GHERTNER & COMPANY

ONBOARD

Newsletter For Association Board Members



OUR CLIENTS SAY IT BEST!

Kandis Wojciechowski communicates clearly and professionally with both residents and team members. She is approachable, listens well, and responds in a timely manner. She does a good job of keeping others informed when needed. My experience with here has been more than 5 stars.
JENNIFER C.

Associate was patient, kind, knowledgeable and very helpful. She got my issue resolved by staying on the phone and walked me thru setting up and I was able to take care of my payment promptly. Thank you much
LYDIA M.

Currently working with **Stewart Crosby** a Community Association Manager at Ghertner & Company and he has been extremely helpful and responsive in efforts to give his HOA tenants the best services for their community. Highly recommend working with Ghertner & Company!
KEVIN B.

From initial contact through working directly with **Jennifer Williams, CMCA, AMS**, I have rarely, if ever, seen a greater level of professionalism, along with a notably cordial experience. -Dr. Andrew Goesel (resident of The Preserve @ Belle Pointe - Lebanon, TN)
ANDY G.

Over the past few months I have had the pleasure of working with **Grace Claudy** at Ghertner & Company. I say it has been a pleasure because never have I had such a positive experience in getting an issue I was having resolved. She is simply incredible! She returned every email promptly, something that is seldom done today. In each communication she made me feel like a priority and that she was going to do everything she could to help resolve my issue, which in fact she did. She was always respectful of how I was feeling and never responded curtly, despite the length of my emails. To the contrary, after answering all of my questions and following through on what I asked of her, she closed her emails with "please let me know if there is anything else I can do for you". My problem was ultimately resolved but I truly believe that would not have been the case if not for her dedication and commitment to providing excellent customer service. Every company should have a "Grace Claudy". She is truly amazing!!!
MONICA P.

From initial contact through working directly with **Jennifer Williams, CMCA, AMS**, I have rarely, if ever, seen a greater level of professionalism, along with a notably cordial experience.
-Dr. Andrew Goesel (resident of The Preserve @ Belle Pointe - Lebanon, TN)
ANDY G.

Kayla Swanson, the onsite manager of The Cloister at St. Henry, is always prompt, helpful, and courteous in her response to owner's inquiries. It is a pleasure to have someone who is pleasant and smiles no matter the situation!
LYNN J.

STRONG PARTNERSHIPS, STRONG COMMUNITIES:

HIGHLIGHTS FROM GREATER GOOD CHARITIES













Greater Good Charities works to help people, animals, and the environment by mobilizing in response to need and amplifying the good. At our core, Greater Good Charities operates as a crisis response organization. We recognize that hardship can arise anywhere, at any time, and in any community. Whether supporting families, four-legged companions, or entire ecosystems, we respond with action that delivers immediate relief and lasting impact. Our team of supply chain, animal welfare, conservation, and disaster response professionals lead programs across four pillars: Animal Health & Wellbeing, Biodiversity & Conversation, Crisis & Disaster Response, and Humanitarian Relief and Development – delivering over $1 billion in aid globally since 2006.

PROGRAMS INCLUDED (BUT NOT LIMITED TO)

- High volume spay and neuter clinics in underserved areas
- Redesign of animal and human service shelters to increase adoptions and provide spaces for families in crisis to remain together long-term
- Animal transportation flights to relocate animals to their forever home
- Large-scale food, pharmaceutical, and essential supply distribution to animal welfare organizations across the country

WAYS TO GET INVLOVED:

Homeowners in Ghertner & Company managed communities can support Greater Good Charities in several ways:

- **Donate**: You can help amplify the good from the comfort of your own home! With giving opportunities ranging from one-time gifts to reoccurring giving – you can choose how to best support the causes you care about most,
- **Volunteer**: By joining Greater Good Charities' volunteer portal, you will be notified when we are in your region with new volunteer opportunities. From volunteer events to roles like volunteer veterinarians, you are the core of our impact!

KEY STATISTICS:

- 98.1% of every dollar donated goes directly to our programs
- $10 in aid is delivered for every $1 donated
- Greater Good Charities has a Four-Star rating on Charity Navigator and a Platinum Seal on GuideStar for our dedication to transparency and real positive impact

CONNECT WITH US

Learn more about how we listen locally and respond globally at greatergood.org.

POLITICS AND COMMUNITY ASSOCIATION MANAGEMENT:

KEY HOA LAWS EVERY BOARD MEMBER SHOULD KNOW

Managing a homeowners association means more than maintaining the community—it also means staying up to date on state laws that impact how your board operates. While your HOA's governing documents provide the foundation for day-to-day decisions, state laws establish important legal requirements for governance, meetings, collections, and homeowner rights. Here's a quick overview of some of the most important HOA laws affecting communities in Tennessee, Alabama, and Kentucky.

TENNESSEE

Nonprofit Corporation Act
Governs how most HOAs operate as corporations

- Board meetings and voting
- Director responsibilities
- Corporate records
- Member access to association documents

Horizontal Property Act
Applies mainly to condominium associations

- Common area maintenance
- Assessments
- Ownership interests
- Board authority

Fair Housing Act — Federal
Requires equal treatment and reasonable accommodations for protected classes, in every Tennessee HOA.

Collections & Liens
When authorized by governing documents: collect assessments, charge late fees, record liens, and pursue legal action for unpaid dues.

KENTUCKY

Kentucky has fewer HOA-specific statutes than most states. Most associations are governed primarily by their own documents.

Governing Framework

- Declaration (CC&Rs)
- Bylaws
- Articles of Incorporation
- Kentucky nonprofit corporation law, if incorporated

Board Responsibilities

- Hold meetings per governing documents
- Maintain financial records
- Conduct elections properly
- Apply rules consistently

Assessments
Associations may collect dues and pursue collection remedies as outlined in their governing documents.

Fair Housing Act — Federal
Kentucky HOAs must comply with all applicable federal fair housing laws.

ALABAMA

Nonprofit Corporation Law
Baseline requirements for incorporated HOAs

- Board governance
- Elections
- Member meetings
- Recordkeeping
- Fiduciary responsibilities

Condominium Act
Applies to condominium associations

- Budgets
- Assessments
- Common elements
- Maintenance responsibilities

Enforcement Authority
When permitted by governing documents: enforce architectural standards, issue violation notices, assess fines, and record liens for unpaid assessments.

Fair Housing Compliance
Rules and enforcement practices must comply with federal Fair Housing requirements.

STRONG PARTNERSHIPS, STRONG COMMUNITIES:

BETTER BUDGETING. GREATER FINANCIAL CONFIDENCE.

Strong financial management is one of the most important foundations of a successful HOA community.

When budgets are accurate, expenses are carefully monitored, and boards have clear financial information, communities are better prepared to make smart decisions, maintain healthy reserves, and avoid unexpected financial challenges.

Ghertner & Company continues to invest in improving its financial management processes by providing team training and utilizing advanced technology through Vantaca, a community association management platform.

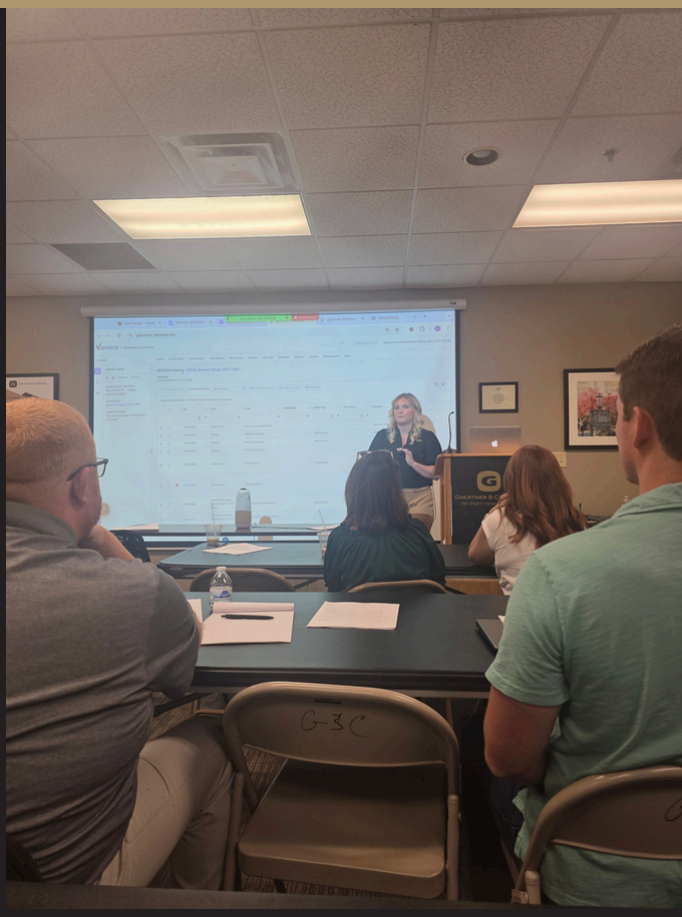
These enhanced budgeting workflows allow our team to organize financial data more efficiently, improve accuracy, and provide HOA boards with clearer insights into their community's financial position.

With a more streamlined budgeting process, boards can better understand past expenses, plan for future projects, evaluate reserve needs, and make informed decisions that benefit homeowners.

Improved processes also create greater transparency, helping residents feel confident that their association's funds are being managed responsibly.

By combining experienced community management, ongoing employee training, and innovative technology, Ghertner & Company helps HOA communities throughout Tennessee, Kentucky, and Alabama build stronger financial foundations and plan for long-term success.

Our commitment is to provide boards with the tools, information, and support they need to confidently manage their communities.









POLITICS AND COMMUNITY ASSOCIATION MANAGEMENT:
SUMMER MAINTENANCE FOR HOA COMMUNITIES

Keeping your community well maintained is one of the most important responsibilities of an HOA board. Routine maintenance not only enhances curb appeal but also protects property values, extends the life of community assets, and helps prevent costly emergency repairs. Here's how your board can stay ahead of maintenance issues.

WHY PREVENTATIVE MAINTENANCE MATTERS

Waiting until something breaks often leads to higher repair costs and resident frustration. A proactive maintenance plan helps your HOA:

- Preserve property values
- Improve resident satisfaction
- Reduce emergency repair expenses
- Extend the lifespan of community amenities
- Better manage annual budgets and reserve funds
- Minimize liability and safety risks

Communities that invest in regular inspections and maintenance typically spend less on unexpected repairs over time.

Use this summer checklist to help your HOA board stay ahead of maintenance needs.

LANDSCAPING

- Inspect landscaping for areas needing attention
- Adjust irrigation schedules for increased summer temperatures
- Check irrigation systems for leaks, broken sprinkler heads, and water waste
- Trim trees and remove dead or hazardous branches
- Maintain common area lawns, flower beds, and green spaces
- Inspect mulch, playground areas, and walking paths
- Address drainage issues caused by heavy summer storms

COMMUNITY AMENITIES

- Inspect pools and confirm safety equipment is available
- Review pool maintenance schedules and vendor performance
- Check pool fencing, gates, and access controls
- Inspect playground equipment for safety concerns
- Clean and maintain picnic areas, outdoor seating, and gathering spaces
- Check sports courts and recreational areas for repairs
- Ensure community rules and signage are visible and updated

COMMON AREAS

- Inspect clubhouses and community buildings
- Check HVAC systems before peak summer usage
- Replace air filters and schedule routine servicing
- Inspect roofs, gutters, and drainage systems
- Check exterior paint, siding, and building surfaces
- Inspect doors, windows, and weather seals
- Test exterior lighting and security systems

ROADS, PARKING & SAFETY

- inspect sidewalks, pathways, and curbs for cracks or hazards
- Review parking lot conditions and schedule repairs if needed
- Refresh faded parking lines and community signage
- Check streetlights and replace damaged fixtures
- Inspect gates, fences, and access systems
- Remove trip hazards in common areas



WATTS THE VERDICT?
THE TRUTH ABOUT LED STREETLIGHTS

Kent Knapp, Ghertner Maintenance & Remodeling

GHERTNER MAINTENANCE & REMODELING, INC.

To LED or not LED, that is the question. We often get asked about the benefits of converting streetlights to LED and if it is worth the investment. The answer...it depends. Is the goal to reduce the enviromental impact? Conserve energy? Improve lightning quality? Reduce outages? Save money in the long term? These are all good goals but are they worth the investment? Let's look at each goal individually.

ENVIRONMENTAL IMPACT

There is no dispute that LED lights are better for the environment than traditional high-pressure sodium (HPS) and metal halide (MH) lighting methods. They are more energy efficient, have a longer lifespan, are not toxic, have lower heat output, and can reduce light pollution with warmer options.



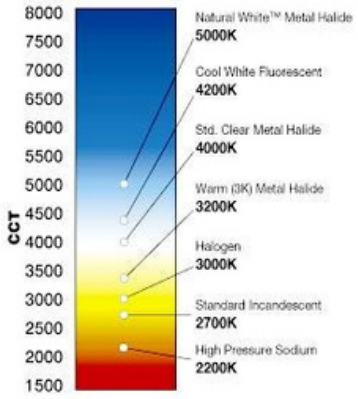
ENERGY CONSERVATION

HPS lights produce roughly 100 lumens per watt of energy consumed. LED lights produce 130-180 lumens per watt, so a lower wattage LED lamp can produce the same visible light as its equivalent HPS counterpart. The exact lumens vary depending on the quality of the lamp and its components, but almost always an LED will consume less energy. Additionally, HPS lamps lose 25% of their output roughly halfway through their lifespan, where LED lights maintain 90% of their output through their entire lifespan.

LIGHT QUALITY

LED lamps provide significantly higher light quality than HPS lamps. The Color Rendering Index (CRI) is one metric used to measure light quality.

An LED light has a high CRI (typically 70+) where colors look natural vs an HPS light that has a low CRI (typically 20+) which is orange-yellow and washes out colors. Color Temperature (CCT) is another metric used. LED lamps are customizable from warm white(3000K) to cool daylight(5000K+) whereas HPS are fixed at a warm 2100K which is a deep yellow glow.



MAINTENANCE CYCLE



A typical HPS light, which until now has been the frontrunner in streetlighting, generally lasts 4-6 years before needing to be rebuilt. This typically includes a lamp, ballast, and photocell.

In comparison, an LED streetlight has an expected lifespan of 15-20 years. From experience, I have seen LEDs fail in 5 years or less, but that doesn't appear to be the norm and is a discussion for another day.

FINANCIAL IMPLICATIONS

Only considering the lighting metrics, it appears that switching to LED streetlights is a no-brainer. But what is the cost and what are the returns? Let's look at energy savings first. Assuming an 80 watt/hr savings with LED vs HPS and 4000 hr annual burn (11 hrs/night), a savings of 320 kWh per year will be realized. At a cost of $0.12 per kWh, switching to LED yields $38.40 savings in electricity per year. Now factor in the maintenance savings. If we assume an HPS bulb lasts 5 years and an LED bulb lasts 20 years, the HPS bulb and ballast will be replaced (4) times over in comparison. Our average cost is $450 to replace an HPS lamp and ballast vs. $425 for an HPS to LED conversion. This covers the cost of the lamp, the bucket truck for access, and the labor. Over a (20) year period, the maintenance cost for HPS will total $1800 whereas the maintenance cost for LED will be $425 for an annual maintenance savings of $68.75. With an initial investment of $425 and annual energy and maintenance savings of $107.15, the simple payback period will be roughly 4 years. Over the life of the LED bulb, the 20-year net savings will be roughly $2100, per light.



IN SUMMARY

Ultimately, upgrading to LED streetlights represents a financially sound and environmentally responsible investment for communities looking to reduce utility overhead and minimize their ecological footprint.

However, because maximizing fiscal efficiency is just as critical as upgrading technology, the optimal strategy requires strategic timing. Rather than prematurely replacing fully functional assets, organizations should wait until existing HPS fixtures naturally near the end of their useful lifecycles allowing reserves to gain interest until the timing is right.

SPECIAL ANNOUNCEMENTS

OCTOBER 26 ,2026
GHERTNER & COMPANY
GOLF TOURNAMANT



Location Name
Location Address in Nashville TN

Time:

RSVP no later than Friday October, 15th

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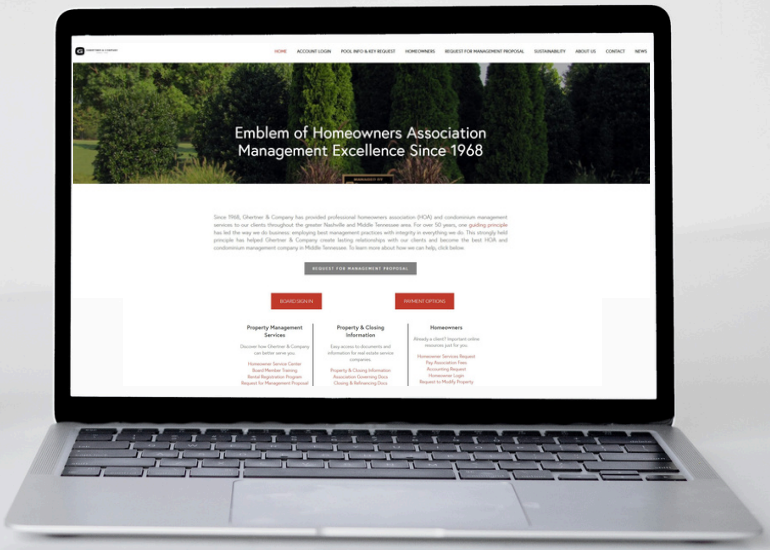

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