be defined as a one-liner in a contract or on home closing documents with no detail, no receipt to the home owner, no justification of the fee, how it is in compliance with State law SB 11-234 authorizing the fee, and no mention that the CAM not the HOA, determines the amount of the fee and retains it. Disclosure means justification and detail and compliance with the law. The CAM law/rule should mandate the aforementioned.

Legislators were led to believe that the CAM li-

censing law disclosure would preclude abusive, excessive, and illegal fees. This was simply a big lie by lobbyist. The CAM law can't limit the amount of, refund, or adjust a fee and the way it was written and DORA wrote the rules only ensures abuse continues.

Include a rule that CAMs must comply with all State HOA laws and with the governing documents of the HOA they serve and knowingly violating or being aware of such violations is subject to fines and/or revocation of license.

Include a rule that if a CAM is aware of an HOA Board/lawyer being in non-compliance with State HOA law or their own governing documents they must immediately advise the Board and their legal representation of such non-compliance and suggest corrective action. If corrective is not taken the CAM must apprise both Board and the HOA's legal representation in writing and notify DORA to pursue this situation.

Require CAMs to report to DORA the HOAs they manage and post such information on the DORA web site.

Post for each CAM each violation and fine.

Develop a process to monitor CAM license renewal.

## Our literature available on our web site:

- HOA: transfer of HOA from Developer to Home Owners
- HOA Home Buyers Pamphlet
- HOA Home Buyers Checklist
- HOA Maintenance Guide
- HOA Maintenance Checklist
- CAM Lookup and Complaint Guide



Americans with Disabilities Act and Fair Housing Act: HOA Issues



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### Editorial: Why people don't vote and drop out

Any of the following sound like the HOA legislative reform environment?

They want your vote, they indicated interest in your issues, you even worked for their election. Then after elected your the house of cards of political reality topples. Your favorite politician who was once bold and cared more about issues than being re-elected or appeasing the lobbyist [Full article](#)

### Can a Board increase HOA dues & make special assessments without home owner vote?

If you're one of the lucky ones living in an HOA that limits the authority of the HOA Board to increase dues and to make special assessments consider yourself the exception and not the rule. Unless your governing documents limit the rate/ amount of increase in HOA dues and/or limit the authority by amount or by the requirement for a vote on special assessment your HOA Board can raise your dues and make special assessments without justifying such events or requesting a vote of home owners. Thus if your Board decides they would like a few tennis courts they can independently take on debt and make a special assessment. How about building a spa in the club house, yes that too. The Board was elected and given authority to make financial management decisions for the community. You may say they aren't acting in a fiduciary capacity with these capital projects but that will be a weak argument. Our organization proposes legislative limits on these financial matters that would require a home owner vote of approval.

### Can a Board invest funds into the stock market?

Unless your HOA governing documents state otherwise, there appears to be no restrictions on investing HOA reserve funds in the stock market. State law and most governing documents generally indicate that HOA funds be prudently and wisely deposited in a bank savings account, money market or Federal financial instruments. The idea behind this is to not risk those funds of the HOA in ventures that if loses occur would place the future maintenance and stability of the HOA in jeopardy. Such losses can also result in a special assessments to replenish losses in any stock market venture. The best financial advisor can't

guarantee gains. The HOA should maximize opportunity with cash reserves but maximization doesn't mean taking on risk. Also, the purpose of collecting HOA funds should not get intertwined with arguments on making profits as the intention of HOA dues has nothing to do with making money for the HOA. Thus although not restricted by Colorado State law and if not restricted in your HOA declaration, investing in the stock market can be done but is highly inadvisable.

### Managing a CAM and the Cost of Property Management

We are intending on developing a seminar/ topic for a Town Hall Meeting on hiring and managing an HOA Property Manager (CAM aka Community Association Manager) No doubt too many Boards don't really understand that the Board works for the HOA. They don't understand they are not to relinquish and assign the CAM total independence of operations and financial management with little oversight.

The issue of the cost of property management is also widely misunderstood. Too often HOA Boards and home owners contract with a CAM but don't realize that the cost of the CAM contract is only for baseline services. Baseline services may cover management advisory, accounting, billings and collections, contracting (not completing) for snow removal and landscaping, property inspections, attending regular meetings, responding to home owner inquiries, etc. Then there are add-on costs not included in the baseline compensation to the CAM. Examples of add-ons: snow removal and lawn services, records storage, delinquent account letters, web site fee, attendance at special meetings, office supplies, newsletters, etc. Add-ons can be costly.

Thus when contracting for property management the total cost and not just the upfront CAM costs (normally a charge per unit/ household) must be considered. More to come on this topic.

[DORA CAM/HOA Web Site Lacking](#)

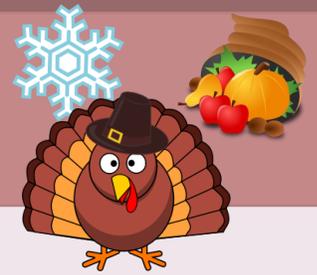


Americans with Disabilities Act and Fair Housing Act: HOA Issues



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### HOA Registration needs expanded information

HOAs in Colorado are required to register with the State. There are around 8,000 registered HOAs. The HOA Office needs to expand the information collected and posted on their web site to include for each HOA: the name of the HOA Property Management Company servicing the HOA, the name of the CAM assigned to manage the HOA and indicate if licensed with license number, CAM business email, and the email address of the HOA. The CAM information is included in the DORA data base used in managing the CAM licensing program and interfacing it with the HOA registration program should be done. DORA should also validate upon HOA registration that it has a licensed CAM. All this information is public and doesn't breach any privacy act law. These changes have been met with deaf ears by DORA.

Interesting bit of information: Denver has over 800 registered HOAs.

### HOA Board Member Responsibilities

We get many questions concerning serving on an HOA Board related to responsibilities. The number one qualification is to be a trusting member of the community. The next most important criteria is read your HOA governing documents. Follow this up by reading State HOA law that can be accessed from our site. It is also very important to understand that the property management company works for the HOA and not the reverse and that responsibilities and authority entrusted in the Board should not be assigned to the property management company (and if so not without close supervision).

You can get a more expansive explanation on this topic: [article 1](#) \* [article 2](#) \*

\*WE DO NOT ENDORSE THE SOURCE OF THESE ARTICLES

**[IS YOUR PROPERTY MANAGER LICENSED? LOOK THEM UP. IF NOT FILE A COMPLAINT](#)**

### What are Realtors legally required to disclose to home buyers in HOAs: make it the law!

There are few legal disclosure requirements for Realtors in the sale of a home. In general, the seller has an obligation to disclose potential problems to a prospective buyer that could affect the value of the property you're trying to sell. In addition, it is considered illegal to deliberately conceal major defects on your property. Sellers of residential property in Colorado generally fill out and provide buyers with Colorado's standard Seller's Property Disclosure ("SPD"), the form of which is approved by the Colorado Real Estate Commission. The SPD contains a lengthy list of components of real property, such as "Structural Conditions," "Mechanical" and "Environmental Conditions," and asks sellers to disclose whether they are aware of any issues with respect to each item listed.

**Although sellers are not statutorily required to complete the SPD**, buyers and their brokers will almost certainly expect sellers to complete and provide the SPD during the due diligence period, and the SPD helpfully contains a fairly thorough list of areas of real property that could contain defects. ([the full article.](#))

Now to the topic of disclosure about an HOA. The Title Company is legally required provide the buyer with the HOAs governing documents and a Status Letter on the seller indicating their financial status with the HOA and any HOA encumbrances on the property. This falls short: see our HOA Home Buying and Maintenance Guides. Of particular disclosure should be the status of HOA reserve funds, any ongoing lawsuits that could result in a financial obligation to the buyer, anticipated special assessments, and a comprehensive checklist on the maintenance and insurance responsibilities of the home owner and HOA. [Our proposal for HOA home buying disclosure should be a legal requirement.](#) The Colorado Association of Realtors (CAR) should take the lead in making these disclosures the law and not optional and standardized and require at closing a signed statement that both Realtor and home buyer have read and understand all disclosures. This would cut down on the number of HOA problems: **where are you CAR?**

[Use our Home Buying/Maintenance brochures](#)



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## HOA's Across the USA

HOA's laws differ by State. HOA governing documents specifically set forth different restrictions. We post the articles in this section to let our readers know what issues affect HOAs in other parts of the USA that are most likely similar to their concerns:

[Battle over Christmas Lights \(fines\)](#)

[Limits on Christmas Displays](#)

[Home owners say association collects dues, does not provide services](#)

[Front Range dog owners watch out! DNA tests tie you to your dog's poop](#)

[Board spends \\$900,000 on clubhouse with no home owner approval](#)

[Surge in Rentals can impact property values. HOAs need to address situation in governing documents](#)

[Who should maintain sidewalks?](#)

[Financial Fraud Inside the Investigation of a Las Vegas Construction Boss](#)

[Homeowners Association Boards-- Things You Should Know About Fiduciary Responsibility](#)

[Settlement reached over Rancho Mirage meeting fight](#)

[HOA tricks, lies, and deceives ... and residents still don't care](#)

[MORE ARTICLES](#)

**Did you know** [Under the Colorado Common Interest Ownership Act \(CCIOA\), an association is not required to undertake a reserve study](#)



**Americans with Disabilities Act and Fair Housing Act: HOA Issues**



**Did you know** just about all HOA home owner complaints can be filed as a CAM Complaint. [See our Guide](#) and if you still have questions write to us.

## Do Self-managed HOA's require a licensed CAM?

If a self-managed association provides remuneration to any person(s) to perform two (2) or more activities as define in Section 12-61-1001(3), CRS than any such person(s) is required to hold a CAM license. If a self-managed association does not provide remuneration for management activities performed, then any such person (s) would not be required to hold a CAM license.

**IS YOUR PROPERTY MANAGER LICENSED?  
LOOK THEM UP, IF NOT FILE A COMPLAINT**

Let the State HOA Office know about your HOA Complaint or Problem, this does help!