

Community Trends[®]

February 2018



KEEPING YOUR COMMUNITY SECURE

In This Issue

- **CAI-NJ is Ready to Grow!**
- **Insurance Could Fall Short on Short-term Rentals**
- **Be Prepared for Mother Nature's Visit**

....and more



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This month's issue is "Keeping Your Community Secure." Today, we are faced with an ever changing world and threats both domestic and foreign. Those threats come in many forms. We have to contend with physical harm such as the recent bombing at The Port Authority in NYC and we have cyber harm such as hacking, identity theft and viruses that affect our digital lives.

Our communities are micro-cities. Like NYC, we have our share of security issues.

One of my managers experienced this first hand with vandalism. A disrespectful neighbor decided his one designated space was not sufficient for his household needs, so he "claimed" the guest spots in front of his condominium. Anyone who parked in those spaces had their vehicle vandalized.

Our manager took action. She installed an inexpensive, outside camera pointed at the guest spaces. Sure enough, the camera caught the person and she turned the video over to the police. The police were able to arrest the culprit.

These inexpensive cameras are a supplement to a "Neighborhood Watch" program. If your community is



"Our communities are micro-cities. Like NYC, we have our share of security issues."

experiencing physical crime, consider this as a part of your solution.

This is one suggestion of many that are offered by our esteemed authors of this issue. For your safety and the safety of your communities, BE VIGILANT. "If you see something, say something." ■



Studying for the CMCA Exam?

Join us at the chapter office for Coffee & Cram on March 5th! See details on page 38 of this issue!



LOOKING AHEAD

LARRY THOMAS, PCAM | CAI-NJ CHAPTER EXECUTIVE DIRECTOR

I am excited to announce that the 2018 CAI-NJ Board of Directors held their reorganization meeting on Thursday, January 11th. The following board members were elected for 2018:

- Lisa Vitiello, CPA** - President
- Mohammed Salyani, CPA** - President Elect
- Jennifer Nevins** - Vice President
- Loren Lightman, Esq.** - Treasurer
- Mark Wetter, Esq.** - Secretary

Also, I'd like to welcome Christopher Nicosia and Ben Basch to the board. I would also like to thank Denise Becker and Gabe Vitale who recently retired from the board after serving 6 years. Both Denise and Gabe will be missed as they both were major contributors to the success of our chapter. I look forward to working with the 2018 Executive Committee and Board of Directors.

I am sure everyone is back to their preholiday/ New Year's schedule and looking to mark their calendars for the upcoming year. The staff and board at CAI-NJ have been busy filling in the dates with dozens of events that are geared towards all our membership groups. Here are some important dates to ink in. First, our annual Awards Dinner is set for February 15th at the Imperia in Somerset. Please join us as we celebrate all our shining stars that have made considerable contributions to our industry over the past year. Another important date to remember is March 20th. We annually co-host with IREM "The Real Estate Economic Forecast". We are very excited to announce this year that Peter Reinhart, Esq. will be the

presenter. Peter was the 1998 President of CAI-NJ and has an extensive background in New Jersey real estate matters. The forecast will take place at The Forsgate Country Club in Monroe Township. Please see page 22 for more details and how to register. Also, one of our most anticipated and requested program is the Legislative Updates. This year, as in previous years we have scheduled four regional seminars which will take place on March 27, April 3, 10, and 17. Details can be found on page 24. Angela has put together a very interesting schedule for our Lecture Series which take

"Please join us as we celebrate all our shining stars that have made considerable contributions to our industry over the past year."

place at our CAI-NJ headquarters in Freehold. The first one is set for February 20th and the topic is "The Effects of the 2018 Tax Reform". If you plan on attending. Details are on page 44. Also, be on the lookout for announcements for the Senior Summit, our Roundtables, and our Board Leadership Development Workshops.

Please take advantage of as many of our educational events as you can. Our chapter is very fortunate in having very experienced industry experts both on the state and national levels. ■

2018 EVENTS & EDUCATION CALENDAR

FEBRUARY

- 15 Annual Awards Dinner**
The Imperia, Somerset
- 20 Lecture Series**
CAI-NJ Freehold

MARCH

- 5 Coffee & Cram: CMCA Study Group**
CAI-NJ, Freehold
- 20 Joint Economic Forecast**
Forsgate Country Club, Monroe Twp.
- 27 LAC Update (South/ Central Jersey)**
Greenbriar Woodlands, Toms River

APRIL

- 3 LAC Update (North/Central Jersey)**
Renaissance at Raritan Valley, Somerset
- 10 LAC Update (South Jersey)**
Horizon at Woods Landing, Mays Landing
- 17 LAC Update (Central Jersey)**
Concordia, Monroe Twp.
- 24 Lecture Series**
CAI-NJ Freehold
- 26 Spring Break Party**
The Grand Marquis, Old Bridge

MAY

- 15 Joint Manager & Business Partner Roundtable**
TBD
- 31-2 M-100: The Essentials of Community Association Management**
Mercer County Community College, West Windsor

JUNE

- 5 Board Leadership Development Workshop**
CAI-NJ, Freehold
- 12 Lecture Series**
CAI-NJ, Freehold
- 21 Joint Manager & Business Partner Roundtable**
TBD
- 26 Dennis R. Casale Memorial Golf Outing**
Forsgate Country Club, Monroe Twp.

JULY

- 12-13 M-203: Community Leadership**
Ramada Plaza, Cranbury
- 18 Annual Olympics**
Thompson Park, Monroe Twp.
- 25 Senior Summit**
Renaissance at Manchester, Manchester

AUGUST

- 9 Annual Beach Party**
Martells Tiki Bar, Point Pleasant
- 14 Board Leadership Development Workshop**
CAI-NJ, Freehold
- 21 Lecture Series**
CAI-NJ Freehold

SEPTEMBER

- 6 Homeowner Leader Roundtable**
TBD
- 13 Manager Leadership Workshop**
TBD
- 25 Lecture Series**
CAI-NJ Freehold

EVENTS ARE SUBJECT TO CHANGE



LEGISLATIVE UPDATE

GEORGE GREATREX, ESQ.
PARTNER, SHIVERS, GOSNAY & GREATREX, LLC
LEGISLATIVE ACTION COMMITTEE CHAIR

I reported to you in last month's edition of *Community Trends*[®] the LAC's legislative and regulatory priorities for this coming legislative term (January 2018 to January 2020) under the leadership of a new Governor:

- **Mortgage foreclosure reform** (to address the plague of vacant and abandoned homes in foreclosure)
- **Expansion of services to be reimbursed or performed by municipalities** (such as maintenance of fire hydrants)
- **Adoption of uniform common ownership interest legislation** (the revival of UCIOA by the NJ Law Review Commission)
- **DCA adoption of revised language further defining "adequate reserves" and "benefits derived"** (as contained in PREDFDA and the Condominium Act and their administrative regulations)
- **Opposition to legislation aimed at lessening a developer's bonding requirements under the MLUL, and legislation limiting a CIC's ability to include protective indemnification provisions in vendor contracts** (such as snow removal contracts)

As I write this column, two of those priorities have taken center stage in Trenton during its "lame duck" legislative session – the time between the election in November and the end of the term in mid-January – our support of mortgage foreclosure reform, and our opposition to amending the Land Use Law to lessen a developer's bonding requirements. Unfortunately, the results we had hoped for did not materialize. The Land Use Law bill was passed by both chambers and is now on the Governor's desk awaiting his signature. The mortgage foreclosure reform bill was felled by last minute objections from Senate staffers, and as a result was never voted on by either chamber.

The mortgage foreclosure reform bill (A3823/S1832) was initiated and is supported by the LAC. It addresses the problem of "zombie foreclosures" that plague nearly all common interest communities in New Jersey. Current law provides for an expedited foreclosure process for uncontested foreclosures on vacant and abandoned properties, but does not require it. As you likely know, foreclosing lenders have not been taking advantage of this option to expedite their foreclosures, allowing these abandoned homes to sit vacant, sometimes for years, thereby draining the financial resources of the associations in which they are located. This pending bill would offer fair options to those lenders who refuse to expedite their foreclosures: either pay the associations' maintenance fees during the pendency of the foreclosure, or agree to the appointment of a fiscal receiver to generate income from the property and provide it to the association until it is sold. The sponsors of this bill have pledged to address the concerns expressed by the Senate, immediately re-introduce it in the next legislative session, and put it on a fast track to passage. I hope to report to you in the coming months that they have kept their word.

The land use bill (A1425/S3233) which would amend New Jersey's Municipal Land Use Law by waiving a developer's obligation to post performance and maintenance guarantees for those improvements in common interest communities which would not be dedicated to the local municipality, but rather would be owned by the association as common property, is strongly opposed by the LAC. Such improvements include roads, curbs, sidewalks, and drainage facilities (such as stormwater basins). If this bill becomes law, and if these common area improvements are left incomplete or defective by the developer, common interest communities would have to pay the cost of completing or repairing those improvements. I hope to report to you in next month's column that the Governor vetoed this unfair bill which deprives the 1.35 million residents in common

2018 CAI-NJ COMMITTEES

interest communities across our state that have had this protection in the law for nearly 40 years.

A quick thank you to all who heeded our call to action last month to contact your legislators and the Governor to express your opinions regarding these pending bills. Your voices are extremely important in the legislative process. It is undeniable that your contacts make an impact on your legislators and the Governor, and are an important tool in the further protection of the rights and privileges of those of us who live and work in New Jersey's

"The mortgage foreclosure reform bill was felled by last minute objections from Senate staffers, and as a result was never voted on by either chamber."

6,700 common interest communities.

In keeping with the security theme of this month's *Community Trends*®, please know that the LAC monitors all legislation and regulatory efforts in the area of safety and security within community associations in New Jersey. There is currently a bill pending in the Assembly (A3431) which requires lobby security for certain senior citizen high-rise buildings in areas with high violent crime rates.

CONTINUES ON PAGE 51

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CHAPTER TRENDS

Renee Miraglia Joins Association Advisors NJ

Freehold, NJ January 2018 – Renee Miraglia has joined Association Advisors NJ. Renee comes to Association Advisors as an experienced Community Manager. She is an organized Manager with multitasking skills that will be an asset to both Association Advisors NJ and the communities she manages. Renee has a background in all aspects of property management, customer service and community administration.

Renee prides herself on her problem-solving skills; her ability to identify an issue/problem and implement the correct solution. It gives her satisfaction to resolve an issue with the best possible solution for the community and homeowner alike.

“We are excited to have Renee join Association Advisors. She will bring additional depth and value to our clients and company.” stated Lawrence N. Sauer, CPM, PCAM, CMCA, Managing Partner of Association Advisors NJ. ■

Chapter Trends Editorial Guidelines

- All submissions must come from and be about:
 - A member of CAHNJ (Manager, Management Company, Board Member, Business Partner or Business Partner Employee) in good standing.
- Companies/Communities are permitted four (4) announcements per calendar year.
- Submissions are limited to 150 words.
 - Members are responsible to condense the information appropriately, as CAHNJ will not do so. Any submissions over 150 words will not be published.
- Submissions may include (1) image.
- Submissions should not be advertorial in nature.

Please note, CAHNJ reserves the right to edit any submissions. The chapter reserves the right to omit information as necessary. CAHNJ has the exclusive right to refuse to publish any submissions for any reason.

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MEMBERSHIP COMMITTEE VICE CHAIR | WILKIN & GUTTENPLAN, PC

We are excited to be the chair and vice chair for the 2018 CAI-NJ membership committee. We hope to build on the success of Erika Befumo and Dan Turi, the 2016 and 2017 chairs. For the upcoming year, the membership committee set specific goals as indicated below:

- To become the second largest CAI chapter; and
- To increase by 100 members in 2018; and
- To grow by 50 manager members; and
- To grow to 950 homeowner members.

This year we are excited to announce two new membership campaigns. The first is the Homeowner Leader Campaign, which is our initiative to increase homeowner membership. CAI National has initiated a new program that will allow an Association to have up to 15 members for only \$295. We are hoping to leverage this new program by reaching out to existing homeowners and informing them of the new program, as well as the opportunity to include more members at a discounted price. To further promote this Homeowner Leader Campaign, the membership committee will have a monthly contest in place to reward the top recruiter with a prize.

The other membership campaign that the committee will focus on in the upcoming year is the Community Manager Campaign. The goal of this campaign is to put a large emphasis on increasing manager memberships. The 2018 membership committee will work together with other committees to target non-member managers. In order to gain interest from these targeted managers, the membership committee will educate non-member managers of the benefits offered through a CAI-NJ membership, for example, membership only events. In addition, this year the committee plans to create manager scholarships through the Emerging Professional Managers Membership Grant Program. The grant provides a one-year membership in the

New Jersey Chapter of Community Associations Institute to emerging professional managers who are new to CAI-NJ membership and interested in becoming involved in the organization. Once all of the details and sponsors are finalized, the membership committee will provide specific details on how to apply for the scholarship.

As in prior years, the committee will focus on retaining its current and expiring members. This will be the responsibility of the entire committee, whose goal is to remind members to renew their membership one month before it is

"...we ask that you continue to promote membership in CAI-NJ and to always keep an eye out for opportunities to reach out to potential new members."

set to expire. In addition to this duty, committee members will also inform the expiring homeowner members of the new CAI program which will allow them to register up to 15 members, as mentioned above. Another focus of the committee this year will be to continue to reach out to new members each month to welcome them to CAI-NJ and educate them on all the benefits and events that CAI-NJ has to offer.

Lastly, even though you may not be on the membership committee, we ask that you continue to promote membership in CAI-NJ and to always keep an eye out for opportunities to reach out to potential new members. As a reminder to all our members, dues are processed through CAI at the national office and the most convenient way to renew is to visit www.caionline.org/myinvoices and pay by credit card. ■



THURSDAY, FEBRUARY 15, 2018

The Imperia: 1714 Easton Ave, Somerset, NJ 08873
 REGISTRATION/COCKTAIL HOUR: 6:00PM-7:00PM
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2017 CAI-NJ ANNUAL MEETING & CHAPTER RETREAT

Thursday, December 7, 2017





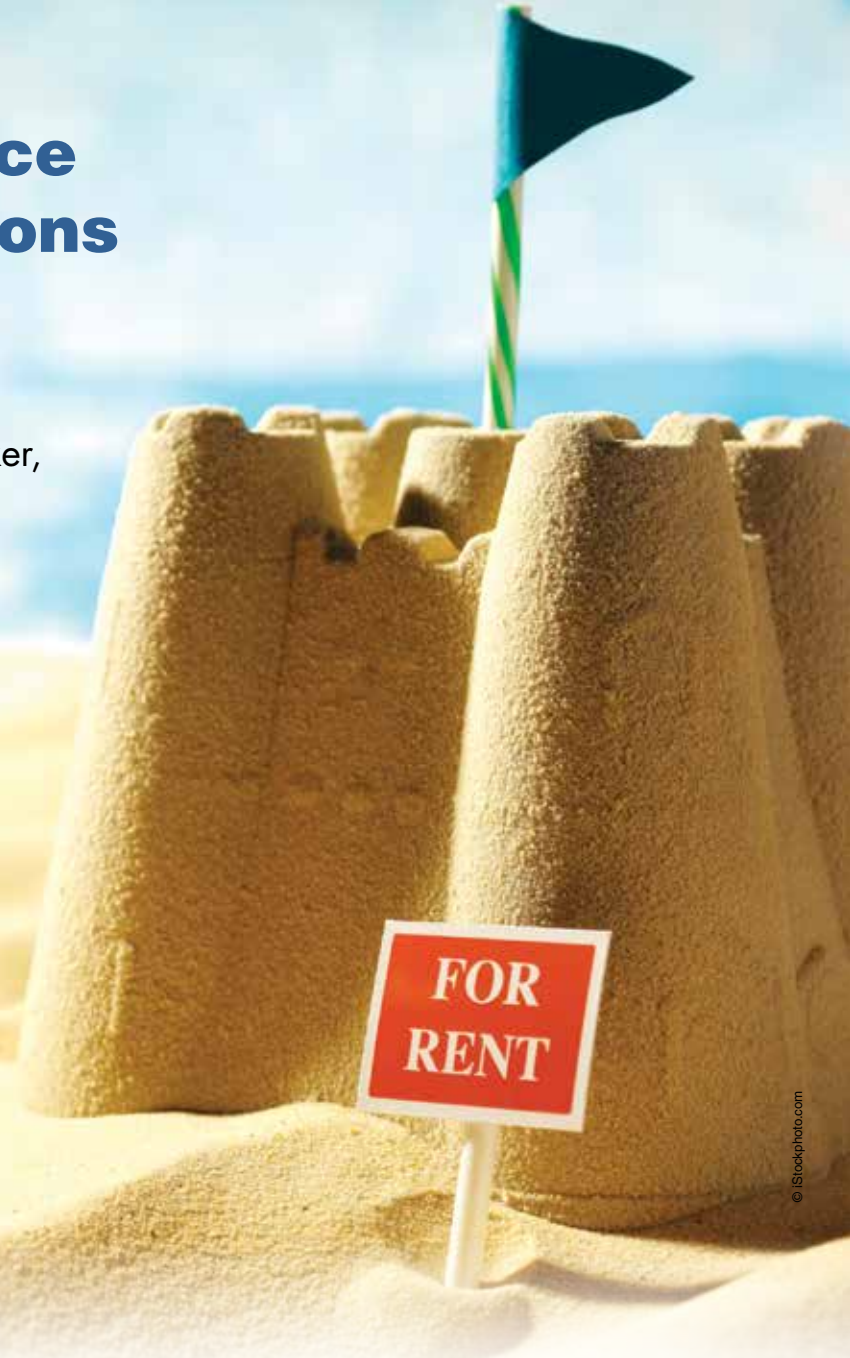
NEW JERSEY CHAPTER
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Airbnb and Insurance Issues and Implications for Community Associations

By Eric Eggert, Licensed Insurance Broker,
Mackoul Risk Solutions



"The answer is not as easy as yes or no, as it varies from policy to policy."



With the increased interest in short-term vacation rentals, popular websites such as Airbnb and HomeAway are thriving. As a result, community associations all over are faced with several challenges. A common question we get is: "Our community started allowing short-term rentals with Airbnb, are we covered for this?" The answer is not as easy as yes or no, as it varies from policy to policy. Community association board members or property managers need to contact their community's insurance

CONTINUES ON PAGE 20

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SHORT-TERM...

from page 18.

broker and ask them if there are any exclusions or limitations in their community's insurance policies which would exclude coverage of claims arising from short-term rentals. Obviously, a community association needs to have a policy written with an insurance carrier which allows short-term rentals, because if the policy does not, or if there are exclusions or specific limitations in the policy, then the community association may not be covered.

Currently, it is very rare to have a specific exclusion in a policy which flat out states that claims relating to Airbnb and/or short-term rentals are excluded from coverage. What you will find in many cases is a "Classification

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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 or a First Responder, 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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2018 Joint Economic Forecast Breakfast Meeting

Tuesday, March 20, 2018

Buffet Breakfast: 9:00 a.m. - 10:00 a.m.

Presentation: 10:00 a.m. - 11:30 a.m.

Forsgate Country Club

375 Forsgate Dr

Monroe Township, NJ 08831

Although the gravitational pull of New Jersey's sub-par economic performance in recent years is still evident, the glass now appears to be "half full". The faster pace of the state's job gains in 2017, coupled with continuing improvement in the financial markets, has led to significant demand growth across all of its real estate sectors.

This presentation will focus on the interplay between New Jersey's economy and real estate markets in 2018 and beyond.

Peter S. Reinhart, Esq. - Director of the Kislak Real Estate Institute NJAR/Greenbaum/Ferguson Professor of Real Estate Policy

Peter S. Reinhart, Esq. is the Director of the Kislak Real Estate Institute and the NJAR/Greenbaum/Ferguson Professor of Real Estate Policy. He is a graduate of Franklin and Marshall College and Rutgers Camden Law School with Honors. Mr. Reinhart was Senior Vice President and General Counsel for Hovnanian Enterprises, Inc. for thirty-three years. Mr. Reinhart served on the Council on Affordable Housing for ten years and was a member of the Real Estate Task Force of Governor Whitman's Economic Master Plan Commission. He is a past president of the New Jersey Builders Association, past president of CAI-NJ (1988), founding member of NJ Spotlight and the current Chairman of New Jersey Future. Mr. Reinhart has authored articles for Housing New Jersey, Tri-State Real Estate Journal, and New Jersey Lawyer.



2018 Joint Economic Forecast Breakfast Meeting Registration

Name/Designation: _____

Company: _____

Address: _____

City, State, Zip: _____

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Fax: _____

Email: _____

Cost : _____ \$45 - Current CAI-NJ Member

_____ \$60 - Guest (Non- Member)

For questions email info@cainj.org or call (609) 588-0030.

CONTINUING EDUCATION NOTICE: By successfully completing this program, the New Jersey chapter of Community Associations Institute (CAI-NJ) will approve two hours of credit for this program towards professional management development.



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SHORT-TERM...

from page 20.

Limitation Endorsement." An insurance policy is a contract that is agreed upon by the insurance carrier and the insured. The insured submits an application to the insurance company stating that they are an HOA, condo, or co-op and as such, the insurance carrier classifies them accordingly. If all of a sudden, a community associ-



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"If a community association does not have the correct classification listed on its policy, then coverage could be denied by the insurance carrier."

ation starts allowing short-term rentals, this may change the classification, which ultimately changes the agreement, and could be considered a material misrepresentation of the risk, if the carrier is not notified properly. If a community association does not have the correct classification listed on its policy, then coverage could be denied by the insurance carrier. For example, Airbnb may be considered a hospitality classification because a rental could be day to day, week

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2018 COMMUNITY ASSOCIATION LEGISLATIVE UPDATE PROGRAMS

Presented by the New Jersey chapter of the Community Associations Institute and the New Jersey Legislative Action Committee

Registration and Breakfast 9:00 am to 9:30 am	Update 9:30 am to 11:30 am	Q & A 11:30 am to 11:45 am
--	-------------------------------	-------------------------------

<input type="checkbox"/> South/Central Jersey Tuesday, March 27, 2018 Greenbriar Woodlands 1 Kensington Circle Toms River, NJ 08755	<input type="checkbox"/> North/Central Jersey Tuesday, April 3, 2018 Renaissance at Raritan Valley 1 Renaissance Blvd. Somerset, NJ 08873	<input type="checkbox"/> South Jersey Tuesday, April 10, 2018 Horizon at Woods Landing 191 Keller Way Mays Landing, NJ 08338	<input type="checkbox"/> Central Jersey Tuesday, April 17, 2018 Concordia HOA 1 Clubhouse Drive Monroe Township, NJ 08831
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NJ-LAC "ALWAYS LOOKING OUT FOR YOU"

Update of 2017 Legislative Topics

- **Board Elections ("Radburn")** - This legislation, which became law last year, alters the community association nomination and election process, as well as the process to amend an association's by-laws.
- **Delinquencies and Expedited Foreclosures** - Learn about our efforts to maintain dialogue with the banks to maintain vacant units and assume responsibility for maintenance fees. Also learn more about the status of rent receiverships as an option.
- **Municipal Bonding Requirements** - Recent legislation proposes to remove the developers' requirement to post performance and maintenance guarantees on improvements which are not to be dedicated to the municipality. Learn about LAC's efforts to defeat this bill.
- **Solar Panel Installations** - Recent legislation proposed controls for regulation and installation of solar panels in your community. Learn what LAC is doing to protect your association.
- **Insurance Deductibles** - Recent legislation proposes to prevent an association's ability to transfer the responsibility for a damage claim's deductible to homeowners in condominium associations.
- **Security Cameras in certain common interest community lobbies** - Is your community considered in this recent legislation? It would require certain communities in high crime areas of our state to install security cameras in lobbies and other designated areas.
- **Snow Contractor Indemnification** - This legislation would require snow contractors to be indemnified for any damage or injuries as a result of their snow removal/ice control operations. LAC is involved in a coalition with several other organizations to meet with our elected officials and make sure our communities are protected.

A look ahead to the 2018-2020 Legislative Term

- **Municipal Services** - Hear how LAC is advocating for expansion of the municipal services provided to your community, including the maintenance of fire hydrants.
- **DCA language defining "adequate reserves" and "benefits derived"** - Learn how LAC is working with the New Jersey Builders Association to update and improve this important language contained in PREDFDA and the Condominium Act and their administrative regulations.
- **Adoption of uniform common ownership interest legislation** - Learn about the revival of UCIOA by the NJ Law Review Commission
- **Manager Licensing** - With a new administration coming to power this year, LAC is resuming efforts to pass legislation concerning community manager licensing and registration

All CAI-NJ members and non-members are welcome. There is no charge to attend. Space is limited. **PRE-REGISTRATION IS REQUIRED.**

CONTINUING EDUCATION NOTICE: By successfully completing this program, the New Jersey chapter of Community Associations Institute (CAI-NJ) will approve two hours of credit for this program towards professional management development.

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For questions,
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Mail completed form to:
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 Attn: LAC Update Program
 500 Harding Road
 Freehold, NJ 07728
 Fax to: (609) 588-0040
 Email to: info@cainj.org

NJ-LAC
 Community Associations Institute



SHORT-TERM...

from page 23.

to week, or even month to month. Community associations are classified and rated with the assumption that they are considered to be annual stays (assuming that a lease is a minimum of one year).

Most insurance carriers hate the idea of short-term rentals and as an insurance broker, we recommend against your community association allowing them. However, prohibiting residents from making easy money just by renting out their unit while they are away on a vacation of their own is not as easy as it sounds either.

As many of our CAHNJ experts will tell you, getting anything added to a community association's governing documents can be a challenge. Getting the community association's board, or the entire community, to agree on allowing or prohibiting short-term rentals is generally the first step. The next step is having that decision put into the community association's master deed, bylaws, or rules and regulations. For the sake of this article, we will say the association agreed to move forward and allow short-term rentals in their community or building. The next step is to make sure that, in the community association's governing documents, a requirement is added that any owner who is participating in the short-term rental of their unit, must carry the correct insurance in order to properly protect the parties involved.

Airbnb offers a policy called "Host Protection Coverage," but many insurance carriers refer to it as "Short-Term Vacation Rental Insurance." These specially designed policies are for unit

CONTINUES ON PAGE 39



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PREPARING FOR SEVERE WEATHER

By Michael A. Miller,
Principal, M. Miller & Son



**ARE YOU
READY?**

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Picture this: a massive windstorm rips across the tri-state area. Trees fall, power lines are down, and homes are damaged. A property owner suffers a serious loss to their property and some of their most cherished belongings are destroyed. As they gaze upon their devastated property, they are thinking: "Now what?" What could they have done to avoid this tragedy? A natural disaster can occur anywhere at any time and affect anyone. The truth of the matter is that severe weather today occurs more frequently than ever. As such, it is absolutely crucial to take precautions and set a standard of emergency preparedness for one's property. Emergency preparedness necessitates taking all the possible defensive measures to help

keep people, property, and belongings safe following an emergency event. This entails having a plan for potential scenarios and knowing how to safeguard your livelihood.

First and foremost, having the right kind of property insurance is essential. Insurance will help a policyholder pick up the pieces following a severe weather emergency, whether related to fire, hurricane, lightning, snow load, and more. The best thing one can do is to form a relationship with a local, independent agent. This is a real person to whom a client can ask questions, who can give them advice, and who can come to see their property to evaluate their insurance needs. An independent agent represents multiple carriers and can match clients with a carrier that supports

their distinct needs. This is more personal and beneficial than settling on big-name companies, which mainly sell price and offer watered-down coverage and service. Big-name companies are less expensive than are local agents but they don't give clients the best bang for their buck because the insurance is often inadequate if a major emergency occurs.

When a natural disaster like a hurricane strikes, there are some concrete measures that can be taken in order to prevent damage. First, create your own disaster safety kit. Preparing the kit with the whole family is ideal so that everyone can know how to help themselves in the event of an emergency. In addition, it will educate children

"When a natural disaster like a hurricane strikes, there are some concrete measures that can be taken in order to prevent damage."

and promote the shared value of preparedness. Fill a box with non-perishable food items, clothing, flashlights, batteries, a first-aid kit, portable chargers, and basic personal hygiene items. In any sort of disaster, whether a storm, tornado, or flood, having these items is great preparation for the disaster aftermath. Also, keep combustible objects and flammable items away from heat, flame, and space heaters. Additionally, secure outdoor products that could blow away during the strong winds, and while you're at

CONTINUES ON PAGE 28



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These certificates are distributed at the end of each CAI-NJ seminar. This is proof that you attended and completed the seminar. You may need to reference the certificate in the future and CAI-NJ does not keep track of each member's attendance record. Community managers will definitely need the certificates to obtain credit for continuing education towards their designations.



NEW JERSEY CHAPTER
community
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ARE YOU READY...

from page 27.

it, move items from the basement to another level of the home, or at least elevate them. There is often less coverage in flood insurance policies for items damaged on the lowest level of the home. Stay informed about the path of the storm so that you can be ready if or when it arrives in your area. Listen to the news and radio; if it is suggested that you leave your home for a safer area, do not hesitate to do so. During a snowstorm emergency, it is also beneficial to create an emergency kit. Keep this one in your car,

"Fire can also occur when you least expect it, causing extensive damage in its path."

and include in it a shovel, flashlight, batteries, water, matches, a first-aid kit, emergency flares, and a blanket.

Fire can also occur when you least expect it, causing extensive damage in its path. Fires can be catalyzed by a variety of elements,

including electrical bursts, negligence around the house, space heaters, cooking negligence, etc. First, make sure that you have carbon monoxide detectors and functional fire alarms in every room of your property. Checking the batteries at least twice yearly is imperative. Fire alarms with flashing lights are available for hearing impaired individuals, as well. Additionally, make a fire safety plan and practice it with everyone living in or working on the property. This plan should include multiple escape routes and hypothetical scenarios, such as if the front door is blocked, which windows are escapable? Of course, if cooking, stay in the kitchen when the stove and oven are in use. Keep a fire extinguisher in the kitchen and any other room where there is flame or inflammatory activity/work occurring.

We cannot control natural disasters, but we can and should take measures to minimize personal loss and damages. Having proper insurance and unique plans for possible situations will help prepare you for the next emergency event. Take the time to make emergency preparedness a priority for you, your family, and your business today. ■



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MANAGEMENT TRENDS

Keeping Your Community Secure

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

Managers have a responsibility to secure the safety and well being of the communities they manage. The two main areas of concern are always the condition of physical property and financial stability. Keeping that in mind, management protocol typically includes procedures for ensuring that the community components are secure and maintained in ways that allow the well-being of the community residents, the physical environment, and the fiscal assets. In plain English, establish methods for minimizing potential damage to people and property. There is also the issue of securing data that rests with management firms, however, this article will address the routine aspects that every manager must address for safety.

Physical property concerns include the following categories:

- Ingress and Egress – Every community must provide the ability to safely enter and/or leave the community, individual homes, common facilities etc. This includes keeping sight lines open, keeping concrete and pavement trip free, and free of hazards. This includes providing ice melt and keeping shrubs trimmed. Accessible access to public spaces and maintaining appropriate pathways for safe and ease of access.
- Storm conditions – This includes minimizing hazards that can occur with heavy winds, heavy rain and icy conditions. Some items to consider include, removing tree branches that overhang or are near buildings or over parking areas; repairing trip hazards due to water runoff (such as gutters that empty onto driveways or walkways); inspecting and repairing any uneven pavement of walkway surfaces; removing dead trees; repairing serious drainage problems of standing water; keeping storm sewers clear and updat-



"In plain English, establish methods for minimizing potential damage to people and property."

- ing storm sewer grates with tighter grids; providing ice melt; installing slip free surfaces on inclines; installing slip free surfaces for entry into all common facilities; scheduling roof inspections before winter and spring storm seasons; establishing procedures for ice storms with under two inches of accumulation.
- Fire safety – Maintaining a protocol to minimize conditions that may lead to fire. Enforce dryer vent cleaning; enforce fireplace inspections; prohibit exterior storage near buildings; enforce gas grill restrictions; do not store large files of paper in sheds and other common areas; do not store gasoline in maintenance building garages; enforce cleanup of oil leaks on parking areas and restrict smoking areas.
- Leaks – Water issues can be caused by both plumbing issues and roof issues, as well as drainage issues. *For plumbing issues, enforce new codes for burst*

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Upcoming Issue Themes & Submission Deadlines

March Issue (Due Jan. 15th)
Homeowner Leaders

April Issue (Due Feb. 15th)
Spring Into Summer

May Issue (Due Mar. 15th)
Keeping Your Community Competitive

June Issue (Due Apr. 15th)
When Things Go Wrong

July Issue (Due May 15th)
Senior Summit

August Issue (Due Jun. 15th)
Are You Hitting Your Marks?

*Please email all submissions to
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*Visit www.cainj.org/community-trends to
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MANAGEMENT TRENDS...

from page 30.

free steel water hoses for washing machines; suggest the installation of check valves for easily shutting off water in units; check (and replace as needed) underground plumbing that is 30 years old or older; enforce the installation of washing machine and water heater pans for collection of possible water leaks in second floor units; require new water heaters every ten years; enforce maintaining a temperature of 60 degrees in vacant units or empty units; winterize all common area pool restrooms; and remind residents how to guard against frozen pipes. *For roof issues*, schedule gutter cleaning before the winter; schedule roof inspections for loose shingles and missing flashing twice a year; be sure to have procedures in place for residents when roof leaks occur during heavy rains (notice explaining that roof leaks cannot be repaired during storms; note that wet sheetrock that is holding water should be punctured and the water collected in buckets etc.); be sure all roof leaks are repaired as soon as possible. *For drainage area problems* that could effect leaks in basement areas and laundry rooms, drywells and diverters should be installed.

- Pools – Pool safety includes proper signage, slip free surfaces, clear rules and regulations; proper water testing by third party laboratory; proper electrical (bonding and grounding) as per code; must be

CONTINUES ON PAGE 34

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MANAGEMENT TRENDS...

from page 32.

monitored by Certified Pool Operator; must conform to newest municipal regulations and must have proper fencing, automatic gate closing and walkable pool covers.

- Tot Lots and Other Recreation areas – Must be inspected yearly by certified recreation company; must meet newest municipal codes; should be viewed weekly for proper function of equipment and debris; all equipment should be reviewed quarterly for loose parts and chips on equipment and proper condition of ground surface.
- Sidewalk and common area cement – All concrete needs to be checked so that trip hazards are repaired; cracks larger than .25 of an inch need to be noted and checked before and after winter freezes.

Financial Stability and Fiscal Health is more complicated than monthly financial reports and should be evaluated annually by a Certified Public Accounting firm via audit, however, managers handling day-to-day operations should address the following concerns:

- Managers should be familiar with all payables and invoices, to ensure that services and goods being billed are correct.
- Managers should know where the Association funds for Operating and Reserves are maintained and to make sure that the accounts are properly funded.
- Managers should know all budget line items and be familiar with monthly Budget verses Actual Financial Reports.
- Managers should keep a record of anticipated expenses so that proper funding of next year's budget is documented.
- Managers should never accept cash for any association fees.

Managers should be able to read and understand monthly financial reports and be able to advise the Board of cash flow issues.

While the above items are basic fundamentals, it is a good idea to restate routine protocol and to practice the above as part of good management. Good management keeps communities secure. ■



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Readers of *Community Trends* can ask the Editorial Committee of the magazine for their feedback about any issue facing the community association industry. The committee is made up of legal, insurance, engineering and property management professionals with a wealth of information and experience specific to community associations.

Letters and e-mails should be directed to:

Jackie Oskierko
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Freehold, NJ 07728
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SHORT-TERM...

from page 25.

owners to purchase but, if written properly, coverage will be extended to the community association as well. It is recommended that a properly written policy have Commercial General Liability Limits of \$1,000,000 per occurrence. Yes, commercial general liability is required even though this would be a personal policy. It is recommended that the policy also have an additional \$1,000,000 per occurrence for personal liability if the rental is also the unit owner's primary home. The policy should extend coverage to any amenities that are available to this guest while they stay. For example, is there a pool or gym in the community association or building that this guest now has access to? If the answer is yes, the association may be exposed to additional liability. Community association board members and property managers need to protect themselves and the community from potential claims that may arise. Lastly, policies should not have a "No Vacancy Clause" or any occupancy restrictions.

Now, assume that short-term rentals are allowed in the community, the unit owners have purchased the proper insurance policies. Everything is going great until the first claim comes along. More often than not, when a claim is filed, the community association is going to be brought into the lawsuit, even if it had nothing to do with the incident aside from the incident occurring in the community. Here are some common claim scenarios that would be covered by the unit owner's policy assuming that it was written properly:

1. A guest renter is working out in the community's gym and they accidentally drop a weight on someone else's foot, injuring that person. If written properly, coverage would be extended.
2. A guest renter slips inside the unit they are renting and they are injured in the process; coverage would be extended.
3. A guest renter slips on ice on the community's property and they break their hip; coverage would be extended.
4. A guest renter falls asleep with a lit cigarette in their mouth and catches the place on fire; coverage would be extended.

Some common claims that would not be covered are:

1. Defamation of character and/or slander;
2. Mold, bed bugs, and/or pollution;
3. Intentional Acts;
4. Assault and Battery;
5. Auto Accidents.

No matter what the insurance policy is, whether it is your personal homeowner's policy, the community's master policy, short-term vacation rental policies, all the way down the line to pet insurance; it is very important that those who are involved with short-term rentals be aware of what they are covered for and, more importantly, what they are not covered for. All policies have exclusions, and no single policy will cover all exposure. Reach out to your insurance broker and find out exactly how you are protected and how you can better protect yourself and the community that you live in or are managing. ■

IMPORTANT:

Community Trends® **Author/Article Submission Policies**

Community Trends® is a monthly publication of the New Jersey Chapter of the Community Associations Institute (CAI-NJ). The purpose of this magazine is for the dissemination of informative and noteworthy information that is relevant to the lives of every person living in or working with community associations throughout New Jersey. *Community Trends®* should not be used to provide the kind of authoritative and comprehensive information that must be tailored to serve individual needs when legal, accounting or other professional advice is required.

CAI-NJ encourages interested persons to submit articles for consideration by the Editorial Committee. Publication in *Community Trends®* is a wonderful opportunity to write about an issue relevant to community associations, and the Editorial Committee will carefully review all submissions. When an article is published, the opinion of the author and accuracy of the facts presented in the article are not specifically endorsed by either CAI-NJ or the Editorial Committee. Neither CAI-NJ nor *Community Trends®* guarantees a placement of any submitted article, and any article can be rejected for any reason at any time by the Editorial Committee or CAI-NJ. All articles should be written in the third person.

The submission of an article by an author implies that the article is the original work of the submitting author, and the submitted article has also not been published in any other publication or on-line previously. Authors found to be in violation of these policies can be subject to discipline by the CAI-NJ Board of Directors, which may levy penalties including the following:

- A. Temporary or permanent ineligibility from authoring articles for *Community Trends®*;
- B. Temporary or permanent ineligibility for membership on CAI-NJ Committees and Work Groups;
- C. Referral to CAI National for review and possible further sanctions; and/or,
- D. Suspension of any and all chapter privileges as determined by the Board.

Authors may submit a photograph with their article. Please note that CAI-NJ has the exclusive right to refuse to publish any photograph for any reason. Permission to reprint any article first published in *Community Trends®* is subject to the single condition that all reprints must include the following ownership acknowledgment, "Reprinted from the (month) 20__ issue of the CAI-NJ's *Community Trends®*."

Community Trends®,

Kari Valentine, CMCA, AMS,
Editorial Chair

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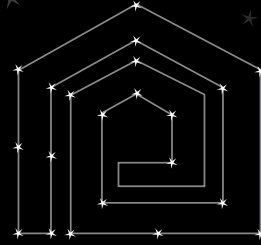
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Community Trends® is a monthly publication of the New Jersey chapter of the Community Associations Institute (CAI-NJ). It is sent to approximately 2,000 community association members, attorneys, accountants, insurance agents, engineers, property managers, other service providers and interested citizens of community associations.

The purpose of this magazine is for the dissemination of informative and noteworthy information that is relevant to the lives of every person living in or working with community associations throughout New Jersey. Conversely, we sway from providing the kind of authoritative and comprehensive information that must be tailored to serve individual needs when legal, accounting or other professional advice is required.

CAI-NJ encourages interested persons to submit articles for consideration by the Editorial Committee. Publication in *Community Trends®* is a wonderful opportunity to write about an issue relevant to community associations and to gain notoriety in your community and/or field of expertise.

We appreciate your interest in writing for *Community Trends®*. Before you begin your article, please take a few minutes to review the following submission information and guidelines:

Purpose

Articles published in *Community Trends®* have the same goal: to inform and educate CAI-NJ members on community associations. They should not serve as flagrant marketing pieces for a company's services.

Content

The author of the article is considered the expert, and all content should be original content, or cited appropriately. Authors must verify the validity of all statements made in the manuscript. Credit quotes, documents, and personal observations in your writing.

Article Specification

If possible, please send your article via e-mail to the chapter office at jaclyn@cainj.org. Microsoft Word documents only.

A Rule of Thumb for Word Count

Generally an article should not exceed 1,500 words. 250-300 words of double-spaced text fits onto one 8 1/2" x 11" page: therefore, a 500-word article usually fills two pages, double-spaced: a 750-word article usually comprises three pages, double-spaced and so forth.

Language

The following words shall be in lower case, except for at the beginning of a sentence: board, board of directors and association. All articles should be written in the third person.

Limit Your Subject

Be cognizant that readers need specific advice about specific issues. Articles in *Community Trends®* are most useful if they clearly explain why the subject is important to the reader. For example, an article discussing proposed legislation should clearly explain its ramifications. Keep this in mind as you formulate your article and focus your piece.

Craft a Good Lead

Hook your readers right away with a creative lead that lets them know why they should spend time reading your piece. Let your readers know if the information you are going to share will save them time, money or help solve a problem. Anecdotes, quotes and questions are some examples of ways to end an article on a memorable note. Like the rest of the article, conclusions should never be self-serving.

Writing Recommendations

Express your ideas with words that you are comfortable using. When in doubt about the rhythm of your words or cadence, read the sentences out loud. Ask someone who is not in your field of expertise to critique your article.

Formulating an outline is one of the best ways to start an article. First, list all of your ideas on paper, then organize them in a manner that allows for logical transition from one paragraph to the next. Use an active voice whenever possible. For example, instead of "The documents were filed by the association" write, "The association filed the documents". Shorter, concise sen-

tences are more readable than long, run-on sentences. Add imagery to your story with anecdotes and memorable quotes.

Deadlines

All articles are due in the chapter office 45 days prior to the month of publication, unless you are informed otherwise.

Editorial Policy

The chapter/editor reserves the right to omit and/or condense information as necessary to accommodate the layout. We recommend that the author indicate which text could be omitted or condensed if need be. The author will be notified of changes when possible. We do not accept multiple submissions per issue. Please let us know if your article was submitted to other publications and if so, which one(s).

Authors may submit a photograph with their article. Please note CAI-NJ has the exclusive right to refuse to publish any photograph for any reason.

Plagiarism/ Commitment to Originality

The submission of an article by an author implies that the article is the original work of the submitting author, and the submitted article has also not been published in any other publication or online previously. Authors found to be in violation of these policies can be subject to discipline by the CAI-NJ Board of Directors, which may levy penalties including the following:

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- Change impacting the deduction for meals and entertainment expenses

DATE: Tuesday, February 20, 2018

LOCATION: CAI-NJ Headquarters, 500 Harding Rd. Freehold, NJ 07728

AGENDA: 9:30 am-10:00 am: Registration & Breakfast
10:00 am-11:30 am: Program

SPEAKER: Karen Artasanchez, CPA, MST - Wilkin & Guttenplan, P.C.
Lauren Mazzella Landolfi, CPA, MST - Wilkin & Guttenplan, P.C.

Space is limited. Attendees are strongly encouraged to register by Friday, February 9, 2018. **Pre-registration is required.**

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

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

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

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

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Email: membership@cainj.org

MEMBERSHIP CONTACT (Where membership materials will be sent):

Name: _____

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Address: _____

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CATEGORY OF MEMBERSHIP: (Select one)

- | | |
|--|-------------------|
| <input type="checkbox"/> Homeowner Leader (HL) | <i>Dues vary*</i> |
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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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Phone: (W) _____ (H) _____

Fax: _____ (Cell) _____

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*TOTAL MEMBERSHIP DUES (as of October 2, 2017)

- | | |
|---|-------|
| <input type="checkbox"/> Individual Homeowner | \$125 |
| <input type="checkbox"/> 2 Homeowners | \$230 |
| <input type="checkbox"/> 3 - 15 Homeowners | \$295 |

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Name: _____

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|---|---|
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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. ■

NEW JERSEY CHAPTER
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LEGISLATIVE UPDATE...

from page 9.

This bill has been pending in the legislature for three sessions now (nearly 6 years) without significant movement toward becoming law. Our review of the bill reveals that it would require owners of senior citizen high rise buildings having 50 units or more to provide 24-hour security if the building is located in a municipality with a violent crime rate exceeding 6 per 1,000 persons. It also gives the Department of Community Affairs (DCA) the power to issue regulations concerning the security of residents in lobbies and interior common areas of hotels and multiple dwellings (such as common interest communities) in general. We are closely monitoring this bill, but have seen no indication that the leadership of the Assembly will post it for a vote any time soon, and there currently is no companion bill pending in the Senate.

If you are experiencing particular security issues in your common interest community which you believe could use a legislative or regulatory remedy, or otherwise have ideas on how to make living and working in our communities safer, please let us know! Talk to you next month. ■



Visit www.cainj.org
to view the Bill Chart
the NJ LAC is working on.



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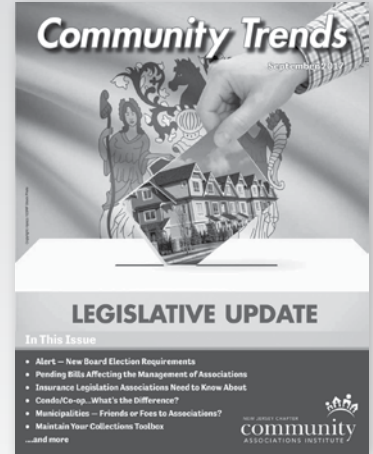
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AUTHOR GUIDELINES...

from page 43.

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