

REVIEW


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FirstService Residential Selected as the #1 HOA Management Company in AZ for 9th Year in a Row!

FirstService Residential has been named the #1 Homeowners Association Management Company by Ranking Arizona. This is the company's ninth consecutive year winning this honor from Ranking Arizona.

Rental Restrictions: the Good, the Bad and the Ugly

It's an issue that every board faces sooner or later: how many renters should our association allow in our community?

All too often, the solution usually arises in the form of what is mostly an arbitrary percentage. Yet this simplistic approach ignores the complexities of individual communities and the specific character of your particular residents.

While it's clear that this can be a complex issue when it comes to condo and co-op management, it's also clear that rental restrictions can either be very helpful – or incredibly harmful. Let's look at the good, the bad and the ugly of rental policies.

When They're Good, Rental Restriction Policies...

- ...Help future buyers by controlling ratios and keeping interest rates low.

Many banks tie mortgage rates to the ratio of rentals in your condo or co-op community. While this isn't exactly fair, it is a common reality, so it must be considered. For many lenders, a rental rate of 20-25% is the maximum they'll consider before charging higher interest rates for new residents who wish to buy in that community. By keeping the ratio below this threshold, you can make it easier for new buyers to join your community.

- ...Can be inclusive and grow future owners.

An appropriate rental policy finds a way to weave renters into the fabric of your community. If, for instance, your policy goes beyond mandating a restrictive threshold and

Continued on page 2

In this issue

- | | | | | | |
|---|--------------------------------|---|--------------------------------|---|----------------------------|
| 2 | Rental Restrictions | 5 | 7 Trends for Amenities in 2015 | 8 | Budgeting Through the Year |
| 3 | Millennial Housing Boom | 6 | Welcome New Communities! | 9 | A Word from the President |
| 4 | Millennial Housing Boom contd. | 7 | Association Service | | |

Rental Restrictions: the Good, the Bad, and the Ugly

Continued from page 1

also requires that renters attend a community orientation, then it's a great way to include them and welcome them to the neighborhood. Many communities see renters as potential buyers...though they may not be in the position to purchase a home at that precise moment, they may be enticed to purchase at a later date if they're made to feel at home.

- ...Create restrictions that fit your community.

While many discussions of rental ratios are born out of conflict, you can turn it to your advantage. Consider discussing the issue of owner/renter ratios with your community and encourage neighborhood engagement. It's an amazing opportunity to bring people together to create a discussion about the future of your community so that all residents share the same vision for the place they call home. And that's what being part of a board is all about.

When They're Bad, Rental Restriction Policies...

- ...Ignore the fact that some lenders don't factor in renter ratios.

So remember that 20-25% threshold a lot of mortgage lenders establish? Well, there are some notable exceptions. JPMorgan Chase Bank has a generous 70% threshold, and the lender BMO Harris has no rental limit whatsoever (the unit just has to be intended for owner occupancy). It may be wise to research lender policies prior to setting your rental restrictions.

- ...Alienate renters and fragment your community.

Severe rental policies will make renters feel like outsiders. They'll feel unwelcome at community events and may be less likely to use shared facilities such as exercise rooms or pools. This breeds contempt and alienation within your community, which is never good. Work with your board members and your management company to discuss methods where owners and renters can be encouraged to engage with one another. Mitigating possible conflict and

contempt will also aid in avoiding controversy – when the same level of treatment and privileges are provided to all residents, the more likely the same visions and values will be shared whether the resident is an owner or a renter.

When They're Ugly, Rental Restriction Policies...

- ...Are based on the assumption that renters lower property values.

There is, quite simply, no proven correlation between the ratio of renters and property values. If a member of your board or a group within your community is basing their desire for rental restrictions on this assumption, the matter should be well researched and adequate information should be provided so all parties are educated on the topic before moving forward with establishing a policy.

Make no mistake, a rental policy should be upheld within your community...but it should be done fairly, judiciously, and with the intention of welcoming renters as contributing members. Oftentimes, an experienced property management company can help you develop just such a policy. For more details, you can contact FirstService Residential, North America's condo and co-op management leader.





Six Things to Know About the Millennial Housing Boom

Millennials (also called “Generation Y”) are making a big impact on communities. Comprising the youngest adult population in America (think people born between about 1980 and 1995), these individuals now constitute 31% of all new home and condo sales, according to the National Association of Realtor’s Home Buyer and Seller Generational Trends study 2014. Here’s a breakdown that puts it all into perspective:

Generation	Year Born	2013 Age	% Home Purchasing	Median Age
Millennials	1980 – 1995	33 & Below	31%	29
Gen X	1965 – 1979	34 – 48	30%	40
Young Boomers	1955 – 1964	49 – 58	16%	53
Older Boomers	1946 – 1954	59 – 67	14%	63
Silents	1925 – 1945	68 – 88	9%	72

But let’s stop and think for a moment: how different are you from your parent’s generation? Now imagine the cultural gap between many association members and this younger wave of residents. Maybe now’s a good time to fully understand the buying and behavioral habits of this group – that way, associations can have more success when it comes to engaging with this next generation.

Continued on page 4

Six Things to Know About the Millennial Housing Boom

With that in mind, here are some things you should know about the Millennials.

1. There's a lot of them.

This is the biggest generation since the Baby Boomers. That means residents aged 33 and under are about to play a huge role across the national stage...and in our communities. In fact, one report estimates that in the next five years, 8.3 million new Millennial households will form. This also translates to big business. The Demand Institute reported that Millennials spend \$1.6 trillion on home purchases and \$600 billion on rent.

2. They're buyers.

The culture of home ownership seems to be entrenched in Millennials. A report by the National Association of Realtors found that 87% of recent buyers aged 33 and younger said they consider their home and condo purchase a "good financial investment". That same report indicates that about half of these buyers made their decision simply out of a desire to own rather than rent.

3. They're stable.

This isn't a buy-and-flip generation. 87% of Millennial buyers report that they plan to stay in their homes for a median of ten years. Nearly all of them financed their homes, so they have the financial wherewithal to secure mortgages. The median income for this group was reported to be \$73,600.

4. They're trending westward.

The best purchasing markets for Millennials is geographically specific. By that, it means pretty much anywhere except back East. The NAR reports that the most Millennial-friendly markets include Austin, Dallas, Denver, Des Moines, Grand Rapids, Minneapolis, New Orleans, Ogden, Salt Lake City and Seattle. Though Washington, D.C. and Raleigh, NC showed some potential, the majority of markets trended West or Midwest.

5. They rely on their mobile devices.

No surprise here, but it's good to know the data supports what everyone has seen anecdotally: smartphones are a huge part of the lives of Millennials (this goes for those Gen X-ers, too.). More than half of Gen Y homebuyers used a mobile device during their home search...and their generation was the highest percentage of buyers to report ultimately finding the home they purchased on their mobile device at 26%. Incidentally, all generations – from Millennials to Boomers – cited consulting the Internet as their first step in the home buying process.

6. They're first-time buyers.

It makes sense that younger purchasers report the highest incidences of first-time buying. That holds true with Gen Y, who occupy the largest share of first-time buyers at 76 percent.

No doubt about it, Millennials are changing the face of home buying, and our communities. Understanding a generation that's willing to put down roots and feels strongly about home ownership – but who is also more likely to go to a smartphone than a neighbor for questions or help – can help associations develop programs that help Millennials feel more engaged. After all, these "kids" are now the grownups who are defining our communities. For more research and insight, [contact FirstService Residential](#).



Seven Trends for Amenities in 2015

2014 was a year of change for a lot of associations. And in many ways, 2015 promises to be no different – especially when it comes to the types of amenities that will be offered by communities.

It's important to stay up on these trends so you can make sure you're offering your residents the kind of lifestyle that reflects the wants and desires of your membership and enhances your property values. To help, here's a look at the upcoming amenity trends for 2015.

1. Let's start at the top, the rooftop.

Who doesn't have a favorite rooftop lounge for sunbathing, or watching the sunset, while sipping a great drink and tasting fine food? Now high-rise developments are featuring a rooftop lounge with everything from landscaped terraces and cabanas to fire pits and grilling stations. You can now vacation on your roof.

2. Playrooms for all ages.

They're not just for toddlers any more. Yes, child playrooms have increased programming to include interactive games on iPads and computers and have brought in outside storytellers for book readings. But now there are rooms for older children that feature the latest in Online gaming and arcade games. No small children allowed and suggest the adults get permission from their young adults before entering.

3. What about my pets?

How about an on-site pet spa? Services include grooming, dog walking, pet play groups, healthy diet programs and every type of squeaky toy any pet would love.

4. Health clubs on steroids?

It's no longer enough to have great exercise equipment and personal trainers. Today the health club expands to programmed yoga, dance and spin classes. Pilates? Sure. Hit some balls in the golf simulator or throw a strike down the bowling alley. Want to shoot some hoops or play volleyball on the basketball court? Yes, that too.

5. Lobbies as central community spaces.

Not just an entrance, lobbies have become part of the community's social life. The "living lobby" has arrived with cafes, coffee bars, tea rooms, reading rooms and maybe even a bike repair shop. Need some tech support? Many high-rises offer a concierge to get the services you need.

6. Programmed entertainment.

Having great amenities in your community is expected but what distinguishes the top level ones is lifestyle programming. Seasonal lounge parties, wine tastings, and guest authors are just the beginning. Need help setting up that dinner party or birthday celebration? Need last minute tickets or dinner reservations? . Many luxury high-rises will provide the inside services to deliver on every dream.

7. Service.

In 2015, residents will continue to value service above all else. That means cultivating a spirit of excellence among all of your staff and your concierge team. Just remember: resort-style living means resort-style service, too, so communities will continue to look at philosophies pioneered by the hospitality industry to model their own services after.

Adaptability. Creativity. Efficiency. It all comes together in the amenity trends of the upcoming year. For more insight on what's next, contact FirstService Residential.



Three Common Drainage Problems - And Their Solutions

Unless you live in an area where it hardly ever rains (in which case you have a whole other set of problems), drainage will be an issue in your community. Proper drainage is, of course, the answer, but getting there means you have to meet stringent requirements throughout different areas of your community.

Standing water is more than just unsightly -- it can also pose a safety threat and cause damage to your community's buildings and surrounding concrete work, and potentially serve as a breeding ground for mosquitos. Puddling and pooling are usually caused when communities replace natural areas that absorb rainfall with built environments that don't. Here are common issues and areas your community association should watch for so you can keep water (instead of your money) going down the drain.

1. Open lawns.

Sometimes lawns and green belts are built without the necessary grading for water to flow into the stormwater system. In general, lawn areas should have a 1.5%–2% slope to help make this happen. If the design is such that the stormwater goes into a drainage channel (like a swale), then this water should dissipate within about 48 hours of the storm. For other areas, standing water should be gone within 24 hours. If your landscaped areas aren't meeting these criteria, you may need to add a layer of topsoil to achieve the required grade.

2. Roads and drives.

For the most part, roads should be built with a minimum .5% slope leading to the nearest catch basin or other stormwater drainage system. Driveways should be much steeper, built with a 2% slope. You can tell if your roads and drives are meeting the minimum standards if standing water dissipates within 24 hours of a storm. Alternatively, you can use the "nickel test," which dictates that no puddle on a roadway should be any deeper than a nickel's thickness.

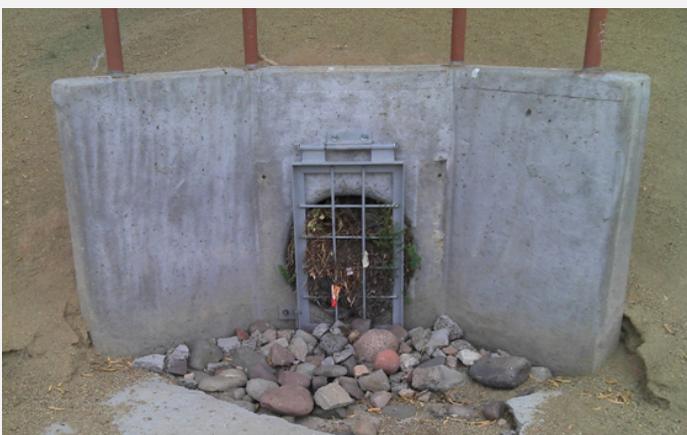
3. Detention basins.

Detention basins are designed to hold water before it can flow into a connecting storm water system at an adjacent property. The entire structure comprises an inlet system (typically a reinforced concrete pipe), the basin itself and a discharge outlet (usually a concrete box with openings at the bottom). The outlet structure is the area to watch...its openings are typically small and can easily clog. Be sure to maintain this part of the system by clearing the openings on a regular basis.

So what can you do if your roads, drives and detention basins aren't meeting these standards? Consider connecting the downspouts from your buildings to an underground piping system that leads to a catch basin. If this isn't an option, you can use what's called an "infiltration system," which allows water to be absorbed into the ground. Just be sure the soil you're using complements the system.

Finally, if you've got open area drainage problems, additional lawn inlets located in lower areas can help. Connecting these lawn inlets to your overall stormwater management system will ensure optimal results. If this sounds complicated, don't worry – a good property management company can refer your community to reputable engineers and service companies that can make it happen.

Managing stormwater is an ongoing challenge, that requires both vigilance and continued maintenance. The result is an attractive community that's safe for your residents and free from the erosion and damage that can be caused by standing water. For more drainage information and tips to protect your community, contact FirstService Residential.



Feng Shui Can Enhance Your Home's Entryway – and Your Life

In today's busy, noisy, fast-paced world, many of us have become multitaskers by necessity, caught up in trying to juggle the demands and responsibilities of family, health, career, lifestyle, community and more. But what if you could turn down the stress and volume of everyday life and enhance your life just by coming home?

If you live in a high-rise, condo or HOA community managed by a good property management company, the beauty of its landscaping, foliage, architectural features or other aesthetically-pleasing details may help you begin to decompress as soon as they come into view. That's a great head start, but what if there was a way to bring this desirable "curb appeal" indoors – to create a sense of balance in your home that helps you unwind, reduces stress and maybe even enjoy a happier and more rewarding life?

According to the ancient Chinese practice of Feng Shui, there is. Feng Shui (pronounced "fung shway") is based on the belief that every object possesses an energy, or life force (chi), that interacts with our personal energy flow and affects how we perform in our every aspect of our lives. By changing the placement of the objects in our home, we can unblock and balance these energies, resulting in increased health, wealth, happiness and success in our relationships, careers and every other aspect of our personal lives. Do we already hear you asking "Where do I sign up?"

Feng Shui offers numerous guidelines for balancing each room and area of your home, as well as recommendations for choosing the correct colors, materials and other details to help you achieve the results you desire. Want to give it a go? Remember, we're not endorsing Feng Shui as a guaranteed mood-lifter and fortune-builder, but there may be a lot to gain and not much to lose...except maybe a bit of your hard-earned stress. Today, we'll start with five quick and easy ways to unstick the energy flow of your home's entryway:

- 1. Declutter.** "Clutter" may be a polite way to describe "mess," but it still represents stuck energy in your home – and that's why clearing it almost like Feng Shui 101. This is especially important right inside your front door, where unnecessary items like old newspapers, wayward shoes or toys or other obstacles can block the flow of chi into your home. If you're not a natural clutter-buster, you may consider it a chore to decide what should be tidied, trashed, recycled, donated or regifted, but creating order out of chaos and encouraging a natural energy flow can actually be a total life changer.
- 2. Install an entrance fountain.** Is your flow low? To increase your fortune, place a flowing fountain inside your front door. The moving water symbolizes the flow of money, power, connections and other material gains that will now flow more freely to you as a result.
- 3. Stimulate learning.** Want to help your kids learn and succeed? It's never too early (or too late) to learn something new, so place books in a high-visibility area you can easily spot as you walk through the front door. Keeping books in plain sight is a simple but effective way to encourage lifelong learning for every member of your family.
- 4. Fix broken objects.** Is your front door jammed? If it sticks, squeaks or scrapes, or its hinges, locks or doorknob are wobbly or loose, make repairs pronto. Fixing broken objects goes a long way towards reducing your anxiety and frustrations, while creating a smoother and more even life path.
- 5. Hang a wind chime.** Do I hear bells? In addition to adding a melodic and pleasant (to some people) ambiance to your home, the musical tones of wind chime – hung in the front right area of your home for optimal results – will encourage the support of others and encourage them to provide you with help and assistance.

Even if you're not convinced that applying Feng Shui techniques can bring you happiness, wealth and success, paying attention to details and making small, but simple improvements can bring unexpected benefits and rewards to your life. For more insights and proven tips to enhance your lifestyle, [contact FirstService Residential](#), North America's property management leader.



Welcome New Communities!

Rancho Del Ray

The Rancho Del Ray community is located in Chandler near Pecos Road and Gilbert Road. This community offers its residents 3 playgrounds, 2 sparkling pools, and 2 relaxing spas. Many surrounding amenities are just minutes away including multiple parks, shopping plazas and malls, restaurants and bike trails.



Canyon Trails Unit 4 South

The Canyon Trails Unit 4 South community is located in Goodyear near W Lower Buckeye Rd. and S Cotton Lane. They have approximately 32 acres of greenway, 4 tot-lots, basketball and volleyball courts, and amazingly convenient proximity to top-notch schools and businesses.



Lucia at Queen Creek

This community is located in Queen Creek, Arizona and consists of 106 single family homes. FirstService Residential assumed management responsibilities on December 1, 2014. The Lucia at Queen Creek community is located at Ocotillo Road and Sossaman Road in Queen Creek. Within the community, residents can enjoy a large park area in the center of the community and beautiful walking paths throughout.



The Villages at Lynx Creek

The Villages at Lynx Creek community is located off of State Route 69 in Dewey, AZ. This community consists of 455 manufactured homes and offers residents a multitude of amenities and activities including a pool and spa, tennis and pickleball courts, a library, exercise room, and billiards. The Villages at Lynx Creek community also offers its residents a Social Hall and Activity Room where enjoyable pastimes are endless.



Stonecliffe

The Stonecliffe community is located at Desert Foothills Parkway and Frye Road in Phoenix, AZ. This lush condominium community offers residents multiple amenities including a pool and spa, clubhouse, and a fun tot-lot for the kids.



Acacia

The Acacia Homeowners Association is located off of 17th Aveune and Vinyard Road in Phoenix, AZ. This quaint single-family home community offers residents quiet residential streets and a tot lot for the kids.





Association Service

By Mike Kuzmin | Vice President

I recently had the opportunity of serving on a jury in U.S. District Court. Upon receiving my notice I recalled hearing the stories from associates, friends, and co-workers of what a negative experience it was and how some made excuses not to serve. I decided to keep an open mind and research the history of juries.

Mistakenly, I was under the impression it was an American instituted system. The American jury system can trace its heritage back to England on June 15, 1215 when King John of England was forced to agree to sign a feudal document designed to provide protection and ensure the rights of citizens. Although many people believe that the term “a jury of one’s peers” comes from the United States Constitution or the Declaration of Independence, the phrase originated in this document - the Magna Carta - signed by King John.

Having discovered that my knowledge of juries had been inaccurate I decided to give the process a try and even hoped I would be chosen for a panel, which I was! Luckily it was an interesting case and only lasted a week. The most interesting part was the deliberations of the jury. While I had formed an opinion on the guilt of the defendant, I was totally surprised by the varying opinions of the other jurors! The discussions were passionate and educational for all and a unanimous verdict was reached in the end.

The deliberation process led me to think about our Homeowner Association process of serving as Board members and/or Committee members. There are similarities in serving as a juror and serving as a Board member. In both functions you are doing your civil duty and serving the community as a whole. In the case of being a juror you are serving the larger community, while being a Board member you are serving a smaller community, but no less important. A Board member has a “fiduciary” duty to the community members to act on their behalf for the benefit of the community and not their own personal benefit (to do the right thing). Though some may say being an association board is not as serious as being a juror but board members make decisions on possibly the largest financial asset a homeowner may own! During the recent financial crisis board members were deciding quite often on foreclosure issues in their communities. Those were serious decisions! Another similarity was the jury panel had to deliberate based on the laws involved, not personal beliefs.

Continued on page 8

Association Service

By Mike Kuzmin | Vice President

Continued from page 7



A Board member has a similar responsibility wherein they cannot operate the association on what they believe is right, but on what the Association's documents (CC&Rs, By-Laws, and Articles of Incorporation) State Statutes and Federal regulations allow.

My final comparison of these two important processes would be:

- The jury would not have been able to fulfill their duty correctly if the judge had not explained the rules of law in detail to us thereby allowing us to differentiate between the law and our personal beliefs.
- A Board member would not be able to fulfill their duties correctly if they are not educated on the processes and details spelled out in their documents, statutes, regulations and rules on how to run an association.

In both of these functions the main issue is to be of service to your peers. In the jury system a jury panel (peers) has the obligation to judge fairly whether a defendant (peer) is innocent or guilty based on the facts and the law. A Board member, who is elected by their peers, has the obligation and fiduciary duty to act on what is good for the community as a whole.

If you haven't served on either a jury or as an association board member, give it a try - it will open up your eyes to a new way to serve your community!

Budgeting through the Year

By Erica Propstra | Controller, Client Accounting

An HOA board spends a considerable amount of time preparing a budget for their coming fiscal year. The goal of an HOA budget is to ensure that the community has enough cash coming in through assessments to pay anticipated expenses for the year in addition to funding the reserve account. Many factors are taken into account, such as:

- Will expenses increase or decrease?
- By what percentage will utility costs increase?
- If expenses are expected to increase, will assessments have to increase?
- If expenses are increasing, is it possible to avoid an assessment increase? Can other expenses be decreased instead?
- Are the reserves adequately funded? If not, how do we get there?

Once the Board is comfortable with the answers to these questions the budget is approved and presented to the homeowners.

The story of a budget does not end there. It's just the beginning.

A budget is also the measuring stick used each month to assess the financial well-being of a community. As the monthly financials are reviewed, board members should be comparing the actual figures to what was budgeted. If there are variances as compared to the budget, some of the questions that need to be asked:

- Was more spent this month than was budgeted? If so, where and why?
- If it was a non-budgeted expense that caused the variance, can other expenses be cut back to keep spending on track?
- Could this expense have been delayed to a future period?
- Was this expense completely necessary?

Budgeting Through the Year

By Erica Propstra | Controller, Client Accounting

Continued from page 8

Consider having a paper or virtual file handy where budget notes can be dropped as they arise. Gathering and storing the answers to these questions assists in refining the budgeting process for the next year.

Did you know that the same thinking process can equally apply to personal finances? The idea of a household budget is no different than a budget for a business entity. The purpose of a household budget is to ensure that enough cash is coming in to cover expenses in addition to meeting savings goals. It is also meant to be a tool not to restrict, but to create opportunities to spend money where you want.

When creating a personal budget, the following questions can be asked:

- Where am I spending my money?
- What are my priorities? Is my current spending in line with my priorities?
- How much can be set aside for emergencies?
- What percentage do I need to save for retirement?

Just like a business budget, the results are most effective when the budget is analyzed on a monthly basis. The same monthly questions listed above for an HOA can be asked and applied to a personal budget. Frequent comparison of budget to actual figures can give you plenty of time to make adjustments as necessary to meet the budgeting goals.

Once a budget is made for the year, whether for a business or a household, don't ignore it until the following year. Staying on top of it will be of great benefit when it comes time to start the next budget.



Helping Your HOA Board Stay Productive and Successful.

How healthy is your community association Board of Directors? Board meetings should be fluid and leave you feeling like your community has everything under control. Helping your residents to build trust in you as a board member is critical to your success!

As Arizona's leading HOA Management Company, we get that! Volunteering as a Board member can feel like a full time job. And with so much going on it's difficult to take time out to evaluate your HOA and its specific needs. While no two communities are the same, there are several key fundamentals that any Board can use to keep its HOA on the path to success:

Leadership: Honesty is the best policy! Ask the following questions and listen to the answers: Do we have strong leadership? Are we committed to the continued education we need to fulfill our duties? Do we understand what fiduciary responsibility means for our community? The more open and honest your evaluation is the stronger your board will become!

Communication: This is one of the most important areas of focus. There are several ways to communicate with your residents; through newsletters, the HOA website, emails, etc. Find which method works best for your community and do it...often! The more you communicate about recent changes, issues that arise and how they are being resolved and update the community the smoother your HOA will run.

Finances: There is no easier way to gain trust and no easier way to erode trust than by how the Board handles your community's financial responsibilities. Budget and spending practices are important considerations. After all, it's not just your money and making monetary decisions affect the entire community. Transparency is essential! Regularly balancing budgets and getting that information out to residents alleviates the stress that constantly surrounds financials. .

Reserves: Fiduciary responsibility includes preserving, maintaining, and enhancing the value of the assets of the community. What if an emergency arises? Will you have the money on hand to fix it? Having an accurate reserve study done and then funding it allows the community to prepare for these unexpected challenges, thus fulfilling an important aspect of your fiduciary responsibility.

Questions always arise and when they do we invite you to give us a call- we are here to help you and your board in any way we can!

Sincerely,
Jason Proudfit
President



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