



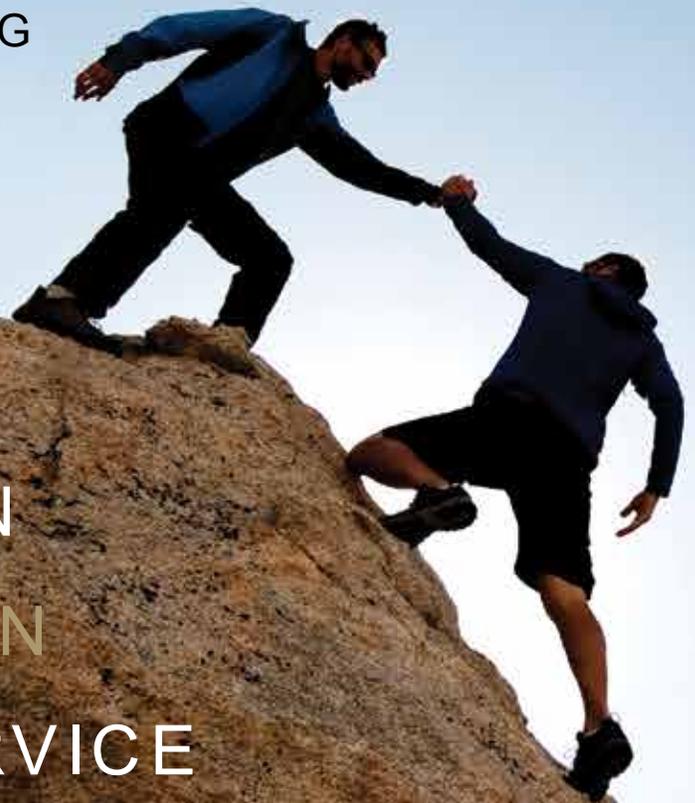
GHERTNER & COMPANY

# ONBOARD

Newsletter For Association Board Members

*Leading the Way!*

IN HOME OWNER  
ASSOCIATION LEADING  
MANAGEMENT



EDUCATION

LEGISLATION

CUSTOMER SERVICE

PROFESSIONAL  
DEVELOPMENT

TECHNOLOGY



## OUR CLIENTS SAY IT BEST!

“Michael Ryckley went over and above by creating this amazing budget spreadsheet that he not only shared, but also took the time to meet with me and show me how to use it.”

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Last week, LaToya contacted me to set a time to discuss the landscaping at the community. Not only did I appreciate her professionalism in setting a phone appt. but I appreciated her being proactive in addressing the landscaping issues, rather than waiting for me to discover them and bring them to her attention. In short, I appreciate her professionalism, being proactive, attention to detail and overall care for the community. Plus she always has such a cheerful disposition.

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“A new 3-yr contract was acquired for Polk Place after they shopped the contract. Scott Alessi's high level of client service was very instrumental in securing the new contract. The Board for Polk Place stated "Scott is doing a great job" and they like his thoughtful approach he has is mastering his job responsibilities.”

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“Major Crowley sent a Thank you letter to my attention complimenting the professional and awesome client service his community is receiving from John Kidd.”

“I have lived in a townhouse community managed by Ghertner and Company in Murfreesboro, TN for nearly 3 years! Todd Forsythe is the property manager of the complex and has been a true blessing. While I have not had any major issues, he has always been quick with his responses and takes the time to explain everything thoroughly! His attention to my needs as a resident will truly be missed!! (I recently sold my unit and will soon be moving). I can only hope to get a property manager as great as Todd at my new complex managed by Ghertner and Company!”

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“I want to thank you (Heather Booher) for doing a splendid job organizing and executing tonight's wine tasting party. Everyone I spoke with at the event had a fantastic time and was so glad that we had an event like this. Everyone was also very happy to see the renovation to the fitness room that you recently completed. All in all I think we got high grades from the community and they would love to have more events like this. Just wanted to tell you that you did a terrific job!”

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“I rented out the Taramore Clubhouse (sunroom) this past weekend - I'm a resident -- and I worked with Mary Kate Smith in getting it coordinated (with very short notice - due to me, not her). She was WONDERFUL. I could not believe how quickly she replied to my (many) inquiries, usually within 15 minutes during business hours. I had questions about logistics, key card, clean up, deposit, etc. and she answered everything quickly and professionally, and even called me when there was a moment of confusion on my end. I also have heard that Kim, our Ghertner representative, is amazing, although I have not had to work with her yet. So, I just wanted to let you know that Mary Kate and the crew you have working for Taramore appear to be doing an amazing job.”

# FOCUS

## ON DIRECTOR OF COMPLIANCE AND TRAINING, QUALITY IN WHATEVER WE DO

*By Kathleen Sutherland*

In order to excel as managing agent for community associations, Ghertner & Company must maintain a high level of service to our clients. Several years ago, managers agreed upon reasonable expectations and standards, and the new position of Director of Compliance and Training was created to monitor certain tasks, and to provide metrics to measure how well we are meeting our goals.

We recently spoke with Jaye Kloss about her role as the Director of Compliance and Training. With her assistant Brianna Behling, Jaye audits and monitors meeting minutes, site visit reports, insurance checklists and safety inspections, and develops statistics on how successful we are in meeting our metrics.

For example, meeting minutes should be completed within five working days of the meeting, and site visits should be conducted twice monthly. These are all tracked, and now we know that we are meeting these goals 95% of the time.

Jaye's extensive property management experience, including 10 years as a community manager, prepared her for this challenging job. She said that she tries to mentor managers "to be better at their job", and that she checks and audits reports "in an encouraging manner".



Life safety has become a central theme of her work, and she has invited specialists in such areas as pools, fire alarms and sprinklers to train the managers to be more knowledgeable and aware when they visit a property.

And because these life safety systems – fire sprinklers and alarms, elevator phones, and even fire extinguishers – are critical, she conducts audits to track that the systems are inspected on a regular basis. While managers may perform some visual checks of a fire extinguisher, for example, they do not check the functionality. For this reason, she also helps managers be sure that the systems are professionally inspected annually.

Everyone in the company understands that in order to provide the best service, we must hold ourselves accountable, and Jaye plays an important part in that process. This way, we can fulfill our Mission Statement to "make quality the centerpiece of whatever we do".



**GHERTNER**  
MAINTENANCE &  
REMODELING, INC.

## MAINTENANCE SERVICES PROVIDE SOLUTIONS AND VALUE

Water can wreak havoc on a residence. With spring upon us, we have entered a wet season where protection from the elements is of the utmost importance. The use of appropriate materials, properly installed, can prevent costly damages to the interior and exterior of your home.

In the picture below, the fiber cement siding is touching the roof, absorbing water, and deteriorating during the freeze/thaw cycle of the colder months.



The downspout in the corner exacerbates the problem by adding moisture to the siding during rain events.



Further inspection of the corner shows staining and mildew, and indication of a long-term issue.



Removal of the shake siding shows further evidence of the leak, as well as a previous attempt to repair.



Removal of the gutter reveals water damaged fascia.



Removal of siding and fascia reveals the full extent of the water damage. What seemingly was minor siding damage was only an indication of the much larger problem.



Installation of a high-quality house wrap with properly placed step flashing and kick-out flashing will prevent future problems.



New shake siding, properly installed, will provide a long-lasting, esthetically pleasing water barrier for years to come.



*The GMR Team is Ready to Serve You!*



# WHY WE ARE OPPOSED TO HB 1290 AND THE AMENDMENT TO IT

SCOTT GHERTNER

CAI Lobbyist, Martha Gentry, was on the job this winter when combing through a “SOLAR ENERGY BILL” she noticed the bill in fact was a bill to disallow Homeowner Associations from banning rentals, without a vote of 100% of the owners, rather than the two-thirds requirement typically prescribed in most HOA governing documents. The fact that a bill related to homeowner associations was described as a “SOLAR ENERGY BILL” led to immediate suspicion that a powerful entity was behind this effort and hoped to get it through unnoticed.

Upon investigation, our lobbyist learned that large wall street publicly traded home rental companies were behind the bill. In an effort to stop any HOAs from interfering with their attempts to buy large swaths of residential neighborhoods in Tennessee, these organizations hoped to stop anyone from impeding their efforts to massively grow their inventory of single family homes in homeowner associations by legislative fiat.

As CAI and Boards notified their owners about this legislation, a crescendo of opposition flooded House and Senate member’s emails and phones. This opposition resulted in an Amendment, which lowered the voting requirement from 100% of owners to two-thirds (the figure prescribed in most documents), but grandfathered the right of existing owners to rent as long as they own the property. This would protect companies such as American Homes for Rent and other Wall Street rental companies from ever having to cease leasing in communities, even when the HOA follows its covenants and its members vote by two-thirds to stop rentals.

CAI, and HOA Boards and owners overwhelmingly opposed this amendment as government overreach into the private affairs of existing homeowner

associations, and a flagrant breach of the contractual rights agreed to by all owners at the time they purchased property in an HOA.

Despite the opposition and the arrival of a bus brigade of concerned home owners, the House Committee voted to pass the bill as amended onto the full House for a floor vote. The House Committee vote was a voice vote. To many observers, it sounded like more representatives voted “No” rather than voted “Yes.” However, the committee chair did not ask for a show of hands to count and simply slammed the gavel down, stating the amendment passed out of the committee.

The good news for CAI and homeowner associations, is that the Senate committee deferred the bill until a summer study committee can meet to make recommendations.



CAI owes special thanks to Representative Bob Freeman, who took the time to read and understand the bill and the detrimental effects on home values by voiding existing covenants. Our fight is not over. With the bill and the amendment in summer study, the fight will need to go on to defend the authority of HOAs to self-govern and to determine what is best for their neighborhood. Ghertner and Company will keep its customers posted on meetings to discuss this issue during the summer study.



# HELP SAVE THE MONARCHS

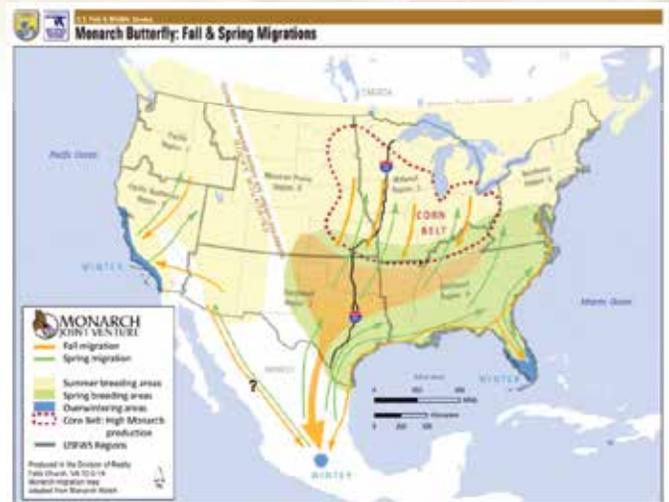
By Patty Ghertner



Monarch Feeding on Rose Milkweed  
(*Asclepias incarnata*)

Many of us have childhood memories of beautiful creatures with wings like stained glass flying around our backyard. Unfortunately, a monarch sighting these days is rare because this majestic butterfly is in serious trouble. Over the past twenty years, monarch numbers have dropped by ninety percent, primarily due to loss of habitat. The solution is challenging, but not complicated: *plant it and they will come.*

Monarchs are very unique. They are the only migratory butterfly that makes an epic round trip journey each year between their winter roosting habitat in Mexico and their summer breeding grounds in the United States and Canada. In the fall, the great-grandchild of a monarch who flew out of Mexico in March will fly back to the same winter roosting site, using instinct and an internal compass.



An individual monarch will fly an astounding distance of up to 265 miles each day. Imagine a creature weighing less than a paperclip flying from Nashville to Cincinnati in a single day. For more perspective on this amazing migration, check out this short documentary, "Monarch Butterfly Migration Google Earth Tour." (<https://www.youtube.com/watch?v=uqDwwuleRYc>)

One of the biggest threats to the survival of monarchs is the loss of habitat. Monarch caterpillars can only eat milkweeds. As adults, they must have nectar-rich plants to fuel their migration. Planting gardens in backyards might seem inconsequential, but research shows that every little bit helps. One neighborhood of monarch gardens can make a significant difference. Creating habitat for monarchs is not difficult. Refer to the side bar for some gardening tips. Your local nursery is also a great resource if you need more specific advice.

Another way to support monarchs is to become a citizen scientist. Several websites enable you to easily post monarch sightings. Whenever I see a monarch, I take a picture of it with my phone and immediately post my observation using a free app called iNaturalist.org. I also post my observation on the JourneyNorth.org website using the geotagging information attached to the photo on my phone.

At the Ghertner & Company office, we are creating a certified Monarch Waystation by planting several different kinds of native milkweeds and nectar-rich native perennials (<https://www.monarchwatch.org/waystations/waystation-brochure.pdf>.) We're also starting a project on iNaturalist called the "Ghertner Pollinator Project" to track all the pollinators in our new garden. We'll be contributing our observations to the "Nashville Pollinator Project" on iNaturalist as well. You can join this project too and even set up a separate iNaturalist project to track pollinators in your own neighborhood. The iNaturalist.org website has short videos to get you started.

We can all pitch in to save monarchs by giving them the habitat they need. Imagine coming home to reddish-orange wings flitting between bright flowers in your backyard. I call that eye candy. What a great way to relieve the tension of a hectic day, along with knowing you are helping this treasured butterfly.

## TIPS FOR CREATING A MONARCH BUTTERFLY GARDEN

- Avoid using pesticides and make sure any purchased plants have not been treated.
- Choose native plants. Refer to the Xerces Society Monarch Planting Guide - Southeast Region for suggestions. [https://xerces.org/wp-content/uploads/2016/10/Southeast\\_Monarch\\_Plant\\_List\\_spread.pdf](https://xerces.org/wp-content/uploads/2016/10/Southeast_Monarch_Plant_List_spread.pdf)
- Site the garden in a sunny location.
- Use annuals such as zinnias, cosmos, marigolds, and sunflowers to fill in the gaps while perennials become established.
- Avoid cultivars. Most have lost their nectar and pollen benefits.
- Include native milkweeds as host plants for monarch caterpillars.
- Group three to five plants of one species together in a cluster, instead of individual plants spread throughout the garden.
- Provide clean water.

## ASSISTING HABITAT FAMILY

Affordable homeownership continues to challenge our vibrant city with more than 200,000 residents unable to afford housing. Habitat for Humanity of Greater Nashville is working to reduce that number. The most common misconception about Habitat for Humanity is that the houses are given away, but this is not true. Habitat homeowners must make monthly mortgage payments and pay closing costs. Additionally, these homeowners are first required to go through financial classes, home maintenance classes and participate in the construction of their new homes.

Community Association Manager for Ghertner & Company, Janice Tantarís, was approved by Habitat for Humanity to serve as a budget coach for one of the hardworking families going through the program. This involved four months of weekly meetings with the family she was assigned to helping them establish weekly budgets, understand insurance matters, savings and the overall importance of money management as it relates to household budgeting.

Janice was honored when Habitat for Humanity asked her to present the mortgage agreement and new home keys to her “family” at the dedication in February.

When speaking during this dedication ceremony, Janice said, “When we think about what keys do, we think ‘They open doors,’ and this is true in more ways than one. Yes, keys will open a physical door like the door to your new home that you have worked so hard to earn, but keys don’t have to be something you hold in your hand or keep on a key ring. Today, you have not only obtained a key to your house, but a key to achieving your dreams.”

*(Currently, 85 cents of every dollar donated to Habitat of Greater Nashville goes toward providing a Habitat family the life-changing opportunity to purchase and own a home).*



*Community Association Manager, Janice Tantarís mentored with this family over four months to understand their financial responsibilities and set a budget to secure their home.*



# MAKING A POSITIVE IMPACT

Ghertner & Company continues to give back to the Middle Tennessee community by supporting meaningful organizations with financial support and donations.

## FEED AMERICA FIRST PROVIDES SOLUTIONS TO THE HUNGRY

With the vision of ceasing hunger in America by refusing to let neighbors go hungry, **Feed America First**, takes on the role of receiving large scale food donations and then distributing them to 200 partner agencies in the region. This non-profit organization's from "truck to trunk" mindset allows them to distribute over 950,000 pounds of food every month. For every \$1 donated, Feed America First is able to provide 10-15 meals. Learn more about how to offer support or volunteer at [www.feedamericafirst.com](http://www.feedamericafirst.com).



## COMPANY DONATION BENEFITS BOTH ORPHANS AND WIDOWS

The non-profit organization, **Both Hands**, fills a unique need in the community by serving widows with much needed household projects while also assisting adoptive families with the enormous related expenses. The process is simple: adoptive families gather a support team that uses the widow's home repairs as a fundraising project. The work for the widow is done free of charge and the adoptive family's support team collects money from their sponsors once the work is complete. Both Hands refers to one hand assisting the widow and the other hand helping the orphan to be adopted. Learn more at [www.bothhands.org](http://www.bothhands.org).



## WE'RE SOCIAL

AND WOULD LOVE TO SHARE MORE WITH YOU.



STAY CONNECTED WITH US.



## FREQUENTLY ASKED QUESTIONS: FROM CUSTOMER SERVICE CENTER



*Our in-house Homeowner Service Center has been established to meet the unique needs and expectations of condominium and homeowner associations. We take great pride in delivering exceptional service to our homeowners, and understand that when homeowners have a question, they want an answer quickly.*

**Q:** I just moved into an HOA managed by Ghertner & Co. and would like to create my account and find out how I make my HOA payment?

**A:** After your closing, the title company sends the paperwork and funds collected to our accounting dept. Once we receive it, it takes about 3 weeks to get your account set up and mailings out to you. The first mailing will be a black folder with a welcome letter. Then about a week later a second mailing will be your actual welcome packet and will contain your account info and advise when you first payment is due, and provide you payment options. Also, it will contain your security key and instructions to login as a homeowner. If your HOA fees are payable on a monthly basis, you will receive coupons in your packet. If your HOA fees are due on a quarterly, semi-annual, or annual basis, you will receive a statement in the mail for payment.

**Q:** How can I get a pool key or replacement pool key?

**A:** Go to [www.ghertner.com](http://www.ghertner.com), and under Homeowners, click on Pool Key Request and follow the instructions there. If your association isn't listed or won't come up there for you, please email [CSR@ghertner.com](mailto:CSR@ghertner.com) or call 615-277-0358 for assistance.

**Q:** How can I get a copy of the governing documents (bylaws, CC&Rs, etc.) for my community?

**A:** Go to [www.ghertner.com](http://www.ghertner.com), then under Homeowners, click on Property and Closing Info, then click on Association Governing Docs, then type in the first 4 letters of your community name, you should see your community come up, click on it, and then scroll down to Association Documents and click on the arrow. There you will see the documents and can print or upload them.

**Q:** I received a request from my mortgage company to provide a certificate of insurance for the policy that the HOA carries for my property—how do I get that?

**A:** Ghertner & Co can't provide the certificate of insurance that your mortgage is looking for—however we can provide you the contact info for the HOA insurance agent's office as they can produce the certificate with the info your mortgage company wants. You can contact us for that info by emailing [HSR@ghertner.com](mailto:HSR@ghertner.com) or calling 615-277-0359.

**Q:** How can I change my mailing/billing address on my HOA account?

**A:** Please email your address change to [HSR@ghertner.com](mailto:HSR@ghertner.com) or call 615-277-0359 for assistance.

**Q:** What are my options for paying my HOA fees and when are they late?

**A:** Go to [www.ghertner.com](http://www.ghertner.com), and click on Pay Association Fees—there you will find options available for making your payment. You can also use your personal Bank Bill Pay to make your payments. All HOA payments are due on the 1st of the month. Normally there is a grace period of at least 10 to 15 calendar days, but your payment has to be processed and posted to your account prior to that grace period expiring. If you mail your payment, it will normally take at least 7 business days to process and post to your account. If you make an e-check or credit card payment using the options on our website, then it will take up to 2 business days to post. Also, if you use your bank bill pay, keep in mind that most banks cut a check and send it on your behalf—so you will want to schedule that payment to ensure it has at least 7 business days to get processed and posted to your account prior to the grace period expiring. Again, all payments are due on the 1st of the month.

**Q:** I received a violation letter from my HOA and I need more clarification—how do I get that?

**A:** Please email your questions or concerns about the violation letter to [HSR@ghertner.com](mailto:HSR@ghertner.com) and we will pass it on to your community manager for a response.

**Q:** How do I get the transfer fee amount for my property that is managed by Ghertner & Company?

**A:** Please email your request to [accountingrequests@ghertner.com](mailto:accountingrequests@ghertner.com).

**Q:** I mailed my payment but I received a delinquent statement indicating that it wasn't received. What should I do?

**A:** The first thing to do is to call your bank to see if the check cleared your account. If it did clear your bank, then you will need to provide the front and back of check to us so that we can get it posted to your account. If your payment was paid electronically, then we will need that transaction info to research it. In either case, you can email that payment info to [accountingrequests@ghertner.com](mailto:accountingrequests@ghertner.com), and our accounting dept will research it and get back to you. If it did not clear your bank, then you need to make a decision on whether to stop payment on the check, give it more time, or issue another payment.

**Q:** I would like to put up a fence (or any other external change) and would like to know how to go about getting approval to do so?

**A:** For any external change or improvement your HOA requires that you submit a request for approval. That requires submitting an Architectural Request Change (ARC) form with supporting documentation for approval. You can find the form for your community by going to [www.ghertner.com](http://www.ghertner.com), then under Homeowners, click on Property and Closing Info, then click on Association Governing Docs, then type in the first 4 letters of your community name, you should see your community come up, click on it, and then scroll down to Association Documents and click on the arrow. You should see the ARC Form there and it includes instructions. The HOA normally has up to 30 days to consider your request. If you submit your request prior to actual closing, please ensure you indicate your closing date on the ARC form.



**GHERTNER & COMPANY**

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# *Excellence*

**IN COMMUNITY ASSOCIATION MANAGEMENT**

**SINCE 1968**