

Community Trends®

August 2017

EMERGENCY PREPAREDNESS & RISK MANAGEMENT

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In This Issue

- **Know Where You Stand — Assess and Plan for Emergencies**
- **Make Sure You're Wired to Avoid Shocks or Fire, and Reduce Insurance Costs!**
- **Curb Those Community Speed Racers**
- **It Was A Dark and Stormy Night...**

....and more



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CONTENTS



14

14

Emergency Preparedness: Proactive Risk Assessment and Reduction

By Christopher Nicosia, CMCA, AMS, MM
Prime Management, Inc., AAMC



28

28

Common Electrical Problems in Residential Real Estate

By Caesar Mistretta and Chris Dunlap
HUB International



40

40

Options for Addressing Speeding in Community Associations

By David S. Cerra, Esq.
Griffin Alexander, P.C.



46

46

It Was a Dark and Stormy Night

By Robert N. Roop, P.E.
Lockatong Engineering



62

62

Management Trends: Are You Ready?

By Erin O'Reilly, CMCA, AMS, PCAM

EXTRAS

President's Corner	5
Looking Ahead	6
CAI-NJ Upcoming Events	7
Legislative Update	8
Inside Connection	11
CA-PAC News	12
Pre-Conference Networking Party Registration	15
2017 Dennis R. Casale Memorial Golf Outing Wrap-up	20
CAI-NJ Conference & Expo Attendee Information & Registration Form	34
CAI-NJ Conference & Expo Sponsorship Opportunities and Sign-up Form	38
Spotlight on Service	54
New Members	60
Recruiter Club	60
Membership Application	61
Ultimate Partner Profile: Kipcon, Inc.	68
Ultimate Partner Profile: mem property management, inc.	70

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**"Everything is awesome! Everything is cool when you're part of a team!
Everything is awesome, when we're living our dream!"**

Tegan & Sara (featuring The Lonely Island) – "Everything is Awesome"

I hope that you are reading this on a beach or at your community pool, slathered in sunscreen, drink in hand, enjoying the "dog days" of summer. Speaking of dogs, as a dog owner/lover, this is also a great time for nice, long evening walks with my two of my favorite guys, Jaeger and Zander. Those two furry guys make everything awesome for me, (even the unpleasant task of cleaning up after them) because we want to be responsible members of our community, a part of the team that makes our community a great place to live.

I've been thinking a lot about teamwork over the last few months. As most of you know, a lot of hard work goes into the management of a community association, whether it is nine units or nine hundred. That work cannot get done well or in a timely fashion without the help of many, many team members.

Let's start with the board members, the Homeowner Leaders. Educated and responsible board members know that they cannot do everything themselves and entrust the management of their communities to their management teams. The best boards communicate amongst each other with respect and with thoughtful concern for the questions and issues facing that specific community. Just because you are the Board President does not mean that your vote counts more than the Vice President, Secretary, or other board members. Does that mean that all the board members have to agree on every given issue? No, of course not, but once a vote is taken and a decision is reached, the board should act with one voice and as one cohesive unit to advance that decision.

Too many times in recent years (and even recent months) I have seen boards torn apart because of issues that could

have been dealt with through better communication and respect for the opinion of their team mates, owners and management. Everyone should want the best for their communities. Once a vote is taken and decision is made, stop discussing it. Continuing attempts to negotiate on an issue that has already been decided will negatively affect the entire board and community. Trust your professionals. Strive for the best outcome and the highest standards. Know that you

"Continuing attempts to negotiate on an issue that has already been decided will negatively affect the entire board and community."

shouldn't compromise quality for cost (consider the high cost of re-doing or fixing something not done right the first time).

Now, let's talk about the dedicated community managers. Managers don't punch the clock at 5:00PM. They stay late to finish that one more thing, they miss dinners with their families to attend evening board meetings. Making this sacrifice is part of the job, we all know it, so let's do the best we can to bring quality bids and recommendations to work smarter, not harder at achieving the goals of the community. Respect the time the vendors give to go out to bid on the projects, agree on the specifications before you approach them, and if they aren't apples to apples, have the discussion with the vendor before you bring it to the board.

CONTINUES ON PAGE 74



LOOKING AHEAD

LARRY THOMAS, PCAM | CAI-NJ CHAPTER EXECUTIVE DIRECTOR

This year's Senior Summit (this article was written prior to the event which is scheduled for Thursday, July 13th at the Renaissance at Manchester community) is focused on how our senior communities can minimize their physical risk and liability exposure. An excellent panel of industry experts has been assembled and will present up to date methods on how to best protect your community's assets. If you were not able to attend, I will highlight the event in next month's article.

Our committees are rolling along nicely. Our manager's committee and membership committee have put together short videos for their prospective memberships groups. The Manager's video, "Manager Minute," is a brief update on a current manager focused topic. If you'd like to see the manager's video, it can be accessed at cainj.org/membership/managers. The Membership Committee created a video to congratulate new members at their six-month mark. If you are a new member be on the lookout for your video to arrive by email. The Conference and Expo Committee is meeting monthly and is really gearing up for a top-notch event. Angela has sold out all the exhibitor booths. This is the earliest we've ever sold out. The committee revamped the educational sessions this year, we had so many great topic submissions, the committee decided to shorten the sessions and add two extra sessions. Details will be announced as soon as they are finalized. In the meantime, be sure to "Save the Date" for this year's Conference and Expo — Thursday, October 18th from 9:30am to 3:00pm. The Business Partners Committee held its first "Meet-Up" of

the year on June 7th at the Iron Bar in Morristown. 45 to 50 attended and had a great time networking and meeting some of our newer vendor members. The CAVL committee is always discussing ways to improve membership for our Board Members and residents living in our communities. They are currently coming up with a marketing plan for our CAVL members to attend our Conference and Expo. All of Jackie's event committees are on top of their events.

"Our manager's committee and membership committee have put together short videos for their prospective memberships groups."

I know that the Awards Dinner, Spring Break, and Golf Committees did an outstanding job with planning their events. The recent golf outing turned out to be a great affair and we are receiving very positive comments from those that attended. Forsgate County Club does an awesome job with our outing, which is the largest outing held there. Knowing Jackie and her committees, I'm sure the Olympics (under the direction of the FAST Committee) and the Beach Party will be just as successful.

Please enjoy the rest of the summer. Every year they seem to go by faster and faster. Soon I will be talking about snow removal and ice control in my articles. Ugg. ■

2017 EVENTS & EDUCATION CALENDAR

AUGUST

- 10 Annual Beach Party**
Martell's Tiki Bar, Point Pleasant
- 15 Board Leadership Development Workshop**
CAI-NJ, Freehold
- 22 Lecture Series**
CAI-NJ, Freehold

SEPTEMBER

- 7 CAVL Round Table**
Buona Sera Restaurant, Red Bank
- 14 Manager Leadership Workshop**
Rossmoor Community Association, Monroe, Twp.
- 19 Lecture Series**
CAI-NJ, Freehold
- 20 Business Partner Meet-Up**
TBD
- 28 FAST Meet-Up**
Hopewell Valley Vineyard, Pennington

OCTOBER

- 17 Preconference Networking Reception**
NJ Convention & Expo Center, Edison
- 18 Annual Conference & Expo**
NJ Convention & Expo Center, Edison
- 26-28 M-100: The Essentials of Community Association Management**
West Windsor

NOVEMBER

- 16 Manager & Business Partner Round Table**
TBD

DECEMBER

- 7 Annual Retreat**
Clearbrook Community Association, Monroe Twp.
- 14 FAST Meet-Up**
TBD, Red Bank



FOR MORE INFORMATION CONTACT EVENTS@CAINJ.ORG.

EVENTS ARE SUBJECT TO CHANGE



LEGISLATIVE UPDATE

CHRISTINE F. LI, ESQ., CCAL
PARTNER, GREENBAUM, ROWE, SMITH & DAVIS LLP
LEGISLATIVE ACTION COMMITTEE CHAIR

The theme of this month's issue of *Community Trends*[®]—emergency preparedness and risk management—gave me some pause. It seems to me that neither area of concern can be legislated, which is the mission of the Legislative Action Committee. By simple example, we all know that property maintenance codes require the installation of battery-operated smoke and carbon monoxide detectors in certain types of dwelling. How often have you heard of an owner selling his or her home scrambling to install working devices (or at least fresh batteries) right before the municipal official arrives to conduct the certificate of occupancy inspection?

Similarly, risk management requires those responsible for various aspects of community association operations to constantly consider the effect of the uncertainty we face as we try to achieve the goals of our associations. Our priorities are always the enhancement of the well-being of our residents, the improvement of the aesthetics and value of homes, the improvement of the financial condition of the association, and the general enjoyment of life in a planned community. These objectives are so engrained in our minds that the risks we face on a daily basis and how we are going to respond to the uncertainty that may deflect us from the goals of the day are frequently ignored. But we all know that we have to conduct ourselves to limit the probability or impact of unfortunate events.

Legislation does, however, provide the foundation for safe and high-quality communities, even though no one would disagree that same laws often burden the coffers of our associations, or increase the costs associated with purchasing or living in a home in a condominium or planned community. Some laws impacting community associations may seem more burdensome, than beneficial.

To better able to respond to emergent situations and to reduce the risk we are exposed to daily, here are some the bills that the LAC is watching.

- **Fire Safety.** A96 and A 97 were introduced on March 16, 2017, to amend the State construction code to increase fire safety in large residential projects. Another bill, A3334 was introduced on February 22, 2016, to require fire suppression systems in new single and two family homes. The LAC is currently monitoring these bills.
- **Standby emergency power generators.** Since Hurricane Sandy struck in 2012, several bills have been introduced which would require certain community residential facilities to have standby emergency power generator. A2157 was introduced in January 27, 2016, and S2227 was introduced on May 23, 2016. Both bills apply to group homes. While at first blush, it may not seem that these bills would apply to community associations, the LAC decided to seek exemptions for common interest communities. While infrequent, several of CAI-NJ's member associations do include group homes and, if this bill became law, it would impose additional costs upon those associations. A3564 was introduced on April 4, 2016, and A3750 was introduced on A3750 on May 19, 2016, to authorize installation of automatic standby generators in certain residences without having to obtain zoning or planning board approval. The LAC is monitoring both of these bills. The Senate companion bill, S204, was introduced on January 12, 2016, and passed the Senate of May 9, 2016, by a 40-0 vote.
- **Occupancy by animals of displaced owners.** A2645 prohibits enforcement, for a period of twelve months, of homeowners' association bylaws prohibiting domesticated animals if the owner is a designated displaced individual under the Federal Emergency Management Act (FEMA) following an emergency declaration by President or Governor. LAC opposed this bill, introduced on February 8, 2016, due to the potential

**"Legislation does, however,
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and high-quality communities..."**

impact it would have upon our communities by mandating the harboring of animals in communities, especially those which prohibit or restrict occupancy by pets.

- **Fire Hydrants.** A bill which the LAC supports, A4123, was introduced on September 19, 2016. This bill requires certain local authorities to inspect, maintain, and repair fire hydrants in planned real estate developments. Its Senate companion bill, S2522, was introduced on September 12, 2016.

This bill would address problems which communities face where municipalities or municipal utility authorities refuse to maintain hydrants in common interest communities. Unfortunately, the destruction of a home by fire was attributed to this failure to maintain hydrants. The bill is now being perceived as a public safety initiative.

- **Mold.** S250 is intended to create the "Mold Safe Housing Act" to address mold remediation in rental premises. S251 was introduced on the same day, January 12, 2016, requiring the New Jersey Department of Community Affairs to establish procedures for inspection and abatement of mold hazards in residential buildings and school facilities, and certification programs for mold inspectors and mold hazard abatement workers. While neither of these bills directly applies to the ownership of homes in community associations, mold is a condition which many community associations unfortunately confront. The LAC is currently monitoring both bills.

- **Hotel and Multiple Dwelling Law Inspections.** Introduced on May 18, 2017, S3211 would require hotel and multiple dwelling inspections every two years, rather than every five year as currently required under the regulations. LAC opposes this bill as it compounds the costs and burden of these inspections which are already borne by community association.

Understanding the deliberation of the LAC relative these bills, as well as the potential impact which each bill might have, should provide assurance that the safety and well-being, financial or otherwise, of the residents of our communities are at the forefront of what the LAC does. ■

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LAURA O'CONNOR | DIRECTOR, MEMBERSHIP & MARKETING

As a Community Associations Institute member, you have access to many resources from the CAI National office. In keeping with this month's Emergency Preparedness magazine theme, I want to highlight a few of the items that I think you will find most helpful.

CAI National Publications

Did you know that CAI has a publishing division? CAI Press is dedicated to publishing the very best resources for community associations. CAI's publications include material on a wide variety of topics and are offered to CAI members at 40 percent discount. Be sure to check out *Before and After Disaster Strikes: Developing the Emergency Procedures Manual*, a guide and resource for managers and boards to develop emergency procedure plans for their communities and *Natural Disasters: How Community Associations Protect Themselves*, to find out how to initiate a preparedness project, work closely with residents to analyze the association's needs, develop a workable plan, and familiarize all residents with its execution. I encourage you to visit www.caionline.org/shop for additional information on ordering these publications for your manager, association's board members and your associations library.

CAI Online Learning

CAI understands our Manager, Board Member and Business Partner members have very hectic schedules so they make it easy to keep up with education through their 200+ webinars on various topic of interest to the community association industry. For professional training on Emergency Preparedness hosted by industry experts you will want to view one of these informative webinars:

Best Practices for Worst Cases: Emergency Planning and Recovery

This webinar takes emergency planning one step further than typical disaster preparedness discussions, addressing

how to implement a comprehensive disaster response program for your community.

Covering Your Ass(ets): Natural Disaster Planning and Recovery

This webinar will assist community association boards and community managers with disaster preparation and recovery. In addition to loss prevention tips and measures, we'll cover the common insurance coverages and exclusions for natural disasters within community associations.

Hurricane Mitigation and Restoration: Preparation, Response, Recovery

Understanding your properties' potential performance during a hurricane or natural disaster through disaster mitigation studies is essential to reducing possible physical and financial impact. Quick and coordinated response after an event is also the key to minimizing economic distress and safety concerns. This session presents the essentials to preparation, response and recovery.

Copyright Free Newsletter Articles

CAI's copyright free newsletter and web articles are written for homeowner readers. CAI provides members with a collection of generic articles for you to copy and paste into your newsletters, websites and other documents read by homeowners and residents in your community. On the topic of Emergency Preparedness CAI offers a newsletter article, Take Action after a Natural Disaster. Visit www.cainj.org to download the copyright free content.

Website Resources

Each September, CAI urges all members to take some simple steps to become better prepared for emergencies during National Preparedness Month. Many resources have been made available on CAI's website, www.caionline.org, on topics including: Preparing for Emergencies, Preparing a Family Emergency Plan, Resources and Assistance

CONTINUES ON PAGE 76

Dear CAI-NJ Members,

For close to twenty years, the Community Association Political Action Committee has been the political arm of the New Jersey chapter of Community Associations Institute. As you may know, our legislative efforts in Trenton are vital to the future of the community association industry. Many of our elected officials lack a fundamental understanding of community association issues and many competing trade associations such as the realtors, homeowners, and bankers have large PACs and have been raising funds for many years. It is critical that we constantly work to be the authoritative voice on the issues that impact our members.

CA-PAC represents 6,700 community associations where approximately 1,350,000 residents live in 519,000 homes in New Jersey. When the legislature considers amending the laws that govern community associations members of the legislature should turn to CAI-NJ for advice. One way we can educate these legislators and grow awareness of our industry is with a strong Community Association Political Action Committee (CA-PAC).

By pooling our resources we achieved our 2016 fundraising goal and raised over \$30,000. The money you contribute ensures that people who understand the community association industry are elected or reelected to serve in Trenton. I challenge you to join me in preserving the future of the community association industry by contributing to CA-PAC. With your support we can surpass our 2016 fundraising goal in 2017. Please send in your contribution today.

Thank you,



James Rademacher
President, Community Association Political Action Committee



MID-SESSION UPDATE

New Jersey is in the middle of its 2016-2017 legislative session, and CAI-NJ is hard at work on some of

our top priorities, including:

Municipal Services

CAI-NJ is advocating for advancements in the municipal services provided to your community including the maintenance of fire hydrants.

Delinquencies and Expedited Foreclosures (S 1832)

We are closer than ever to working with the banks and lenders to maintain vacant units and assume responsibility for maintenance fees. We are also pushing to include rent receiverships as an option.

Board Elections "Radburn" (S 2492/ A 4091 also S 1805/ A 3163)

This legislation would alter the community association nomination and election process. Radburn is a community in North Jersey with a controversial election process that is the center of these bills.

CURRENT EVENTS

While CAI-NJ remains committed to our 2016 goals, we continue to protect our communities from proposals that could add to your cost of living.

Some examples include:

Insurance Deductibles (A 3683)

This legislation deals with the Association's ability to transfer the deductible to homeowners in condominium associations.

Security Cameras in certain common interest community

lobbies (A 3431)

Is your community considered in this legislation? If passed, certain communities in high crime areas of our state will be required to install security cameras in designated areas.



Snow Contractor Indemnification (S 181)

If passed as presently worded, snow contractors would be indemnified for any damage or injuries as a result of their snow removal/ice control operations. CAI-NJ is involved in a coalition with several other organizations to meet with our elected officials and make sure our communities are protected.

Rain Sensor Installations (A 1484)

If you have a community controlled irrigation system, you may be required to install rain sensors to your system.





CA-PAC

Community Association
Political Action Committee

YOUR CONTINUED SUPPORT OF CA-PAC RAISES THE PROFILE OF NEW JERSEY'S COMMUNITY ASSOCIATIONS!

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--James Rademacher, CA-PAC President, Rezkom Enterprizes



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Email: _____

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(Community Association's Only)

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• Community Manager
• Board Member
• Homeowner

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Management Company \$500 \$ _____

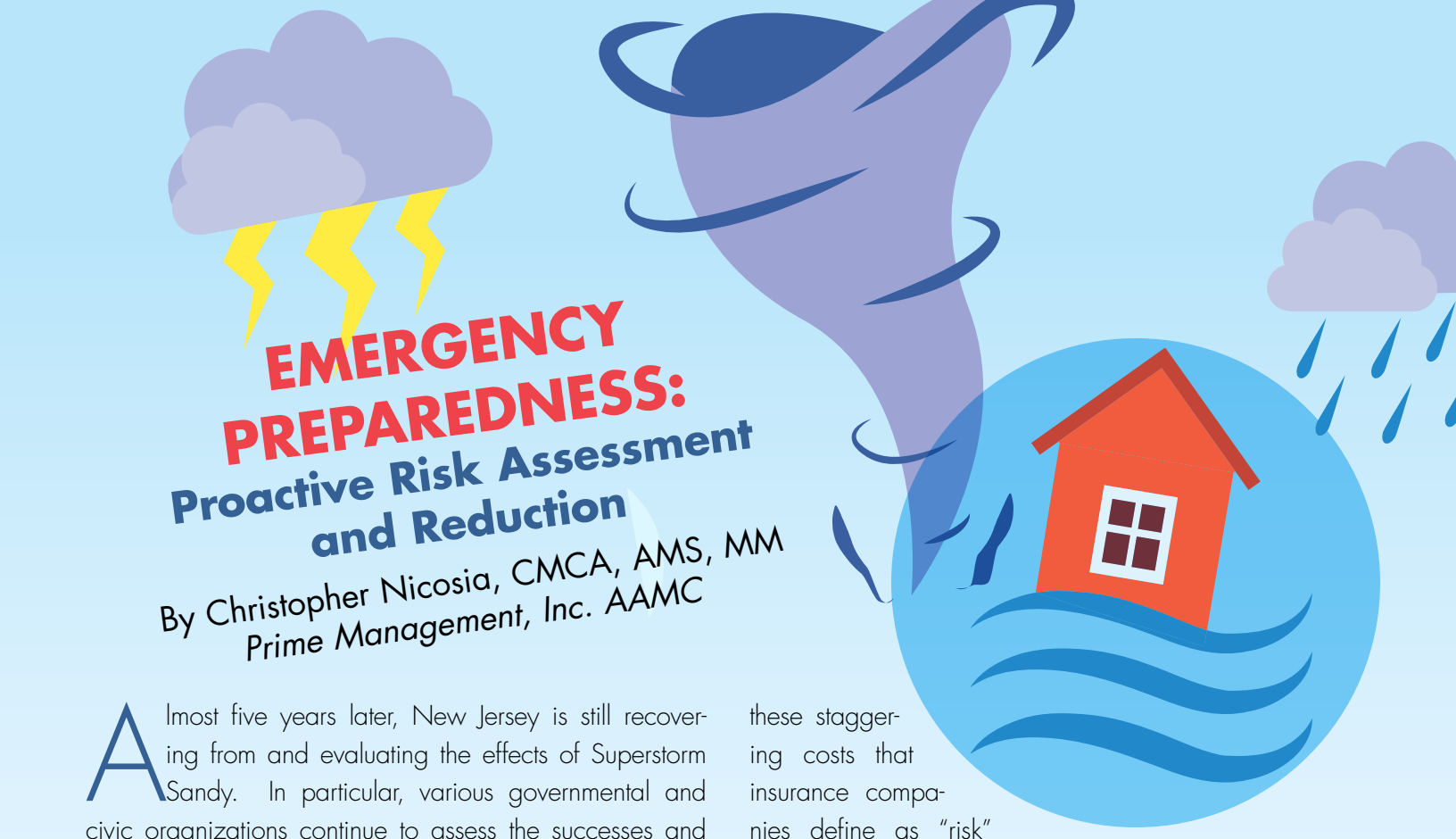
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The New Jersey Election Law Enforcement Commission requires us to collect and report the name, mailing address, occupation and name of the employer of contributors whose contribution exceeds \$300 in a calendar year. Contributions to CA-PAC are not deductible for federal income tax purposes. Contributions are not limited to suggested amounts. CA-PAC will not favor nor disadvantage anyone based upon the amounts or failure to make PAC Contributions. Voluntary political contributions are subject to limitations of ELEC regulations. CA-PAC contributions are not considered payment of CAI dues.



EMERGENCY PREPAREDNESS: Proactive Risk Assessment and Reduction

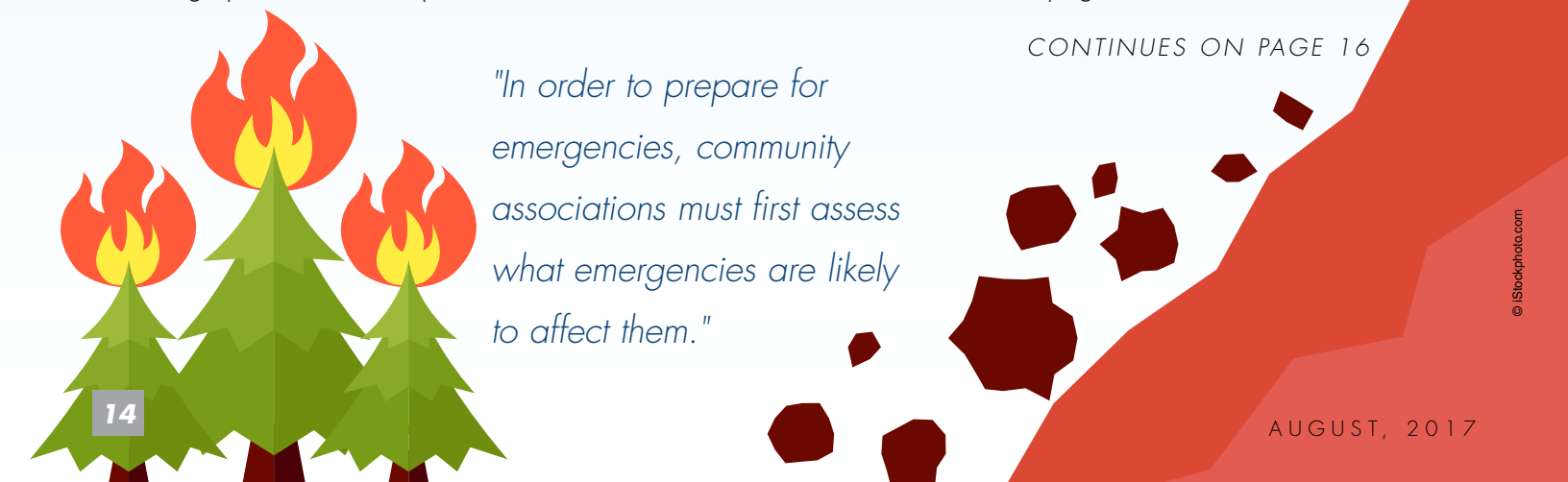
By Christopher Nicosia, CMCA, AMS, MM
Prime Management, Inc. AAMC

Almost five years later, New Jersey is still recovering from and evaluating the effects of Superstorm Sandy. In particular, various governmental and civic organizations continue to assess the successes and failures that resulted from pre-storm preparations and post storm recovery as well as emergency management decisions that were made during the event. Community associations throughout New Jersey felt the effects of the storm, whether it was direct effects like wind, flooding and debris or indirect effects like extended power outages and loss of telecommunications. The effects of Superstorm Sandy are still being felt even to this day with some people still not back in their homes and many in NJ paying higher insurance premiums as a result of the over \$65 billion dollars in damage. In fact, Superstorm Sandy is the third most costly natural disaster in U.S. history behind only Hurricane Katrina, which cost an estimated \$147 billion and the drought of 1988, which cost \$75 billion (according to the National Oceanographic and Atmospheric Administration). It is

these staggering costs that insurance companies define as "risk" when combined with the likelihood of occurrence. Another Superstorm Sandy, Hurricane Katrina, Hurricane Floyd, Hurricane Irene or other natural disaster can happen at any time and preparation is the key to risk avoidance in the future.

In order to prepare for emergencies, community associations must first assess what emergencies are likely to affect them. Is the community oceanfront? Is the community located in an area susceptible to forest fires? Is there a dam upstream of the community? Is the community in a tornado-prone area? Is the community located in an area susceptible to crippling snowfall? Is the community in a flood zone? Is the community at risk for after effects of a terrorist attack? By evaluating the region the community is located in and identifying the various risks, the com-

CONTINUES ON PAGE 16



"In order to prepare for emergencies, community associations must first assess what emergencies are likely to affect them."

CAI-NJ PRE-CONFERENCE

NETWORKING RECEPTION



WHEN:

Tuesday, October 17, 2017

Registration: 6:00 p.m.

Reception: 6:30 p.m. - 8:30 p.m.

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Note: Ultimate Partners receive 4 tickets. Elite Partners receive 2 tickets. Premier Partners receive 1 ticket. Each conference booth receives 1 discounted ticket for the reception and party (\$50)

Registration:

CAI-NJ Members: \$115

Non-Members: \$175

Please list the name, company and designations of additional registrants. If necessary, please attach an additional sheet of paper (i.e.: John Smith, AMS, CMCA – ABC Company).

This event requires a cancellation notice of at least 72 hours in advance or a refund will not be provided.

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3. _____

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EMERGENCY PREPAREDNESS...

from page 14.

munity can better understand its risk exposure and design an emergency plan to help mitigate the risk or avoid it in entirety.

Once a community has identified its most plausible risks, the community must look at its infrastructure and determine what it can address ahead of various emergencies, what it can do during an emergency and what protocols it will follow after an event occurs. A community should also work with municipal and county Emergency Management personnel to further identify risks associated with the region. It is important to understand how local government plans for emergencies and how the community fits in to that overall plan.

When creating plans to reduce risk and manage emergencies, it is important to keep in mind that education and communication are often two tasks that are vital and also the most susceptible to failure. In order for any plan to be successful, it must follow the “K.I.S.S” principle – Keep it Simple Stupid. People faced with an emergency such as a forest fire or hurricane will be anxious and will not have the capacity to follow a 30-page preparedness guide. Creating an easy-to-follow plan, training residents on the procedures and implementing the plan during an actual emergency are critical components to reducing risk and successfully navigating an emergency. Taking practical measures ahead of an event, like having hurricane shutters installed, is one

CONTINUES ON PAGE 18



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EMERGENCY PREPAREDNESS...

from page 16.

way to avert risk. Draining swimming pools and retention basins ahead of a significant tropical weather event can help avoid damage due to flooding. Participating in Firewise programs that help educate residents and provide access to grant funding to pay for the creation of fire breaks and landscaping to eliminate ground fuels to reduce the likelihood of forest fires is yet another way to reduce risk.

Finally, community associations must develop an internal plan for operations during a large-scale emergency. The Board should create a plan in the event communication is lost, Board members are unable to meet and money is required for emergency needs. Back-up communication methods, such as meeting at a predetermined time and location if telecommunications are lost or setting pre-authorizations for various needs are essential protocols to overcome issues such as an extended power loss or cellular communications disruption.

Through careful and conscientious risk assessment and avoidance, a community association can prepare for an emergency, survive an event and pick-up the pieces afterwards while reducing the potential for loss. Methodical planning and careful execution along with routine training of all residents is critical to emergency preparedness and can go a long way to increasing resident safety and reducing avoidable risk. ■



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Palmer Course: Jessica Vail

Lowest Team Under Par Winners:

Joe Giardina, Alec DeVecchio, Mike Gardina

Marshmallow Drive Winner:

Elliot Lilien

Putting Contest Winners:

Richard Pizzico

Count The Tees:

Kevin Oliver



Common Electrical Problems in Residential Real Estate

By Caesar Mistretta and Chris Dunlap
HUB International

Co-op and condo property owners and managers typically deal with buildings and electrical systems of varying ages and conditions. As to be expected, older electrical systems tend to have lower amperage capacities, fewer safety features, and higher potential for failure. As a general rule, it is recommended that a proactive electrical preventative maintenance program be in place, conducted by a licensed and insured electrician.

"...properties with these obsolete electrical systems or equipment have often seen approximately 30-60% higher property and general liability premiums..."

Beyond good general electrical maintenance, there are some critical legacy electrical components that can seriously elevate the risk of electrical failures in residential properties. These issues

not only raise the risk of fire or electrical shock, they can also have a significant impact on what owners will pay for insurance. Many property and liability insurers will refuse to quote policies if certain obsolete equipment or wiring is present. Other companies such as Excess & Surplus insurers, may accept the risk with a higher premium, apply a higher deductible or provide significant coverage exclusions on the policy. While many factors go into rating a risk, properties with these obsolete electrical systems or equipment have often seen approximately 30-60% higher property and general liability premiums as a direct result of legacy electrical systems. Due to the significantly higher premiums, remediation can often be in an owner's best financial interest over the long term.

Two of the most common and impactful legacy issues, aluminum wiring and Federal Pacific Electric (FPE) Stab-Lok brand electrical panels, are outlined below, along with remediation methods might be considered to reduce risks.

Aluminum Wiring

Aluminum wiring became popular in between 1965 and 1973 as a substitute for copper wiring in electrical branch-circuit wiring. This began due to the increasing cost of copper during this time period. However, aluminum has different metallurgical properties than copper and it can behave differently in an electrical system as it ages. For example, it expands and contracts at a different rate than copper, which may cause it to become loose or disconnected when connected to copper wire, commonly found in switches, outlets and household appliances. This can lead to potential connection issues that can create fire or electrical shock hazards.

The Franklin Research Institute for the US Consumer Product Safety Commission (CPSC) conducted a national survey which showed that homes built before 1972, and wired with aluminum, are 55 times more likely to have one or more wire connections at outlets reach 'Fire Hazard Conditions' than homes wired with copper.

There are various remediation methods that can be used, not all of which are universally accepted:

- *Replace with Copper wiring (Best Option):* Replacing all of the aluminum wiring with copper wiring will eliminate any possible electrical hazard related to aluminum wiring. This work will need to be done by a licensed and insured electrician. However, this is the most expensive of all remediation methods and may be very difficult to complete in older buildings.

- *COPALUM Crimp Method (Widely*
CONTINUES ON PAGE 30



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ELECTRICAL...

from page 29.

Accepted): This method joins copper wire to the existing aluminum wiring with special connectors referred to as COPALUM, which is a proprietary system. This method involves attaching COPALUM connectors to all switches, outlets, fixtures and wiring connections throughout the home. A permanent connection is accomplished by using special connectors and a specific tool set that exerts over 10,000 lbs. of compressive pressure on the connection. This method is approved by the CPSC and is considered a permanent repair. Nearly all insurance carriers accept this method as a permanent remediation. This meth-

od is less costly than complete replacement, but more costly than the other, non-approved methods. The work will also need to be done by a licensed electrician who has been trained and certified for COPALUM remediation by the equipment manufacturer. Be aware, if an electrician provides a quote for "pig-tailing" of aluminum wiring, it is imperative that property owners verify that the preferred COPALUM method is to be used, as opposed to some less effective methods (shown below).

- *AlumiConn Connectors (Not Recommended)*: This type of connector uses another method of "pig-tailing", which connects the current aluminum wiring to copper wiring, but it uses a setscrew type connector, rath-

er than the COPALUM Connector. Because of this, it is not approved by the CPSC as a permanent repair, although they do recognize it as the next best option. This method will be the less costly than COPALUM, but will not serve as effectively. Most insurance carriers do not consider this method as an acceptable remediation.

- *CO/ALR (Not Recommended)*: There is another remediation method in which the electrical switches and receptacles are replaced with CO/ALR switches and receptacles. However, the CPSC considers this replacement to be "at best, an incomplete repair". As with AlumiConn, most insurance carriers do not consider this method as an acceptable remediation.

CONTINUES ON PAGE 32



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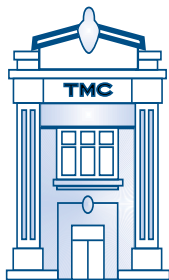
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ELECTRICAL...

from page 30.

FPE Stab-Lok

Federal Pacific Electric (FPE) Stab-Lok circuit breakers were originally manufactured beginning in the 1950s, and were installed throughout the United States in single and multi-family homes. In June 1980, Reliance Electric Co., the parent company of Federal Pacific Electric, reported to the CPSC that many Stab-Lok circuit breakers did not fully comply with Underwriters Laboratories (UL) calibration test requirements. These requirements were related to "tripping" the circuit breakers within specific time limits of overloading the circuit. This lack of "tripping" the circuit has led to electrical issues and property losses in many cases. FPE was the target of class action lawsuits due to these defects, and is now out of business.

The Consumer Product Safety Commission began an investigation of this product in 1980, but did not have the necessary budget to gather sufficient data on the circuit breakers. Because of this, the investigation concluded in 1983 with no formal decision on the product. No product recall was issued, but manufacturing of the product ended in the mid-1980s.

Due to the hazards associated with this product, remediation of these circuit breakers is recommended whenever they are found. Unfortunately, the only remediation method that is recognized by insurance carriers is replacing the circuit breakers. Based on several estimates, the average cost of the new breaker and the hiring of

CONTINUES ON PAGE 66

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2017 CONFERENCE & EXPO WEDNESDAY, OCTOBER 18, 2017

SCHEDULE

This year the CAI-NJ Conference & Expo will be on Wednesday, October 18, 2017 at the New Jersey Convention & Exposition Center at Raritan Center in Edison. There will be six educational sessions throughout the day, specially developed for out attendees. Everyone will have the opportunity to visit 167 professional companies and learn about the latest trends in common association services and gather advice from our experts. It's an excellent opportunity to make new contacts and meet potential vendors for upcoming projects within your community.

9:30 AM – 3:00 PM
9:30 AM – 11:30 AM
10:45 AM

Trade show floor open
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11:00 AM – 11:25 AM Room A Educational Session 1

Collaborating with CAI - How an HOA Went from Ghost Town to Board of The Year. This team of three will discuss how a community association board was able to go from a developer's bankruptcy to an award-winning board by efficiently educating its volunteers and selecting the right vendors for their association.

PRESENTERS:

George C. Greatrex, Esq. - Shivers, Gosnay & Greatrex, LLC

Mr. Greatrex, is a partner at the law firm Shivers, Gosnay & Greatrex, LLC, in Cherry Hill, New Jersey where most his practice is devoted to community association law in the areas of residential and commercial planned unit developments. Mr. Greatrex earned his B.A. degree from Rutgers University and J.D. degree from Temple University School of Law.

Dr. Robert Kahrman - Horizons at Woods Landing

Dr. Kahrman is a past treasurer of the Horizons at Woods Landing HOA, retired College Dean from Seton Hall University, the Academic Dean at the Pennsylvania Institute of Technology and the Enrollment Dean at Hudson County Community College. He holds a doctorate from New York University.

Paul Raetsch - Horizons at Woods Landing

After retiring from a 42-year career in federal service, Mr. Raetsch moved to southern New Jersey and served as president of the Horizons at Woods Landing HOA in Atlantic County.

11:30 AM – 11:55 AM Room B Educational Session 2

We Can't Guess Your Age and Weight but We Can guess the Governing Document Amendments That You Should Be Thinking About. Discover the governing document amendments that may help your association such as master deed and by-laws and a discussion on community association rules, regulations and resolutions.

PRESENTERS:

Fran McGovern, Jr., Esq. - McGovern Legal Services, LLC

For more than 20 years, Mr. McGovern has dedicated his legal practice to representing condominium, homeowner and cooperative associations. He works closely with association managers and board members to cost effectively resolve construction defect, collection and general corporate issues.

Elaine Warga-Murray, CMCA, AMS, PCAM - RMG, Regency Management Group, Inc., AAMC

Ms. Warga-Murray, owner and CEO of RMG, Regency Management Group, Inc., started her business in 1986, as the first woman PCAM in New Jersey. Her firm, RMG has continued to serve condominiums, properties, and associations throughout New Jersey and Pennsylvania. She is a national speaker, and CAI faculty member. Ms. Warga-Murray has a team of professionals who maintain personal attention and state of the art protocols.

11:45 AM
12:00 PM – 2:30 PM

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12:00 PM – 12:25 PM Room A

Educational Session 3

A New Perspective on Solidifying Customer Relations. Learn interesting techniques on how to create an instant rapport with your colleagues by controlling your workload and setting service parameters. These techniques will help you manage expectations, meet or exceed the needs of your clients and better communicate with your board and homeowners.

PRESENTER:

Ryan Fleming - JGS Insurance

Mr. Fleming is Vice President of JGS Insurance agency based in Holmdel, New Jersey. Mr. Fleming has been speaking for over ten years on various topics dedicated to the community association industry.

12:30 PM – 12:55 PM Room B

Educational Session 4

Disaster Safety Planning & Business Preparedness. Whether you are a community association board members, business owner or oversee the daily business operations, it is essential that you have a preparedness and safety plan in place.

PRESENTER:

Robin Hoy - PuroClean Restoration Services

Ms. Hoy is the co-owner of PuroClean Restoration Services. She is a certified presenter of continuing education courses for insurance professionals in New York and New Jersey. Ms. Hoy is certified in fire, water, odor control, mold remediation and applied structural drying.

12:45 PM

\$1,000 Drawing

1:00 PM – 1:25 PM Room A

Educational Session 5

What's Your Game Plan to Ensure a Winning Outcome? Gain a better understanding of insurance, the bidding process, coverage comparison, claims handling & containing costs with risk management.

PRESENTER:

Debbie Pasquariello, CIC, CIRMS - USI Insurance Services

Ms. Pasquariello is currently a senior vice president for USI Insurance Services and earned the designations of CIC (Certified Insurance Counselor) and CIRMS (Community Insurance & Risk Management Specialist). She has worked in the insurance industry for 33 years.

1:30 PM - 2:30 PM Room B

Educational Session 6

Legislative Update – Join us for this one hour informative session as representatives from the New Jersey chapter Legislative Action Committee (LAC), will discuss legislative and regulatory issues affecting common interest communities in New Jersey.

PRESENTERS:

J. David Ramsey, Esq. - Becker and Poliakoff

Mr. Ramsey is a shareholder in the law firm of Becker and Poliakoff. With experience spanning more than 30 years, Mr. Ramsey concentrates his practice in community association, real estate, zoning and planning law. Mr. Ramsey serves as counsel to the Community Builders Association and is the chair of a committee spearheading major reform legislation in New Jersey to replace the Condominium Act and modernize governance for all forms of community associations. Mr. Ramsey is the past president of the Community Associations Institute National and the past president of the Community Associations Institute's New Jersey chapter. Mr. Ramsey is a Member of the College of Community Association Lawyers, the New Jersey Builders Association, the Morris County Bar Association, the New Jersey State Bar Association, the American Bar Association, and the New Jersey Federation of Planning Officials. Mr. Ramsey has been selected for inclusion in Super Lawyers - New Jersey Edition since 2007.

Timothy Martin - Senior Associate with MBI GluckShaw

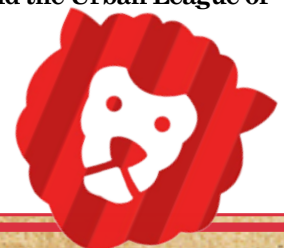
Mr. Martin focuses on legislative and regulatory affairs, he consults on healthcare issues including patient safety, access and quality of care, mental health and addiction treatment. He also manages issues concerning animal cruelty laws, municipal animal control and the regulation of shelters and pounds. In addition to his lobbying, Mr. Martin also provides event management services, helping his clients organize fundraisers for political action committees and candidates on both sides of the aisle and in all parts of the state. Prior to becoming a full-time government affairs agent, Mr. Martin interned in both the New Jersey General Assembly and the Urban League of Lancaster County, PA. Mr. Martin earned his B.S. from Millersville University.

1:45 PM

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Options for Addressing Speeding in Community Associations

By David S. Cerra, Esq.
Griffin Alexander, P.C.



A major concern for many members, property managers, and board members of community associations is the issue of cars speeding through their community. This article addresses some options that may be considered in the effort to reduce speeding and maintain a safe environment for community members.

Private Enforcement

The options for a community association in New Jersey to enforce speeding violations depends in part on whether the association has opened up its private roads to enforcement by local police under Title 39. According to New Jersey statute:

“Upon the filing of a written request . . . by the board of trustees of any corporation or other institution of a public or semipublic character not for pecuniary profit . . . with the clerk of any municipality . . . that the provisions of subtitle 1, Title 39, of the Revised Statutes shall be made applicable to the semipublic or private roads, streets, driveways, trails, terraces, bridle paths, parkways, parking areas, or other roadways open to or used by the public, tenants, employees, and the members of such institutions for purposes of vehicular travel by permission of such

persons, corporations, or institutions and not as matter of public right, the provisions of subtitle 1, Title 39, of the Revised Statutes, shall, in the discretion of the municipal authorities vested with the police powers in the locality within which the property of such persons, corporations, or institutions is situate, be made applicable thereto. . . .”

N.J.S.A. 39:5A-1.

New Jersey courts have found that where a community association has opened up its road to police enforcement, its own powers to privately enforce speeding are more limited. In a case called *State v. Panther Valley Prop. Owners Ass’n.*, the Superior Court of New Jersey, Appellate Division stated: “[i]n our view, N.J.S.A. 46:8B-15f is a tacit expression by the Legislature that any private homeowners associations, condominiums or otherwise, have no business assessing fines for motor vehicle violations once they cede enforcement jurisdiction to a public agency pursuant to N.J.S.A. 39:5A-1.” *State v. Panther Valley Prop. Owners Ass’n*, 704 A.2d 1010 (App. Div. 1998). Other opinions issued by New Jersey courts have further analyzed what enforcement powers community associations retain in these types of situations.

Speed Bumps/Speed Humps

Speed bumps and speed humps are traffic calming devices which consist of raised areas of permanently installed road, or moveable devices, that force drivers to slow down as they are passed over. Similar devices include rumble strips. Speed bumps are shorter and more abrupt raised areas, while speed humps are longer and more gradual, and are considered a gentler version of speed bumps. Speed bumps and speed humps are somewhat controversial, and their effectiveness in actually changing driver behavior or increasing overall safety has been questioned by some. For example, drivers may slow down to cross over speed bumps or speed humps and then speed up in between them. The

CONTINUES ON PAGE 42

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SPEEDING...

from page 41.

resulting revving of car engines may have the effect of increasing noise in the community. Further, where speed bumps or humps are only placed on certain roads in a community, for

example to address perceived problem areas, drivers may learn to take other roads to avoid them with the effect being that the issue of speeding is simply moved to a different area of the community.

Some issues that community associations should consider before install-

ing speed bumps or humps are: (1) whether they are permitted based on local ordinance and the association's governing documents, (2) the cost involved, (3) whether their installation will affect the ability of emergency responders to do their jobs by hindering or slowing the movement of ambulances and firetrucks, (4) the effect on school buses, garbage trucks, or snow plows, and (5) whether the installation of speed bumps or speed humps will generate complaints by owners relating to wear and tear on cars, perceived reduction in property value, and noise.

Gates

Community associations may decide to install gates to slow down drivers as they enter and leave the community and also to reduce outside drivers from cutting through the community on their way to other destinations. Gates come in many varieties. Gates may be completely automatic, meaning they open for any car that approaches. This variety of gate has the effect of slowing down drivers as they enter and leave, but does not distinguish between owners and non-owners. Gates may be manned by a hired security guard who verifies that the driver is permitted to enter the community. Gates may also use a key fob or similar system, where only those who are affiliated with the community association can cause the gate to open. This variety of gate has the effect of limiting access to non-owners without the need to hire a security guard. A common concern with gates is that they can be very costly to install and repair.

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Community associations should also determine whether the installation of gates is permitted under local ordinance and the association's governing documents. Further, the structures existing within a community association are generally included in a site plan that is approved by the township. If a gate is not permitted under the original site plan, a formal application to the township's planning board may be necessary.

Finally, in the process of constructing a community association, the developer may grant easements to third parties for access to certain parts of a community association's property or to use the community's roads generally. These may include easements given to utilities or the township for the purpose of inspection and repairs. As a

"...New Jersey courts have further analyzed what enforcement powers community associations retain in these types of situations."

result, constructing a gate may have the effect of violating the easements by restricting open access.

Radar Speed Displays

Radar speed displays are electronic devices that display the speed of passing vehicles. Different varieties of displays may also use cameras to take

pictures of vehicles that are speeding as they pass. Even without this camera feature, drivers may assume that the device has the ability to take pictures and decide to slow down as a result. The combination of a radar speed display and a well-designed system of enforcement in a community association's governing documents



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SPEEDING...

from page 43.

can be a powerful tool in addressing speeding issues.

Conclusion

There is no doubt that the issue of speeding will continue to be a common source of debate at open meetings of community association members. As with many issues facing community associations, each community is different and the solution for one community may not always be right for another. Further, community members may find that the actions taken to address the issue of speeding create new unexpected issues. As a result, board members, property managers, and owners alike should educate themselves regarding the options for addressing the issue of speeding and make a well-informed decision that best suits their community's specific needs. ■

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The CAI Amicus Program is looking for your help. For years, CAI has participated in New Jersey court cases involving significant community association issues. We do this through our "Amicus" or "Friend of the Court" Program. With the court's permission, CAI files briefs in court cases advocating the interests of our members. CAI has successfully appeared in a number of important New Jersey cases, including *Twin Rivers*. It is important for our members to let CAI know when they are involved in, or become aware of, a lawsuit which may have an impact of general concern to the industry. We can only participate and have our views expressed when we know about these cases when they first arise. So, this is an important request on behalf of both the National and Chapter Legislative Action Committees to please advise the Chapter office of any litigation involving community association issues of potential importance to the entire industry. For any such notices, please contact Larry Thomas, PCAM at (609) 588-0030 or at larry@cainj.org. ■



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IT WAS A DARK AND STORMY NIGHT

By Robert N. Roop, P.E.
Lockatong Engineering

It was a dark and stormy night, Friday, July 21, 2006. Dark – electricity was out in the Borough of Stockton, NJ on the Delaware River. Stormy – all day, it had been hot, humid, overcast and threatening. Now intense thunderstorms were hitting town.

Tricia Romano, P.E., and I had just returned from inspecting flood damage at condominiums in the Delaware Water Gap. Finishing up a few administrative tasks in the office, the power went out. With all of the computer UPS's chirping, it was time to go home.

Our office was the second floor of a post and beam barn. The owner lived in the large Victorian on the parcel. The barn was back from the road, not visible from the street.

What follows is instructive of what can happen when disaster strikes. Hopefully, business partners especially, and readers in general, will be prepared.

The phone rang at 11:30 pm. The barn owner had arrived home late to find the driveway full of fire engines. Her message – the barn was gone, burned to the ground.

Several years earlier, I had seen a business fail after a fire. They had backed up their business files on floppy disks, stored in a fire proof safe on their premises. The heat had destroyed the plastic floppies. That lesson remained with me. We had records of everything:

- Equipment model and serial numbers
- Professional and personal libraries
- Office equipment and furniture
- Office supplies
- Computers and software
- Photographs of everything

All documents were electronically stored on the office server and hard copies were kept off site . . . what about software? A freeware called Belarc does the work. When run, it scans a workstation and identifies every hardware component in the machine. Then, it scans the operating system and identifies every update and patch. Finally, it lists all the applications, their versions and all license information.

Now for the backups. No floppies! In 2006, the technology was not as simple as today. We relied on DVDs recorded weekly and stored off site. At least four weeks were kept before the disks were overwritten.

Insurance – make sure you have more than just general liability and the standard business package. Our agent had recommended a business interruption policy that included coverage for relocating the office, as well as loss of revenue during the recovery.

CONTINUES ON PAGE 50

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DARK AND STORMY...

from page 48.

All of that was done in preparation and we were about to find out how important it was.

Saturday morning, daylight arrived and we went to the fire scene to see how bad it had been. A few parts of the exterior wood walls remained. The interior was a complete loss. The remains of the slate roof littered the charred debris. I found the computer server. The hard drive warped by the heat and the case open and the platters exposed. Not even the FBI was going to recover data from that hulk.

The recovery now became the priority. A quick few notes:

- Establish communications
- Advise staff
- Notify clients with work in progress
- Set up emergency office
- Restore client files and financial data
- Continue work on client projects and meet their expectations
- Locate at least temporary office space

The first call was to the independent contractor who had

set up the office phones. Could those phone numbers be transferred to my house phone? Yes, they were transferred by Saturday afternoon. The second call was to the independent contractor who had set up our IT system: spec out a new server, workstations, printers, plotters, routers, hubs, operating system. Everything was ordered by Monday morning. The server was not off the shelf. It would take a week for assembly and testing. I cannot emphasize enough the importance of those two independent contractors. We had paid them without a quibble about their invoices and immediately. In an emergency, I wanted their immediate attention. We got it!

Next was our insurance agent. On Saturday, their call back was within an hour; from the agency president: "Document all the losses but get back to business as soon as possible. Your claims representative is Diana, her direct number is...at what number can she reach you?"

Monday morning, the staff assembled in my home office where I had started Lockatong Engineering in 2001. Engineers – contact clients with projects underway. Continue reports with as much as could be recollected

CONTINUES ON PAGE 52

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DARK AND STORMY...

from page 50.

before memory faded. Administrative staff – order supplies, contact clients and vendors, look for office space, get those client reports delivered, restock the technical library and replace the personal libraries.

Amazingly, it worked. We found temporary space in a recently unoccupied dentist office in Stockton and were in it in a week. The computers arrived on schedule. To my horror, the most recent DVD backup of financial records wouldn't restore. The one from the week earlier did. New phones in the temporary office restored all our lines on the day we moved in. And best, client deliverables made it when promised.

Then there was the insurance. It was a full property recovery. Our documentation was rock solid. The insurer had never seen such a complete and comprehensive record. We recovered the cost of setting up the temporary office and, six months later moving to the space we occupy

today. Our accountant was able to document a lower second half of year revenue than we had enjoyed every prior year. Business interruption insurance covered that loss too.

So what were the lessons?

- Document everything – no detail is too small.
- Have the right insurance – a few dollars saved on the premium is not worth it.
- Take good care of your critical vendors; they will be there when you need them the most.
- Have a plan for recovery – specific tasks, assignment to the right staff person, and expectation of completion.
- Be optimistic – feeling sorry for yourself won't get it done. Besides, you planned for disaster. Now, work the plan.
- Backups are critical – online cloud backups are continuous and inexpensive today. Extra cautious, we still backup daily to off-site stored portable hard drives.

Back to the dark and stormy night. About 8:00, a

CONTINUES ON PAGE 72

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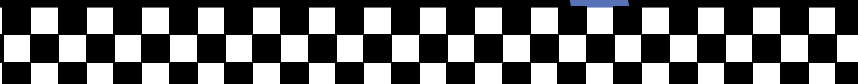
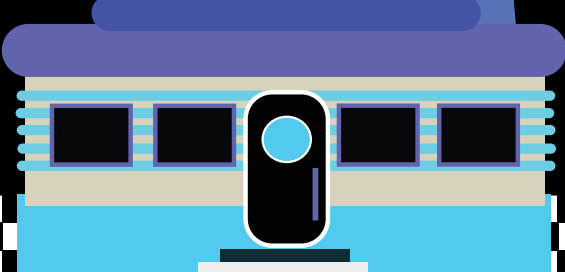
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SPOTLIGHT ON SERVICE

Thank You for Your Service

HIGHLIGHTING: **Jay Burak and** **Georgette Kyriacou** **from FWH Associates, P.A.**

Jay Burak served as a member of the USCG for five years. During those five years, he was stationed in Virginia and in Bayonne, NJ. During his time, he was rated a Damage Controlman, meaning he was responsible for maintaining his ships watertight integrity, and emergency preparedness and responsiveness. His ship, the USCGC Katherine Walker was responsible for maintaining over 300 navigation aids for every vessel entering and exiting the New York Harbor. Jay is a crucial member of our team here at FWH Associates and is an active member within the CAI Community, we would like to take the time to thank him and honor him for his service and dedication to our country.

Q: So you've been working at FWH and been an active member in the CAI community for several years now, but what a lot of people don't know is that you are also a veteran of the United States military, the US Coast Guard to be



Courtesy CAI-NJ

exact, how many years were you in service and during what time?

A: I was enlisted with the coast guard for 5 years, beginning in 1998 and finishing up in June of 2003.

Q: When did you really decide to join the
Jay Burak

coast guard? Was this something you had always kept in the back of your mind growing up, a post high school or college decision, or even a spur of the moment thought?

A: During my sophomore year of college, I wasn't enjoying life and decided I needed to make a change, try something different you know.

Q: Has the open water always been a big part of your life? I know we've spoken about both being lifeguards on the Jersey shore in the past, did that help you come to the decision to join the Coast Guard?

A: I've always enjoyed the life of boating and being on the water, I grew up around the shore, so the coast guard just seemed like a great fit for me. I was also able to stay US based which was a plus for me.

Q: Where were you stationed? Did you have a choice on where you went, and how long are usually at a location?

A: After you finish basic training you are assigned a station, however, depending on your rank and rate you do have a choice. I chose to stay on the east coast, where I spent time stationed on the USCGC Katherine Walker in Bayonne, NJ. I was with the US Coast Guard group eastern shore and spent time in Chincoteague, Virginia as well.

Q: Walk through an average day [if there are any] in the USCG, what were your specific duties, what was it like being on the base?

A: I was a Damage Controlman, my duties included but were not limited to welding, carpentry, firefighting,



maintaining the vessels and housing on base etc. Anytime an issue arose with any of our equipment I was responsible for determining the issue, and making sure it was rectified in a timely manner.

Q: One could say you were a first responder in regards to health and functionality of your station?

Correct. I was also responsible to sign off on any material recovered by divers that were deemed hazardous materials.

We are also required to fulfill training requirements, particularly tactical training, which was emphasized after the events of September 11th.

Q: Going from the Coast Guard to working in an engineering office must have been quite an adjustment. Upon completing your enlistment, was it difficult to make the transition to civilian life?

A: Not really, I enjoyed my time but I was looking forward to taking the skills I had acquired and beginning the next phase of my life.

Q: Do you feel that skills you acquired during your time in the Coast Guard have helped you in regards to your career as an engineer at FWH Associates?

A: Absolutely, I was responsible for an entire department, I was able to gain skills in project management and the trade skills I learned have correlated directly when it comes to my work with FWH, whether it be inspection, specification preparation, etc.

Q: Jay, thank you so much for your time and your service. Any tips to anyone perhaps leaving the service and gearing up to enter the civilian work force?

A: Most [people] join the military to get something out of it, be it education, trade skills or something along those lines. It is what you make of it, take what you can and make it worthwhile, get something out of your time.

Georgette Kyriacou is currently an active member in the United States Air Force Reserves. While a member of the Air Force Reserves, she juggles her responsibilities with those at her job with FWH and attending school to pursue a degree in surveying. The goal of this interview is to recognize service members and the contributions they've made in protecting the safety and integrity of our great nation.

Q: Thank you for taking the time to sit for an interview, can you fill me in on what branch of the service you serve, how long you've been serving our country, and also how long you've been affiliated with CAI.

A: I am currently serving in the Air Force Reserves, going on 10 years this June. I have currently been affiliated with CAI for the last 5 years.

Q: How did you come to decide to join the Air Force Reserves? Was it something you've wanted since you were a child?

A: Well I'm a first generation American, and I wanted to find an opportunity to serve my country and thank it for all of the opportunities I've had in my life. So you could say it was a lifelong aspiration of mine.

Q: What exactly does the job entail as a member of the Air Force Reserve, including the responsibilities or requirements you are expected to fulfill?

A: When you're in the reserves you are required to report at least one weekend [Saturday and Sunday] of every month and a continuous two week period every year. While you are at the base you are expected to perform your specific assigned duty.

Q: Being that you have a job at FWH and are currently attending school for your degree in surveying, one could say you are a very busy woman. How difficult is it to juggle this responsibility with those that you have in your everyday life?

A: Fortunately, you are given a set schedule for the year and in the event of a longer deployment you are given ample notice to

CONTINUES ON
PAGE 57

Georgette Kyriacou



Courtesy CAI-NJ

SPOTLIGHT ON SERVICE

With great respect for those who serve our country, the Editorial Committee of CAI-NJ is seeking spotlights on service members. This may include active, or inactive members of the United States Armed Forces.

Please take this opportunity to spotlight someone you know and help the CAI-NJ community recognize and thank them for their service to our country.

Criteria

1. Must be a member of the United States Armed Forces, active, inactive or has served.
2. Must be either a:
 - a. Member of CAI-NJ (Manager, Board Member, Business Partner or Business Partner Employee)
 - b. A parent, spouse or child or a CAI-NJ member (classified above)
3. Must include 500 to 1,000 words about their service along with a photo

For questions or to submit a "Spotlight on Service" contact Jaclyn Olszewski at jaclyn@cainj.org.

★ Submissions may be self-authored by service members or written on their behalf.



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SPOTLIGHT ON SERVICE...

from page 55.

get all of your ducks in a row. So, managing work, school, housing a bills around the Air Force schedule isn't too difficult.

Q: So you spoke about performing your assigned duty, would you care to provide some insight of what your duty entails?

A: Sure! I am currently an air transportation specialist. So to keep it short, I'm responsible for preparing and inspecting all cargo and hazardous cargo being loaded and unloaded from the aircraft. I am also responsible for managing passengers getting on and off. Essentially, I manage the logistics for anything and anyone getting on and off the plane.

Q: Wow, so it's like you're the backbone of operations for the Air Force Reserves. I can see where you get your project management skills from.

Thank you for taking the time to sit down with me and talk about the service, and thank you for dedicating your life to serving this country. To close this out could you offer any insight to the readers who may be considering joining the Air Force Reserves or any branch of service?

A: It needs to be something they want, once you sign that contract, its binding, you're given a job and you need to perform that job. But anyone joining should consider the benefits, there's travel, the opportunity to get an education and develop skills you may not have a chance to develop otherwise. More or less make the most out of the opportunity, the knowledge I've gained in the service is extremely valuable. ■



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How does ADR work?

ADR involves a mediation conference where the disputing parties meet with a mediator on a voluntary basis to talk about the problem and attempt to reach an agreement. The mediator is selected by CAI-NJ and assists them in arriving at a solution, but does not impose a decision. The mediator helps the parties look at all aspects of the issues and explore what may be acceptable to both parties as a resolution.

What are the benefits of ADR through CAI-NJ?

The CAI-NJ ADR Program will most likely be less expensive than the normal judicial process because it is a one-time fee rather than court costs and undetermined legal fees. Also, mediation is a confidential process unlike court cases that are adjudicated in public session. Many mediated disputes only require one session to resolve, and those sessions can be scheduled quickly. A filed court case may take months or years to resolve.

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- **\$300 for CAI-NJ members only**
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- To be eligible for the program a minimum of two board members from the association must have current CAI-NJ memberships.

Join CAI-NJ Now to take advantage of the CAI-NJ ADR-Mediation Program

If your association does not currently fulfill the membership requirement, and you wish to participate in the ADR/Mediation program, contact Laura O'Connor at: laura@cainj.org. The annual cost for membership is \$210 for two board members.



CAI-NJ SHOOT THE COVER CONTEST

CAI-NJ proudly presents the 2017 Community Trends® "Shoot the Cover" photo contest. We are looking for pictures of the state's popular destinations, historical landmarks and scenic locales, perhaps in your very own community association, to grace the cover of the December 2017 issue of Community Trends®. Entries must be received by the chapter office with this entry form no later than 5:00 p.m. on Friday, November 3, 2017.

The winner will be selected by the CAI-NJ Editorial Committee and the photo will be featured on the cover of the December 2017 issue of Community Trends®. Second and third-place photos will receive special recognition inside the December 2017 issue of Community Trends®.

Photo entries should be submitted as digital files via email along with the entry form to jaclyn@cainj.org.

CAI-NJ board members, staff and members of the Editorial Committee are not eligible to enter, but all other CAI-NJ members are welcome to submit photo(s) for consideration.

Digital photo files MUST meet the following specifications:

- Color (RGB)
- File size of less than 3 MB in order to submit via email
- A minimum of 8 megapixels
- 300 dpi (dots per inch) at 8.5" wide by 11" high (or as close as possible)
- An original work by the photographer
- MUST be a vertical direction shot (to fit our cover)

By submission of this entry form and your photographs, you are authorizing CAI-NJ to use, reproduce and publish the photographs in print and/or electronically without compensation, and you agree that CAI-NJ may use such photographs for any lawful purpose, including for example such purposes as publicity, illustration, advertising and web content. Also, any photos of minors under 18 years of age must be accompanied by a separate release form available for download in the Community Trends® section of the CAI-NJ web site: www.cainj.org.

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Please provide a brief description of the photograph: _____



(December 1, 2016 to June 30, 2017)

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Mila McDonough

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(June 1, 2017 to June 30, 2017)

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Gil Sandler

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Lov Kher

Claire Mcnew-Dilucca

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Renaissance at North Brunswick Master Association

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Larry Vant

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Complete only the portion of the remainder of the application that applies to your category of membership.

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MANAGEMENT TRENDS

Are You Ready?

By Erin O'Reilly, CMCA, AMS, PCAM

"An ounce of prevention is worth a pound of cure."

– Benjamin Franklin

Is your site ready if an emergency or disaster strikes? If you had managed the Grenfell Towers in London during the fire, or Logan Airport when the car struck pedestrians ... would you and your team know what to do? Whether you are a seasoned manager or new to the industry, it is important for you and your staff to know the appropriate emergency procedure and how to mitigate further risks.

While writing emergency procedures may seem like an overwhelming endeavor, it helps to break it down into smaller tasks, just like your college research paper. To start, it is important not only to know your property, but to understand the type of equipment your property houses. The first step would be to make a list with the type of equipment, equipment location, dates for servicing/testing, and service contractor information. Next is to reach out to the service providers and local city enforcement agencies to see if they can assist in helping you prepare your emergency procedures or provide you with guidelines as to what they suggest should be included.

In high-rises, requirements tend to be different than what is necessary for a townhouse community. Fire Emergency Procedures should include, but are not limited to: name and contact information for the property's fire safety manager; location for your fire command radios; fireman phones; BIC (Building Information Card); drawings; and fireman elevator keys. Many properties have a PA system which will allow residents to hear instructions as to how to proceed in the event of an emergency. Posting right where the PA system is located should include instructions on how to use the PA system and a script to recite in order to help deliver a clear and precise message to the residents. Be sure to include if residents should remain in place or evacuate the building, and if evacuating, which specific stairwell should be used and a reminder that people should expect eleva-



"Incidentally, Local Fire Departments are usually happy to attend meetings and help teach."

tors to be turned off during a fire. When the residents do evacuate the building, it is important to tell them where the meet-up location is outside the building. Using your newsletter or holding fire safety meetings are other great ways to reinforce these procedures with your residents and make the information second nature to everyone. Incidentally, Local Fire Departments are usually happy to attend meetings and help teach.

Practice Fire Drills just like an elementary school. Holding fire drills not only allows the staff to be more familiar with their requirements during a fire, but also reminds the residents what to do. Suggest having floor wardens in your building as these volunteers can assist in the event of an emergency and help with maintaining order during a crisis.

Including a back-up procedure in the event that there is a fire system impediment is also important. From time to time, equipment breaks down and your building may not be at its best. Knowing what to do in these types of situations is just as important. High-rises usually have to go into a Fire Watch. This means notifying the local fire prevention department of your building's issue; notifying the residents in writing about the issue and what precautions should be

CONTINUES ON PAGE 66

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Community Association Volunteer Leader (CAVL) Best Practices Roundtable Discussion and Cocktail Reception

**FREE event for all Community
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- Legislative Update – Discussion on the legislation and regulatory issues effecting common interest communities in New Jersey
- Setting the proper protocols for rules enforcement
- Cost effective collection procedures
- New insurance demands and cyber space
- Why is proper reserve funding necessary?
- ADR and mediation - managing the chaos

**Attendees will have the opportunity to
participate in all six roundtable topics.**

Date: Thursday, September 7, 2017

Location: Buona Sera Restaurant
50 Maple Avenue
Red Bank, New Jersey

Agenda: 5:30 p.m. - 6:30 p.m.: Cocktail Reception
6:30 p.m. - 8:30 p.m.: Roundtables and Dessert

Space is limited. Attendees are strongly encouraged to register by Friday, September 1, 2017.

Pre-registration is required.

If you register for this program and cannot attend, please call the chapter office at (609) 588-0030 to cancel.

We require a cancellation notice at least 72 hours in advance. If a notice is not received, a \$25 cancellation fee may be charged per registrant. Substitutions are permitted if you cannot attend.

Questions? Email Angela Kavanaugh at Angela@cainj.org or call (609) 588-0030.

CAI-NJ advises that for training, marketing or other purposes, this event may be recorded, videotaped and/or photographed. By attending this event, the registrant(s) consents to the use of his or her image by CAI-NJ and agrees to waive any claim for the use of his or her image, including without limitation, the appropriation of his or her image for commercial purposes or the invasion of his or her privacy.

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The Managers Leadership Workshop is intended to provide information and tools for managers to achieve their full potential as leaders in the community association industry. It is intended to benefit all levels from those new to the industry to management company executives and CEOs.

CONTINUING EDUCATION NOTICE:

By successfully completing this program, the New Jersey chapter of Community Associations Institute (CAI-NJ) will approve a full day of credit for this program towards the Professional Management Development Program (PMDP).

DATE: Thursday, September 14, 2017
LOCATION: Rossmoor Community Association
 The Ballroom
 2 Rossmoor Drive
 Monroe Township, NJ 08831

SCHEDULE:
8:30 a.m. - 9:00 a.m. Registration & Breakfast

9:00 a.m. - 11:45 a.m.

SPEAKERS:
Jennifer Alexander, Esq., Griffin Alexander, P.C.
Jeff Cirkus, CMCA, AMS, PCAM, Associa-Community Management Corp.
Community managers confront different types of conflict.

- Community manager and the association board
- Community manager and the community
- Board member(s) and another board member
- Conflict amongst the community association staff

The speakers will identify conflicts and suggest techniques to resolve them.

- At what point, should the community manager pass it onto the attorney to resolve? – At which point during a conflict should there be legal intervention?
- What resources does the community manager have, to resolve conflicts?
- When should Alternate Dispute Resolution be used?
- Developing coping skills and protocols to succeed.

11:45 a.m. - 12:30 p.m. Lunch

12:30 p.m. - 1:30 p.m.
SPEAKER:
Suzanne Carawan, Chief Marketing Officer at High Road Solution
Community managers must lead change.

- Changes in community populations
- Changes in technology
- Changes in communication norms

The speaker will identify where change management skills are needed.
 The session will focus on developing change management skills to lead change within your association staff/board & managed community.

- How do you educate your community about changing societal trends?
- How do you work with your community to introduce and foster new digitally-based technology solutions?
- How do you manage a change management process?

1:30 p.m. - 2:15 p.m. Panel Q&A

Questions? Contact Angela at angela@cainj.org or 609-588-0030

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MANAGEMENT TRENDS...

from page 62.

observed; having a staff member, fire warden or volunteer over 18 years old with a working cell phone pass by each door every 15 minutes and complete a log until fire watch is complete. It is important to notify your fire alarm monitoring system and insurance company in writing of Fire Watch (both when it starts and when it is completed).

Another hot topic in today's society is Active Shooters. Having emergency procedures in place geared for this unfortunate possibility can be crucial. Insurance Companies, police departments and other federal agencies (such as the Department of Homeland Security) have plenty of resources to help you plan your protocol for this emergency.

The bottom line is that unpredictable emergencies happen every day. Managers who can prepare and teach their team how to react will help lower the risk of injuries and property damage. Don't forget that insurance companies, service providers and local government agencies can also help you with your procedures and guidelines. ■

ELECTRICAL...

from page 32.

a licensed electrician to replace an FPE Stab-Lok circuit breaker may be in the \$1,000 - \$3,000 range, per circuit breaker. (I think this should go back to the author. It sounds very high for a single circuit. The whole panel of breakers could be replaced for not much more than that.)

Many insurance companies will not consider insuring a client or may provide critical replacement recommendations if these circuit breakers are found in their buildings. Identifying which circuit breakers you have on site and determining remediation methods are important in appropriately managing your own risks. A proactive electrical preventative maintenance program conducted by a licensed and insured electrician can protect your properties from severe losses and insurance costs. ■

Caesar Mistretta currently serves as Vice President of New Business Development of HUB International Northeast, a leading global insurance brokerage serving the Real Estate industry for over 60 years. Caesar can be reached by phone at 908-790-6918 or at caesar.mistretta@hubinternational.com.

Chris Dunlap, MS, ABCP, ARM-E, CFPS, CLCS, currently serves as Assistant Vice President and Senior Risk Consultant of HUB International East Region. Chris can be reached at 908-790-6883 or chris.dunlap@hubinternational.com

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ULTIMATE PARTNER Profile

Kipcon, Inc.



30 years ago, I started Kipcon based on a dream; one that I always had of owning my very own engineering firm. My passion for engineering was realized in my high school technical drawing classes. This passion shortly transformed into a goal that was the cause of nearly every action I took. While studying engineering at Tulane University, I learned that a “kip” is a unit of force equivalent to 1,000 pounds. At that moment, my company’s name was born as Kip Consulting, or Kipcon. After receiving my MBA from Rutgers, I was finally prepared to deviate from my entry-level job and start my firm. Over the years, Kipcon has steadily grown and made a name for itself as one of the region’s leading engineering consulting firms specializing in community associations.

As the President of Kipcon, my role is to lead the organization in providing cutting edge engineering services to

the industry. These services include all types of engineering design services, Reserve Studies, Transition Studies, condition assessments, litigation support and much more. However, a company is only as great as the people that make it run. Passionate employees including Professional Engineers, architects, certified inspectors and Reserve Specialists allow Kipcon to formulate the best solution for each client.

Providing the bare minimum is not in the interest of Kipcon. We strive to constantly improve and remain on the cutting edge regarding all of our services. We view capital replacements as an opportunity for capital improvement. Whether this is accomplished by the use of low maintenance materials or high efficiency equipment, the goal is always to evaluate aesthetics along with function and long term costs.



Courtesy CAT-NJ.

As a prominent leader in Reserve Studies, we work hard to maximize the quality, clarity and readability of our reports. In addition, our innovative Green Reserve Study report evaluates not only replacement costs, but also the long term costs of maintenance and energy.

An example of how we aim to take advantage of new technology is our use of drones. Essentially flying cameras, drones allow us to both enhance our current services as well as offer new services. For example, roof and façade inspections are now performed faster, safer and more accurately than ever before. Such an advantage allows us to save the client money upon the initial inspection and ensure a smaller margin of error which can greatly reduce potential long term risk. New services enabled by drone technology include thermal imaging to detect water infiltration and construction progress documentation.

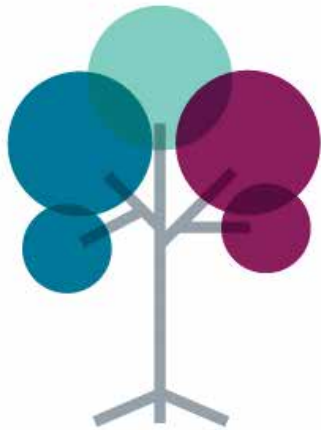
The Community Association industry has grown steadily and continues to grow. Currently, 20% of residential housing nationwide is a community association while 80% of all new housing is being developed as an association. In our geographic area, this number is closer to 100%! From Kipcon's engineering perspective, this industry growth translates into aging infrastructure that, unless maintained and upgraded on an ongoing basis, can lead associations into loss of value and a financial crisis. Fortunately, there seems to be a trend showing increased recognition of the importance of physical evaluations by qualified firms and the use of Reserve Studies to prepare for the future. At Kipcon, we can help communities through the transition process, financially prepare for replacements, design the engineering specifications for those replacements, solicit contractor bids and oversee the work. Our goal is to be the one-stop-shop for communities' every engineering need. ■

See the complete list of Ultimate Sponsors on page 2 of this issue.



ULTIMATE PARTNER Profile

mem property management Questions answered by Martin H. Laderman



mem
PROPERTY MANAGEMENT

Helping You Enjoy Your Home

mem property management is a privately held NJ property management company, founded in 1984, by Martin H. Laderman, with the vision to increase property value through solid, experienced management. Since that time the company has expanded to manage dozens of properties from its New York border to the Jersey Shore.

mem property management is privileged to serve some of the finest communities throughout New Jersey including many of the major developers and builders as well as communities as diverse as small ocean-front condominiums to large master-planned communities with several hundred homes to age-restricted retirement communities.

What is your role in the organization? What is your background? How long have you been in the industry?

I am very proud to be the CEO and President of mem property management. I am incredibly lucky to have the best job in the world.

In 1982, I joined a New Jersey real estate management condominium firm with responsibility for the daily manage-

ment of 25,000 residential units. I recognized the importance and need for exceptional professional property management and started mem property management in 1984.

I am a member of National Association of Residential Property Managers, Community Associations Institute (CAI); and I am actively involved with the New Jersey Association of Realtors legislative activities. In 1999, I completed the "Essentials of Community Association Management" and I am currently in the process of obtaining the Association Management Specialist (AMS) and Professional Community Association Management (PCAM) Designation.

Is there a specific project or program that you would like to highlight? Please describe.

One of the highlights for the past year was the opportunity to sponsor The New Jersey Cooperator's Condo, HOA, Co-op & Apt. Expo., one of the most popular real estate trade shows in New Jersey, attended by nearly 1100 board members, homeowners, property managers and apartment building owners throughout the state. We had the largest booth at the show and the best coffee and

treats, but most importantly, we were able to meet so many interesting people and learn more about our constantly changing industry.

What might someone be surprised to learn about your company?

I believe in a hands-on, personal, team approach to property management, recognizing the individual requirements of each property and tailoring our management program to meet those unique needs. With a results-driven approach and a never-ending aim for capital improvements, we continue to provide outstanding value and service to all New Jersey properties that we manage and strive to maintain the comfort, beauty, and safety of each community we serve. My incredibly talented and beautiful wife Elvia is Executive Vice President, and my son, Matthew is Vice President of Operations, so we are very much a business based on family values and building and maintaining strong, long-term relationships. I believe our clients see that as our greatest strength, especially compared to our competitors.

Have you or your company received any recent awards or certifications?

mem property management achieved the position of 556 on the *Inc. 5000 List*, a renowned recognition of the top 5000 fastest growing private companies in the United States. mem also received recognition from *Inc.* as number

14 in the list's top real estate companies, as well as number 25 in the New Jersey profiles and number 44 in the New York metro standings.

mem property management also is proud to be recognized by the Better Business Bureau (BBB) as an Accredited Business, achieving an A+ rating for its proven record of trustworthiness, ethics and commitment to outstanding client service.

What trends do you see for the Community Association industry?

I think the community association industry was a little slow to embrace social media and online marketing. 91% of online adults use social media regularly and Internet users have an average of 5.54 social media accounts. We have been online from the very beginning and have been able to resolve many questions by being able to respond to our communities in real-time on Facebook, Twitter and other social channels. We also share timely local news and events so we can be a valuable resource to our communities. Social media is also a great way to showcase the beautiful communities we manage and introduce the talented team of professionals who work tirelessly every day to keep our residents happy. I think we will see more and more management companies connecting to residents online as a way to complement their offline services. ■

See the complete list of Ultimate Sponsors on page 2 of this issue.



CAI webinars

CAI webinars offer affordable, specialized training without leaving your home or office. Conducted via Internet and audio teleconference, the 60- to 90-minute programs are led by industry leaders to keep you up to date on the latest legislative activity, management trends, industry best practices and other topics of special interest to community managers and homeowners.

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DARK AND STORMY...

from page 52.

lightning strike lit up a utility transformer out on the street. Volunteer firemen put out the fire by 9:00 and went home. But now, the phone lines were down too. No alarm would be coming from the barn. Perhaps it was the lightning strike that took out the transformer, or maybe another. The bolt traveled down the 300 ft. service cable to the barn, entered the internal wiring and flowed to where it could arc to ground. The fire started in a first floor exterior wall. By the time a neighbor saw the blaze, the barn was fully engulfed in flames. Volunteer firemen had their second call of the night. There was nothing left to save. ■

Robert N. Roop is a Professional Engineer with over 40 years of experience in providing engineering services. He is responsible for the process and execution of all engineering projects at Lockatong Engineering. The firm's focus is comprehensive investigations and design of buildings and associated property.



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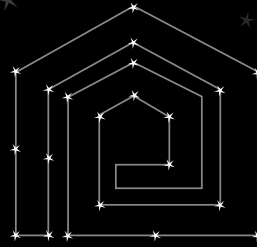
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ARTICLE...

from page 5.

Homeowners are a part of the team and many times need to be encouraged to participate as such. Their needs and the needs of the community as a whole is why there are Homeowner Leaders and Community Management. The homeowner's contribution to the team is to follow the rules and regulations of the community, to treat their boards and management with respect, to pay their dues on time and to participate in the elections of new board members. A great document to read and adopt for your community is the *Rights and Responsibilities for Better Communities*. This can be found on the CAI-NJ website.

"Everything is better when
we stick together,

Side by side, you and I gonna
win forever, let's party forever,

We're the same, I'm like
you, and you're like me,

We're all working in harmony!"

Check out this month's edition to learn about Emergency Preparedness/Risk Management and I hope to see you all at the Beach Party on August 10th!

Peace and Love,
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Community Trends®,

Joseph Chorba, CPA,
Editorial Chair

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INSIDE CONNECTION...

from page 11.

for Disaster Victims, Helping Our Neighbors Recover and Rebuild and Advice for Homeowners. Be sure to visit the website for this important information.

As you can see, CAI National has made many resources available to members on the Emergency Preparedness topic. Please take some time to plan in advance this fall to make sure your community association is ready for anything! Should you have any questions about how to access these member resources or your membership in general please reach out to me by phone at (609) 588-0030 or by email at laura@cainj.org. Thank you for your support as a member of the NJ chapter of CAI! ■



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DIRECTORY OF ADVERTISERS

Access Property Management, LLC, AAMC, AMO...66
 Accurate Reconstruction 18
 ADP Barlow Insurance50
 Alliance Association Bank.....45
 Associa® Community Management Corp..... 19
 Associa® Mid-Atlantic, AAMC 19
 Berry, Sahrndnik, Kotzas & Benson.....74
 ChuteMaster.....57
 Cowley's Pest Services32
 Diversified Property Management, Inc77
 DW Smith.....75
 Environmental Landscape Design, LLC.....78
 Executive Property Management, AAMC73
 FWH Associates, P.A.31
 The Falcon Group - Engineering, Architecture
 & Energy Consultants43
 Felsen Insurance Services, Inc.....72
 Grand Sanitation.....73
 Growing Concern, Inc.57
 Gutter Master51
 High Tech Landscapes, Inc.....41
 Hillcrest Paving & Excavating, Inc.....74
 Homestead Management Services, Inc., AAMC.....56
 Hueston McNulty, Attorneys at Law 16
 Integra Management Corp., AAMC42
 JGS Insurance44
 Kipcon, Inc.53 & Back Cover
 M. Miller & Son..... 16
 mem property management..... 17
 Mutual of Omaha - Community Association
 Banking & CondoCerts 30
 O & S Associates Consulting Engineers.....63
 Popular Association Banking.....41
 Premier Management Associates, AAMC47
 Prime Management, Inc.....49
 Project Support Services77
 RA Landscaping & Design, LLC75
 RMG, Regency Management Group, LLC, AAMC ..29
 Rapid Pump and Meter Service Co., Inc.31
 SOLitude Lake Management.....45
 Specialty Building Systems78
 Star Building Services.....73
 Taylor Management Company, AAMC, AMO.....32
 Technocality49
 Tri-County Construction Services / Total Plumbing,
 Heating & Air Conditioning.....67
 USI Insurance Services76
 VDA Worldwide Elevator Consultants.....33
 Wilkin & Guttenplan, PC76
 Young & Associates51

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Listed are companies who have earned the Accredited Association Management Company (AAMC) designation.

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