

# Community Trends<sup>®</sup>

July 2016

## BUDGETS & RESERVES



### In This Issue

- **Get Your Swagger On — Budget Confidence!**
- **Trees, Please...Don't Bother Me**
- **Go with A Pro**  
....and more

NEW JERSEY CHAPTER  
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## ENJOY THE SUMMER OF 2016

I know it must seem redundant to say over and over but it's so important that I feel that it needs to be repeated again. We are truly fortunate that we have a very active membership that continuously supports our chapter by sponsoring, and more importantly, attending our chapter events.

You may notice a change from my typical head shot above. CAI-NJ F.A.S.T. challenged the entire membership to submit photos of their teams wearing red noses and make donations in support of Red Nose Day, a campaign dedicated to helping children and having fun. Proceeds benefit children and young people in the US and some of the poorest communities in the world. The group raised \$925 in their campaign. Thank you to all the companies who supported F.A.S.T. in their initiative.

On May 16th at Stonebridge Community Association, located in Monroe Township, we held a Cyber Threat Awareness Program hosted by Matt Driscoll and his team at Mutual of Omaha Bank. It was an interesting and informative seminar. If you are not up to date on the cyber threats we face personally and in our businesses each day, do yourself a favor and get educated on the those potential risks.

Our Annual Spring Break Party was held on April 28th at the Windows on the Water in Sea Bright. Due to the overwhelming last minute registration the venue had to be changed to accommodate us. It was an awesome event and attendees seemed to enjoy the networking and socializing. The only complaint heard that evening was of the inclement weather conditions, which prevented us from utilizing the outside deck overlooking the ocean. Larry Thomas and his staff have assured us that next year's weather will be warm and sunny for this event.

A strong contingent of approximately 35 of our chapter members attended the CAI National Conference, recently held in Orlando Florida. In addition to the informative educational sessions and trade show, the highlight during the Opening Session was watching a few of our chapter members being recognized and receiving awards.

### CONGRATULATIONS TO:

**Ron Perl, Esq.**, Hill Wallack, for receiving Distinguished Service Award from CAMICB for his dedication and years of service on the CAMICB Board

**Cheryl Rhine**, USI Insurance Services, for receiving the CIRMS designation

**Jeff Cirkus, CMCA, AMS**, Associa Community Management Corp., for receiving the PCAM designation

**Stephanie Harmon CMCA, AMS**, First Service Residential, for receiving the PCAM designation

Finally, on June 7th, the Pennsylvania/Delaware Valley and New Jersey Chapters held an inaugural Joint Networking Event at the Lambertville Station in Lambertville. We hope it was the first of many of these joint events.

Thank you to Larry Thomas and our office team for their dedication and enthusiasm in organizing a full calendar of educational and networking events for our membership.

Enjoy the interesting articles in this month's *Community Trends*® and I look forward to seeing everyone at the upcoming events.

Ps: Anyone interested in a challenge for the upcoming CAI-NJ Olympics? It's all for a good cause, The Make a Wish Foundation of New Jersey. ■



# LOOKING FORWARD

LARRY THOMAS, PCAM | CAI-NJ CHAPTER EXECUTIVE DIRECTOR

## Staying Relevant

After reading Steve Kroll's excellent article "The Benefits of CAI-NJ Membership — A Community Association Volunteer Leader's Perspective" in the June 2016 issue of *Community Trends*®, I came to the realization that all of our community leaders and professionals need to be relevant in order to properly serve our communities.

The governance and management of our community associations is an ever changing industry. Whether we are dealing with legislative issues, mortgage reform, delinquency matters, aging buildings and amenities or fair housing/ discrimination issues, the landscape changes daily. In order for all of us to remain relevant in our roles as community leaders, it is important to keep abreast of what is happening that can, and will affect our communities. CAI-NJ is constantly researching these matters and coordinates several educational opportunities for all of our members. Our monthly magazine, *Community Trends*®, presents timely articles pertaining to community issues. These articles are written by members who are experts in their respective fields. Here are my suggestions on how to stay up-to-date and maintain your relevancy in the community leadership arena. Steve mentioned most of these in his article last month.

### 1. If you are a board member

- Make sure you and your board read all of CAI's printed materials. These include *Community Trends*® (produced monthly by CAI-NJ), and *Common Ground* (produced semi-monthly by CAI National's office).
- Attend any and all in-person educational events presented by CAI-NJ. These include any legislative updates (CAI-NJ sponsored four updates in 2016), the CAVL Roundtables, the Annual Senior Summit (held this year on July 14th at Renaissance at Manchester), any of

our lecture series held at the CAI-NJ Headquarters in Freehold (see the calendar on the facing page for future lectures).

- All board members should attend the Annual Conference and Expo (this year it is being held on Wednesday, October 26th, in Somerset NJ). This is the one event that brings together all of our professional vendors and

***"In order for all of us to remain relevant in our roles as community leaders it is important to keep abreast of what is happening that can, and will affect our communities."***

service providers. With over 160 exhibitors and several educational classes, this is the one "must attend" event.

- Make sure your professionals are relevant. CAI and CAI-NJ have a vast contingency of community industry focused professionals you should contemplate when considering a service provider or vendor. Look for law firms that have a staff solely dedicated to community associations. CAI awards the CCAL designation to attorneys who meet educational and experience requirements in the community association field. Consider an engineering company that specializes in community associations. These firms can be located in our annual directory or on our website. Reserve schedules are a vital function in the success of your community's well-being and should not be left up to a firm that isn't adequately experienced in this field. CAI awards the RS (Reserve

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# COMMUNITY ASSOCIATIONS INSTITUTE NEW JERSEY CHAPTER

# 2016 EVENTS & EDUCATION CALENDAR

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**TUESDAY  
JUL 12** **BUSINESS PARTNER MEET-UP**  
Waypoint 622  
Brielle, NJ

**THURSDAY  
JUL 14** **SENIOR SUMMIT**  
Renaissance at Manchester  
Manchester, NJ

**TUESDAY  
JUL 19** **CAI LECTURE SERIES:  
SECURITY, HOW TO KEEP YOUR  
COMMUNITY SAFE**  
CAI-NJ Headquarters  
Freehold, NJ

**WEDNESDAY  
JUL 20** **CAI-NJ OLYMPICS**  
Thompson Park  
Monroe Twp., NJ

**THURSDAY  
AUG 11** **ANNUAL BEACH PARTY**  
Martell's Tiki Bar  
Point Pleasant, NJ

**TUESDAY  
AUG 23** **CAI LECTURE SERIES:  
INSURANCE LOOKING AHEAD  
TO 2017**  
CAI-NJ Headquarters  
Freehold, NJ

**WEDNESDAY  
SEPT 7** **MANAGER LEADERSHIP SERIES**  
Rossmoor Community Association  
Monroe Twp., NJ

**THURS- SAT  
SEP  
8 - 10** **M-100: THE ESSENTIALS OF  
COMMUNITY ASSOCIATION  
MANAGEMENT**  
Somerset, NJ

**TUESDAY  
SEP 20** **CAI LECTURE SERIES:  
FAIR LABOR STANDARDS ACT**  
CAI-NJ Headquarters  
Freehold, NJ

**THURSDAY  
SEP 22** **CAVL ROUNDTABLE**  
TBD

**TUESDAY  
SEP 27** **CAI LECTURE SERIES:  
LINKEDIN**  
CAI-NJ Headquarters  
Freehold, NJ

**THURS-FRI  
OCT 20-21** **M-350: MANAGERS AND THE LAW**  
Monroe, NJ

**TUESDAY  
OCT 25** **PRE-CONFERENCE  
NETWORKING RECEPTION**  
Garden State Exhibit Center  
Somerset, NJ

**WEDNESDAY  
OCT 26** **ANNUAL CONFERENCE  
& EXPO**  
Garden State Exhibit Center  
Somerset, NJ

**WEDNESDAY  
NOV 9** **ANNUAL PCAM RECEPTION**  
Ocean Place  
Long Branch, NJ

**THURSDAY  
NOV 17** **MANAGER & BUSINESS PARTNER  
ROUNDTABLE**  
TBD

**FOR MORE INFORMATION  
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**EVENTS SUBJECT TO CHANGE**



# LEGISLATIVE UPDATE

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

Financial soundness is likely the greatest concern of a community association. All the top-flight amenities and operations in the world are worthless if the association does not have a history of operating in the black, with adequately funded reserve accounts in anticipation of replacing improvements approaching the end of their useful lives. The consistent adoption of budgets with operating expenses and reserves to shield the members of the association from the threat or reality of special assessments when a significant need arises is a priority.

Putting the theme of budgets and reserves into the legislative context, the statutes and regulations in New Jersey lend little guidance to budgeting by community associations. The New Jersey Condominium Act at N.J.S.A. 46:8B-14 includes as the duties of the Association the “assessment and collection of funds for common expenses and the payment thereof,” the “maintenance of accounting records, in accordance with generally accepted accounting principles, open to inspection at reasonable times by unit owners,” and then states two examples of what the records are to include. The powers of the association in the Condominium Act, at N.J.S.A. 46:8B-15, include the power to “levy and collect assessments duly made by the association for a share of common expenses or otherwise...” The Condominium Act only applies to properties subjected to a master deed, the contents of which are detailed in the Condominium Act. It does not apply to other planned communities such as those consisting of dwellings constructed upon subdivided lots.

The regulations promulgated pursuant to the Planned Real Estate Development Full Disclosure Act (“PREDFDA”) similarly give little direction. N.J.A.C. 5:26-4.2(8) discusses the proposed budget for the operation and maintenance of the common elements and facilities, including the amount to be set aside as reserves for the replacement of the common elements and the need for a letter of adequacy. N.J.A.C.

5:26-8.7(a) captioned “Budgets” merely states that “[t]he association shall...prepare and adopt an operating budget which shall provide for any and all common expenses to be incurred during the year as well adequate reserves for repair and replacement of the common elements and facilities.”

Remember that PREDFDA applies to sponsors and developers of condominiums and other planned real estate developments and governs the preparation of the initial budget prepared by the sponsor at the time of the formation of a community and while the sponsor is in control of the governing board. Budget preparation requirements are generally determined by the governing documents of the community, the parameters established by previous budgets, and industry standards.

**S-1586/A-2027.** Several bills, with provisions protective of the financial, as well as other issues, have been introduced recently. One such bill, S-1586 was introduced on February 16, 2016. The synopsis of the bill is “[c]oncerns membership and management of homeowners association.” S-1586 adopts concepts from the Condominium Act, such as referring to common property as common elements, allocating to each of the owners a percentage interest in the common property. The bill attempts to interrelate its provisions with those of the Condominium Act with the stated purpose of increasing accountability to owners and creating transparency in the actions of associations. At times, the bill claims to supplement the provisions of the Condominium Act while, at other times, the provisions of the Condominium Act are being “inferred as equally applicable” to a homeowners association or a developer based on the “intent of the Legislature that all types of planned real estate development associations should have uniform powers, standards of operation, and protections for the property interests of homeowners.”



**“Putting the theme of budgets and reserves into the legislative context, the statutes and regulations in New Jersey lend little guidance to budgeting by community associations.”**

On the financial front, the bill details the owners' entitlement to inspect the "business and financial records" of the association, and includes a more detailed definition of financial records than currently exists. The purpose of this writing is not to evaluate the proposed definition or any other aspects of the bill; rather, worthy of comment is the tenor of the bill. It describes the financial records which homeowners shall have the right to access as "presumptively non-confidential for purposes of disclosure to members of the association." That global statement is supplemented with permission to a board "redact any clearly personal identifying information in association business or financial records, such as social security numbers, or personal addresses."

While transparency is important, the bill needs to be reviewed critically and amended. On the financial front, the bill lacks clarity as to the information which must be disseminated. The adoption of any legislation also needs to take into consideration that the exposure to which our boards, property managers and other professionals are subjected to under other laws such as the Fair Debt Collections Practices Act.

**Jersey City Ordinances.** While the LAC concentrates on bills introduced in Trenton, two ordinances were introduced on April 27, 2016 which, as of this writing, remain under consideration by the Council in Jersey City. The ordinances would apply to various businesses, including condominiums with 50 or more units.

Ordinance #16.081 would establish a minimum 30-hour work week for building service employees in multifamily communities. Service employees include janitors, security officers, groundskeepers, doorpersons, building cleaners,

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## Don't Just Join, Participate!

As a Community Associations Institute New Jersey chapter member you have access to resources that your non-member colleagues do not but, if you don't participate you are not taking advantage of all that your membership has to offer. Here are a few easy ways you can get involved and make the most of your membership.

Did you know that CAI-NJ is on Facebook, Twitter and LinkedIn? Our social media pages are a great place to connect with other members, get the latest information and discuss the most recent community association news. We update our social media sites regularly and welcome comments and discussions from CAI-NJ members so don't hesitate to join the conversation. Like us on Facebook at [www.facebook.com/CAINJCHAPTER](http://www.facebook.com/CAINJCHAPTER), follow us on Twitter @CAINJCHAPTER and connect with us on LinkedIn at Community Associations Institute – New Jersey Chapter.

One of the best ways to learn more about the organization and make stronger connections is to volunteer to serve on one of CAI-NJ's committees. There are more than ten different options to choose from. Help plan our networking events as a member of the Awards Dinner, Beach Party, Golf Outing or Spring Break Committee. Assist with developing the educational programming for the year on the Business Partner, Manager or CAVL Committee. Help retain and recruit new members on the Membership Committee. These are just a few examples of how you can get involved. We solicit for committee members each fall so be sure to sign up to participate to get the most from your membership.

The next time you attend one of our networking events, look for a CAI-NJ "Ambassador." Members of the Membership Committee wear "Ambassador" ribbons when attending events and are there to make you feel welcome. Be sure to introduce yourself when you see an "Ambassador." They will be happy to help you navigate the event and make introductions to the people you are looking to connect with.

The CAI-NJ Legislative Action Committee (LAC) has recently invested in a grassroots communications system to make it easy for you to reach out to your legislators to comment on industry related legislation when you receive a CAI-NJ "Action Alert". Advocacy on common interest community issues is an important piece of your membership. This new system allows you to send a pre-composed message to your legislators by email, taking the hassle out of locating contact information for your legislators and writing up talking points or a letter on your own. Remember the greater participation from our members on our "Action Alerts" the stronger our voice is in Trenton.

***"Help grow our chapter by spreading the word as you talk with your boards, managers and vendor colleagues."***

Help grow our chapter by spreading the word as you talk with your boards, managers and vendor colleagues. If you know someone that should be a member ask them to join. You could win a free trip to the 2017 CAI National Conference in Las Vegas if you recruit the most members before November 30, 2016. The more our membership grows, the stronger our chapter will be, so please encourage CAI-NJ membership whenever you can.

As you can see CAI-NJ provides our members with many different ways to get involved in the chapter. Please remember to participate and take advantage of your membership throughout the year. If you have any questions or need more information about your membership please feel free to reach out to me at (609) 588-0030 or [laura@cainj.org](mailto:laura@cainj.org) and thank you for your support as a CAI-NJ member! ■

# CHAPTER TRENDS

BE A PART OF THE TREND! Submit your company's or association's news, milestones and achievements to us at [communitytrends@cainj.org](mailto:communitytrends@cainj.org) for publication in the Chapter Trends section of *Community Trends*®.

## Towne and Country CEOs Win 2016 SmartCEO NJ Brava Award

RED BANK, NJ — *SmartCEO* selected Towne and Country Management principals Lisa Vitiello and Ginger Pitaccio as recipients for the 2016 Brava Awards. The business leaders will be honored at a reception on June 23 at the Marquis in Old Bridge, the first ever *SmartCEO* reception to be held in New Jersey.

*SmartCEO*, a print and digital business publication, has been presenting the Brava Awards to an elite cadre of female business leaders since 2008. This year, 50 women were chosen out of approximately 400 nominations. The Brava Awards program celebrates high-impact female busi-

ness leaders in all facets of her life, from running her business to tending to her family and donating time and resources to philanthropic initiatives," says Jaime Nespor-Zawmon, president of *SmartCEO*. "We are honored to recognize a group of women who are truly making a difference in the world."

Clients also heap on the praise for Towne and Country principals: "When I think of Lisa or Ginger, or T&C as a whole, I immediately think: dependable, family/community-oriented, reliable, straightforward, confident, experienced and compassionate in their dealings with the [residential community board of directors], community and our vendors," enthuses Joanne Bellucci-Celentano, a former board member and resident of a community managed by Towne and Country. "They are consistently ready, willing and able to take on any task – no matter how small or large/time consuming – and are always looking to go above and beyond those they provide a service."

Wilkin & Guttenplan PC, one of the accounting firms with which Towne and Country works, officially nominated Vitiello and Pitaccio for the award, and Principal Carol Koransky is pleased to congratulate them on their selection.

In addition to their "professionalism, their commitment to their staff (as evidenced by their many long-term employees) and their commitment to their clients," says Koransky, "Lisa and Ginger are caring and compassionate people that always strive to do the right thing."

*SmartCEO* will be publishing profiles of each winner in the July/August issue of *SmartCEO's* magazine.

In addition to the June reception, the 2016 Brava Awards program will honor exemplary female leaders in the following markets: Baltimore, New York City, Philadelphia and Washington, DC, in July 2016; and Boston in September 2016. ■



(from left to right) Lisa Vitiello, CPA and Ginger Pitaccio, PCAM, of Towne & Country Management

Courtesy CAI-NJ

ness leaders in three categories: CEOs, Executive Directors of Nonprofits, and other "C-suite" executives.

"Ginger and Lisa have demonstrated an extraordinary ability to run a successful business through tough times... and have given back to the community with pro-bono tax help and other assistance for elderly residents," says *SmartCEO's* Program Manager Abbey Bricker.

"Brava winners possess the hallmark qualities of successful leaders — vision, passion, compassion, dedication, perseverance. Each winner in this year's class



# 21<sup>st</sup> Annual Beach Party

## Martell's Tiki Bar

308-310 Boardwalk  
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**THURSDAY, AUGUST 11, 2016**  
**REGISTRATION 4:30 P.M. – 8:00 P.M.**  
**PARTY 5:00 P.M. – 9:00 P.M.**

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All attendees must be 21 and over with a valid I.D.

### 2016 Beach Party Registration Form

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Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_ Tickets (see pricing below) TOTAL: \$ \_\_\_\_\_

Note: Ultimate Partners receive 4 tickets. Elite Partners receive 2 tickets. Premier Partners receive 1 ticket.

Register by:	7/22	After 7/22 or onsite
CAI-NJ Members:	\$90.00	\$100.00
Non-Members:	\$145.00	\$160.00

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).

2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Payment Methods:

1.) Pay by check, payable to CAI-NJ. Mail completed form and payment to:  
CAI-NJ Attn: 2016 Beach Party  
500 Harding Road, Freehold, NJ 07728

2.) Pay by credit card. Please fax to (609) 588-0040

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Exp. Date: \_\_\_\_\_

Security Code: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

\*Cardholder acknowledges receipt of goods and/or services in the amount of the total shown hereon and agrees to perform the obligations set forth in the cardholder's agreement with issuer

### Backpack & School Supply Drive

The backpack and school supplies collected will be donated to Trenton Public Schools. Please help us by supplying the basic tools to families and give every child a great start to the 2016-2017 school year. The drive will take place at the Beach Party. Bring your donations with you!



**CA-PAC**  
*Community Association  
Political Action Committee*

**CALLING ALL CAI-NJ MEMBERS: CA-PAC NEEDS YOUR HELP!**

The Community Associations-Political Action Committee (CA-PAC) is CAI's voice in New Jersey politics. This year we're asking every homeowner, manager and Business Partner to help make 2016 a record year for CA-PAC. We have a lot of work to do, and with your help, we can achieve our priorities which include:

**FORECLOSURE REFORM**

For too long our communities have been held hostage by banks that start, but won't finish, foreclosures. New Jersey leads the nation with nearly 4,000 so-called "zombie foreclosures" in which properties are abandoned by their former owners but banks don't finalize the action, leaving our communities—and our neighbors—left paying tens of thousands of dollars in delinquent maintenance fees. At CAI-NJ we say enough is enough. That's why we are working to make lenders responsible for the unpaid fees with new laws that force banks to act responsibly or allow rent receiverships. A bill to do just that came painfully close to law last year, having passed the Senate 38-0, and it is our top priority this year.

**MUNICIPAL SERVICES REFORM**

CAI-NJ is dedicating the next two years to revisiting New Jersey's Municipal Services Act to make sure our communities are getting their fair share back for your property taxes. Issues like fee parity for fire hydrants and fair treatment from utility authorities are at the top of our list. We are also working with CAI National to bring about common sense disaster relief law so our communities can seek the same relief as our neighbors.

**FIXING PLANNED REAL ESTATE LAW**

New Jersey's patchwork of condo and homeowner association laws remains in need of a 21st Century makeover, and CAI-NJ is committed to working with the legislature to get that hard work done. CAI-NJ has prepared a nine bill package that tackles everything from simply defining a common interest community to reforming the governance of elections and bylaws, and we are working closely with the legislature to get it done.

**MANAGER LICENSING**

CAI-NJ remains committed to recognizing the professionalism of our community managers through state licensure, and has been working with the legislature and the Christie administration on initiatives to do just that. Proposals under consideration include both licensure and registration. We remain committed to a final product that establishes a meaningful certification standard without creating an unnecessary burden.

**TOGETHER WE CAN DO THIS.  
BECOME A CA-PAC LEADER AND HELP US MEET OUR GOAL TODAY!**

# Your contribution to CA-PAC will make a difference!

Elected officials in Trenton make decisions impacting our owners' investment and our businesses' bottom lines.  
We can no longer afford to be spectators in the political process.

## NOW is your chance to participate in a big way and continue the momentum! Don't wait – contribute today!

What is a PAC? A political action committee (PAC) collects voluntary contributions from individuals and businesses who share common interests, and makes contributions to the political campaigns of candidates for office. PACs provide their members with several advantages:

- PACs multiply the leverage of individual donors. A donor who might only be able to give a few hundred dollars to a single campaign can instead give that money to the PAC, and be part of larger, more impactful contributions to multiple campaigns.
- PAC contributions are "branded" in a way that individual contributions are not. It is important for us as an industry to support the election, re-election and continued service of elected officials who understand and support our issues. CA-PAC is the best way for us to come together and do that.
- Whereas our lobbyists work with elected officials on behalf of our industry, a PAC is our way to have a say in who those officials are by insuring that the best candidates have the resources they need to run winning campaigns.

Many competing trade associations have large PACs (realtors, homebuilders, bankers) and have been raising funds for many years. We are asking you to take a step up on an annual voluntary basis – to give and raise funds for the campaigns of good candidates for New Jersey legislature.

As our industry is subjected to greater scrutiny and more burdensome regulations, your contribution is an important investment in New Jersey communities.



James Rademacher  
President, CA-PAC  
Community Association Political Action Committee

## 2016 CA-PAC CONTRIBUTION FORM

Participation Levels: \_\_\_\_\_ Business Partner: \$250.00-\$500.00  
(Please check one) \_\_\_\_\_ Management Company: \$500.00  
\_\_\_\_\_ Individuals: \$25.00 (Managers, Board Members, Homeowners)  
\_\_\_\_\_ Community Associations \$ \_\_\_\_\_ (Suggested contribution of \$1 per unit)  
\_\_\_\_\_ Other \$ \_\_\_\_\_

Please make your CORPORATE or PERSONAL CHECK payable to CA-PAC. Return your completed contribution form along with your payment to: CA-PAC, 500 Harding Road, Freehold, NJ 07728

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

Work Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Email: \_\_\_\_\_

DO NOT INCLUDE MY NAME OR COMPANY ON THE LIST OF CA-PAC CONTRIBUTORS.

The New Jersey Election Law Enforcement Commission requires us to collect and report the names, mailing address, occupation, and name of employer of contributors whose contributions exceed \$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 of 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.

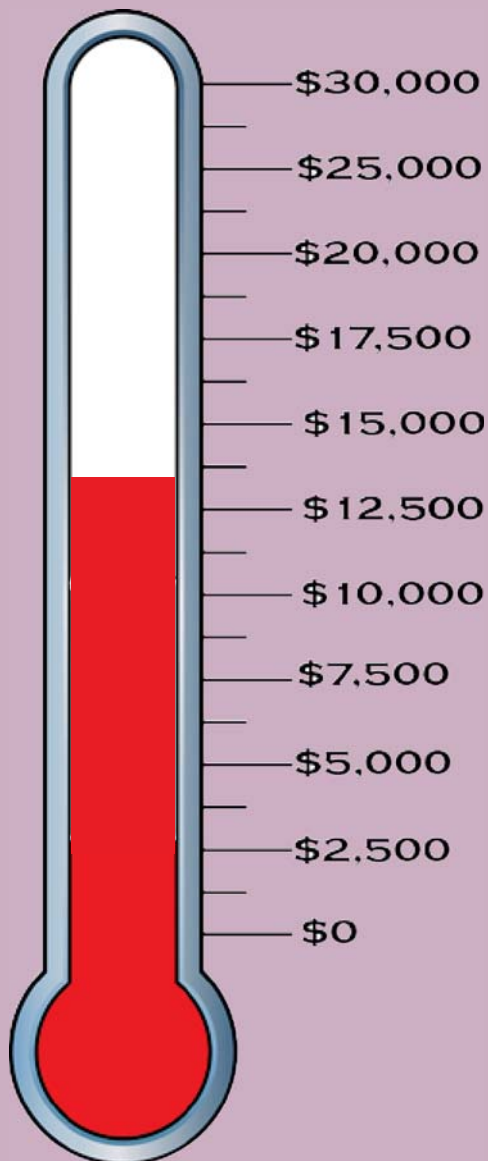
For more information, contact Larry Thomas at [larry@cainj.org](mailto:larry@cainj.org) or call 609.588.0030

# 2016 CA-PAC Contributors

(as of 5/31/16)

**Total Contributions:**  
\$12,995

**Annual Goal:**  
\$30,000



## Individuals

Raymond T. Barnes, CMCA, AMS, PCAM  
Denise Becker, CMCA, AMS, PCAM  
Eugenia Bestafka  
Stephen H. Block  
Jeffrey Cirkus, CMCA, AMS, PCAM  
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## Community Associations

Cheesequake Village Association  
Claridge House One  
Clearbrook Community Association  
Gardens Plaza Association of Owners  
Horizons at Woods Landing Homeowners Association  
Kimberwyck II Condominium Association  
Northbridge Park Co-Op Inc.  
Penny Layne Condo Association  
Renaissance at Raritan Valley  
Society Hill at Bernards I  
Society Hill at Bernards II  
Summit at Neptune Condominium Association  
Townsquare Village Homeowners Association  
Union Gap Village Community Association  
Wildflower Village Condominium Association  
Whispering Woods Community Association  
Wyckham Manor Association, Inc.

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# CONFIDENCE!

By Cathy Perrone, Regional Manager  
Wilkin Management Group

*"Getting a good head start is essential for preparing your board for review and ultimately voting on a proper budget."*

There is no greater feeling in the world than walking into a meeting prepared to tackle the most challenging issues. It is by far the key ingredient to a successful management relationship with your board and members of your community. How to get there can be daunting if you do not prepare and review all issues in a timely fashion. Budgets are probably one of the most important responsibilities boards are faced with each year. Guiding your board through the budget preparation process with the proper tools in place will provide everyone involved with the confidence that the financial needs of the association are being met.

Getting a good head start is essential for preparing your board for review and ultimately voting on a proper budget. The budget process should start no later than 90 days prior to the end of the fiscal year. Understanding how your association is performing financially throughout the year is a requirement for the budget process.

Has the association received their prior year-end audit? Making sure the financial report for the prior year is completed and more importantly, reviewed by your board will

assist with determining if your prior budget was adequate. Was there a surplus? Was there a deficit? The final audit provides all you need to know. While the audit is not completed until after the next fiscal year budget is due, the need to understand the finances throughout the year cannot be emphasized enough. Not recognizing deficits has an immediate effect on cash flow.

The capital reserve study is another important tool you will need to help guide your board in approving a fiscally responsible budget. Making sure the capital reserve study is up-to-date and the budget contributions reflect the association's obligations is extremely important. The reserve contribution often represents the largest line item in the budget. Unfortunately, many associations find themselves underfunded in their reserves. When determining the annual reserve contribution in the budget, boards should not "short change" the reserve by completely ignoring the capital reserve study. While in most cases, proper reserve fund balances can be obtained over time, ignoring the proper contributions will only result in assessments that always turn out to be surprises to the owners.

CONTINUES ON PAGE 18



**Who can YOUR Association count on today for guidance in Transition and Construction Defect Litigation?**

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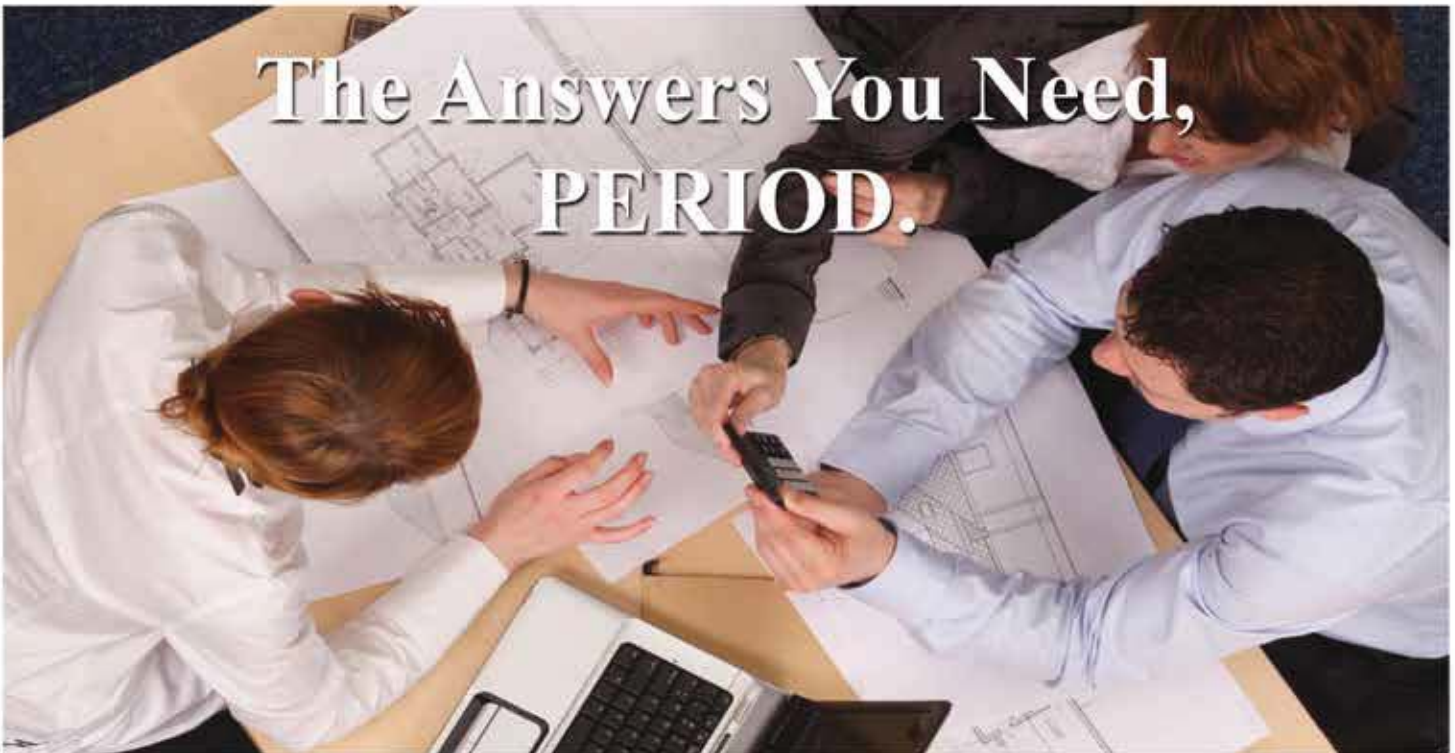
### **CONFIDENCE...**

from page 17.

Another line item often overlooked in budget preparation is bad debt. Bad debt is defined as funds the association most likely will not collect. Having a good understanding of the collections and reviewing the status of those collections with the association's attorney can help determine this key line item in the budget. Since all budgets have revenue (maintenance fees) to offset expenses, any uncollected maintenance fees cause cash flow problems. Bad debt can be the leading cause for poor cash flow.

Creating a sound budget is not a challenging process. Reviewing contracts, insurance and the overall spending history along with short and long term needs is all you will need to prepare an adequate budget. The challenge is communicating that process to the owners when your "number crunching" results into an increase in maintenance fees/assessments. Associations that meet that challenge, reflect a solid board and management team who have a full understanding of the needs of the community and are making the tough decisions that are required to have a fiscally sound association. The board and management can only feel confident when all of the math works and the owners fully understands all that goes into the budget. Sometimes the message may not be received well due to an increase in fees. Explaining the numbers and how they all come together is the only path to a well-run community. If the process is detailed and supportive, the board and management will have full confidence in presenting the budget to the membership. ■

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# LIVING AT PEACE WITH YOUR TREES

By Rick Close  
*The Davey Tree Expert Company*

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## TREES!

Are you “at war” with them in your community? Because of their size, trees can often be the cause of many resident fears and complaints that associations and property managers have to address. And those resident fears can be fully realized when we experience storms such as “Sandy” in 2012.

Here are some of the commonly heard concerns voiced by residents regarding their community trees:

- “How do I know if those tall trees around my house are safe? They really sway in high winds, and I’m afraid they’ll fall.”
- “When I moved in the trees were nice and small, and now they’re gigantic! They overwhelm my house; what can be done?”
- “The tree branches rub against the side of my house when the wind blows.”
- “The trees are so messy! They drop their fruit on my car and front walk and create stains.”

- “I’m afraid the roots of the trees on my property are going to crack my driveway and walk.”

Unfortunately with numerous managed communities, the trees are frequently dealt with on a strictly reactionary basis, taking a backseat to other annual landscape maintenance needs. As a result, the tree population (also called the *community forest* by professionals) is ignored until the trees have grown to a large size and become nuisances to residents, or even worse, a severe storm comes along resulting in serious tree and property damage.

The reaction by boards and managers to these occurrences can often become the equivalent of “going to war” against the trees by initiating a costly tree removal campaign that can quickly and drastically reduce the aesthetic appearance of the entire community. This often leads to a new round of complaints from residents.

THERE IS A BETTER WAY – a way of consistently maintaining a safe, healthy, and beautiful community forest year after year, and hence “living at peace with your trees.” It

all starts with learning exactly what you have out there in your community. Important data such as tree species and numbers, their locations, sizes, health condition, and needed maintenance care are some of the most important criteria. This information is attained by means of a *tree inventory* performed by a professional New Jersey Certified Tree Expert.

The highest priority element of any tree inventory must involve the identification of any and all hazardous tree conditions and the required maintenance tasks to make the trees safe. A "hazardous tree" can be defined as one with specific structural, site related, or health conditions that make it prone to having portions of the tree or the entire tree fall and hit a valuable "target" such as people, homes, vehicles, etc. This information is crucial to helping keep residents and their property safe from storm damage in severe weather.

Additionally, the inventory arborist records tree maintenance recommendations for each tree in the community. These are valuable data in constructing an accurate tree management plan and associated budget. Besides hazardous tree identification, examples of identified maintenance needs may include – cyclical pruning for health and structure, deadwood pruning and thinning, clearance pruning away from homes and street lights, and recommended tree removals. Also, health care maintenance requirements and treatments are identified for controlling insect and disease pests, and correcting cultural or poor planting conditions.

With these detailed findings from  
*CONTINUES ON PAGE 22*

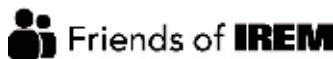


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**TREES...**

from page 21.

the tree inventory, the NJ Certified Tree Expert can produce a *tree management plan* which is the blueprint for the future of the community forest. This management plan will summarize the state of the tree population, will provide detailed data about the trees, and will deliver recommendations for annual tree care and the accompanying cost projections. It will be a cyclical plan in which tasks such as regular maintenance pruning occur every 3-5 years, while other tasks may need to be done annually. This gives the association and property manager exactly what they need to develop annual tree maintenance budgets that appropriately fit the community's financial abilities.

By enacting this plan of cyclical tree care and management, the association can feel assured that it is

*"Another benefit of the tree inventory is the ability to proactively address new environmental concerns."*

keeping the community forest in a safe and healthy condition for the long-term, and consequently avoiding unexpected major tree costs. With annual monitoring as part of the plan, developing tree problems can be discovered early on; long before they become significant.

Another benefit of the tree inventory is the ability to proactively address new environmental concerns. An

CONTINUES ON PAGE 24



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## TREES...

from page 22.

example is the current infestation of the *Emerald Ash Borer*, an invasive insect pest native to eastern Asia that has killed millions of ash trees in the Midwest. This pest was discovered to have moved into New Jersey killing trees for the first time in 2014. The good news is that ash trees can be protected from this insect with special treatments. When an inventory is in place, the association knows the exact number and location of all of their community ash trees. A defensive treatment plan can then be quickly developed and put into action to protect these trees before the pest arrives.

All of us who were living in New Jersey in 2012 when Hurricane Sandy devastated our state, can undoubtedly recall vivid examples of the destruction caused to trees in their communities, and even worse, the damage caused by falling trees to homeowners' properties. That was a moment in time when trees received many people's full attention. Let's work now to avoid a recurrence of the devastation through proactive management of our community forests. With a tree inventory and management plan in place for your community, you can be confident that the right things are being done to keep everyone living in a safe, healthy, and attractive community forest that contributes greatly to the real estate value of the homes. ■

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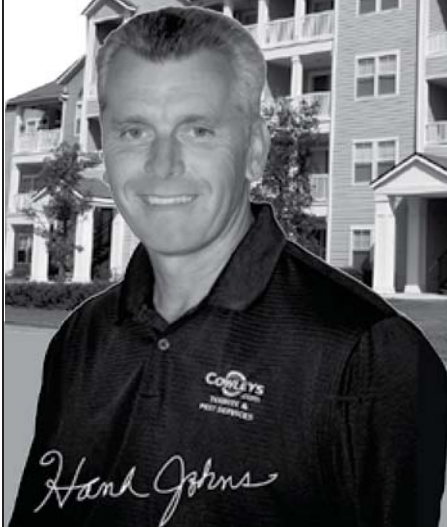
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**More than 150 CAI-NJ and CAI- PaDelVal members registered to attend the first ever, joint happy hour. Attendees enjoyed drink specials, hors d'oeuvres and a spectacular view of the Lambertville Bridge and waterfront.**

**Thank you to all the members who attended and the event sponsors who enabled the event to be no cost to attend, including:**

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## Leave it to the Experts

By Robert C. Arnone, ARM, CPMC, AMS  
RCA Management, LLC

If someone asked you to go shopping, you would ask for a list of items they needed and head to your local supermarket. An experienced shopper will know which aisles to get the items, while the less experienced shopper will have to look at the directory of each aisle but will eventually find their way. Whether it is a daily or weekly routine, these activities become second nature.

If you ask a professional basketball player to take a shot from the foul line it is well known that every player in the NBA, has a routine they go through. 1 dribble, 2 dribble, wipe their forehead and shoot or some other mental or physical gyration to prepare themselves for something they have practiced a thousand times. Ask someone who has

never played basketball or plays only on a recreational level, their first thought may be, how should I hold the ball? Or, what is my target?

Community associations come in contact with profes-

sionals from many fields. It begins with your property manager who is

involved with most of the important decisions. From which accountant to recommend based on their experience working with community associations and some of the challenges required of performing an audit, to recommending an attorney that understands every aspect of negotiating an MSA agreement with the county or the collection process.

The very nature of having board members with diverse backgrounds, allows those with experience in different fields to add valuable insight on decisions made for the other members in the community. This collaboration can lead to board members who are the ultimate decision makers for the community and can overrule a recommendation of a property manager. Whether it's to volunteer to file the association's tax return, because they have done their parents tax return for the past 20 years, or to file the lien and complete the collection process because, they know what the inside of a court looks like having fought traffic tickets for 100's of clients.

A contractor or professional that is involved in the everyday decisions that have to be made, whether for a prop-

*"A contractor or professional that is involved in the everyday decisions that have to be made...has the expertise in their field that has resulted in successful site and association management."*



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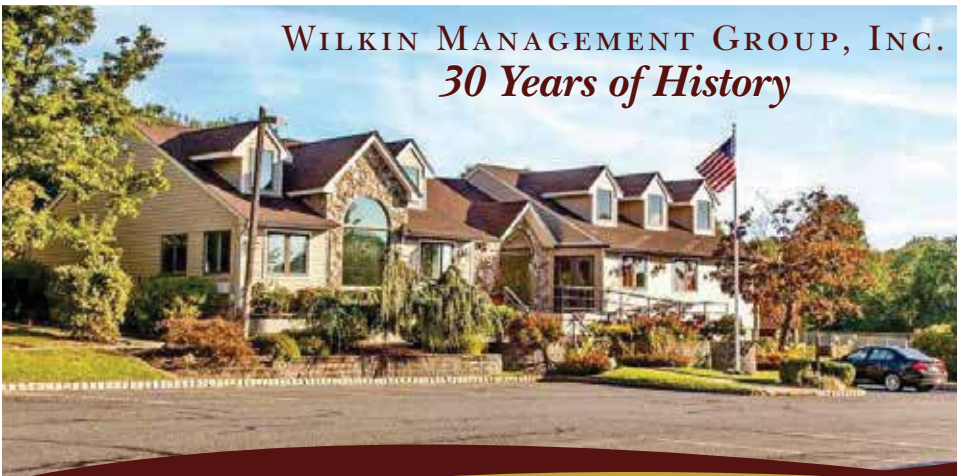


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## **EXPERTS...**

from page 28.

erty or community in question, has the expertise in their field that has resulted in successful site and association management. When speaking with Robert Roop, P.E., CBIE, of Lockatong Engineering, boards and its members sometimes feel an engineer's work is complete and a contractor can work without further guidance after submitting an invasive report. This can lead to a contract signed for an expected cost to exceed the planned budget. Those famous words in contracts called incidentals or extra charges, can be costly for the association. The decision to not allow the engineer to see the project through can lead to indecision. Calls to the engineer for an explanation of the invasive report or worse, incidental or extra charges for unforeseen additional work that could have been included in the contract had an engineer been involved through the project's completion.

Whether picking up the paper in the morning or getting the mail when you come home, these activities have become second nature from the day we rented or purchased our own home. Our thoughts from there include the work we did at our job or if retired, the last great golf shot that will make you schedule another 18 rounds as we prepare for the next day. While an association and its board members worry about their daily routines, association decisions are best left to those that continually work to be experts in this field. ■

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609.588.0030 or [membership@cainj.org](mailto:membership@cainj.org)

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1. To be eligible recruit at least 5 new members between December 1, 2015-November 30, 2016.
2. The member with the most new member recruits between December 1, 2015-November 30, 2016 will win.
3. Recruiters can only win 1 prize per year.
4. CAI-NJ may allow substitutions of prizes in certain circumstances.
5. Prize winners will be announced at the CAI-NJ Chapter Retreat in December 2016.
6. Winner(s) need not be present to win.
7. \*The Grand Prize is a trip to the 2017 CAI National Conference in Las Vegas, NV. Includes airfare to Las Vegas, NV, from Newark, NJ, or Philadelphia, PA; two nights at conference hotel and conference registration.





(As of May 31, 2016)

**One New Member**

Tracy Blair, CMCA, AMS, PCAM  
 Robert C. Griffin, Esq.  
 Erin O'Reilly, CMCA, AMS  
 Cynthia Pirrera, CMCA, AMS, PCAM  
 Daniel Rush  
 Elizabeth Saunders, AMS

**Two New Members**

Lysa Bergenfeld, Esq.  
 Mario Spoleti

**Three New Members**

Jeffrey M. Logan

**Four New Members**

Caesar Mistretta

**Seven New Members**

Lawrence N. Sauer, CMCA, PCAM

**Ten New Members**

Donna M. Belkot

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# Welcome

NEW CAI-NJ MEMBERS

(May 1, 2016 to May 31, 2016)

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Kyle Kramer

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Adam Breshin

### **Brouwer Hansen & Izdebski Insurance Associates**

John Anderson

### **Commercial District Services, LLC**

Chris Bernardo

### **Evco Mechanical Corporation**

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### **Gill ID Systems**

John Gill

### **The InnerNet Computer Store, II, Corp.**

Kevin Oliver

### **Velodome Shelters**

Chris Dunn

## COMMUNITY ASSOCIATION VOLUNTEER LEADERS

### **Terry Honigfeld**

Fairways at Livingston

### **Carrie Lemerman**

Fairways at Livingston

### **Donald Richard**

Fairways at Livingston

### **Andrew Schuman**

Fairways at Livingston

### **Hilary Carmen**

Society Hill at Bernards 1 Condominium Association

### **Nanette Carriere**

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### **Sandi Schaffer**

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### **Bruce Stoneley**

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### **Valerie K. Whyte**

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### **Michael Zhu**

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### **George Champion**

South Constitution Condo Association

### **Christopher Falkner**

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### **Gregory J. Johnson**

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### **Lon O'Sullivan**

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### **John Paul Stimpfle**

South Constitution Condo Association

### **Alyson Villano**

South Constitution Condo Association

### **Michael J Christiaens**

### **Bernadette Lombardo**

Enclave at Canal Walk

### **Jim F. Lichtenwalner**

Village Grande at English Mill Homeowners Association

### **Kim Serdynski**

Woodlake at Kings Grant Condominium Association

## MANAGERS

### **Donna Anderson**

### **Jan Paul Kasyjanski**

### **Alexis Molzon**

### **Thomas Taylor**

### **Arline M. Bruno**

Associa Mid-Atlantic - King of Prussia

### **Jim McCann, CMCA**

FirstService Residential

### **Tyler Weingart**

Midlantic Property Management

### **Adam McCallum, CMCA, PCAM**

Taylor Management Company

### **Teresa Hogya**

Villages at Summerfield Condominium Association



# MANAGEMENT TRENDS

## BUDGETING AND RESERVES – 5 Things to Consider

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

It's that time again – time to break out that Excel spreadsheet and start crunching the numbers for the 2017 budget cycle. While it seems like we just finished the 2016 budget process, we are almost eight months in and it's time to start the next one.

Here are five things to consider when preparing an annual budget, incorporating reserve contributions, and obtaining buy-in from homeowners.

### 1. A budget is a plan – not a stone tablet!

How many times have you gone into a meeting and the first objection any time there is a proposed project or variance from the budget is, "We cannot do that – we do not have a line item for it?" Educating board members throughout the budget process and homeowners during the budget presentation about the purpose of a budget is crucial to obtaining buy-in from all stakeholders. Specifically, talk about budgets as "plans." Budgets provide a roadmap to managing the finances of the association; however, they are not carved in stone. Budgets can be modified to ensure the needs of the community are being met. When budgets are used as plans instead of rigid documents that cannot be varied, an association can achieve more, meet its obligations easier, and adjust to changing factors affecting the finances of the association.

### 2. Reserves are not optional!

Whenever a shortfall pops up, one of the first areas of the budget that always seems on the chopping block is the reserve contribution. The NJ Condominium Act and the Planned Real Estate Development Full Disclosure Act (PREDFDA) discuss (albeit vaguely) the necessity for associations to maintain adequate capital reserves to meet future replacement needs. There is a fiduciary responsibility to protect property values through ongoing maintenance and replacement of capital items in associations. It is vital that



*"From the homeowners' perspective, it can be hard to grasp the concept of paying now for a service they may never see..."*

boards understand the necessity of capital reserve funding, the importance of periodic updates of association reserve studies every 3-5 years, and ensuring that funds are invested wisely to yield a return on investment while also ensuring funds are protected by the FDIC. Using an investment broker to manage capital reserve and deferred maintenance funds can help maximize an association's investments while protecting its largest cash assets.

From the homeowners' perspective, it can be hard to grasp the concept of paying now for a service they may never see, such as a roof replacement 25 years in the future. Much like paying school taxes even if you do not have children, there is a "societal benefit," or in this case, a "community benefit" to having a functional roof. Homeowners need to realize that they are benefiting from the roof they have now and are "using up" its useful life as they live there. They have to pay a proportionate share so future homeowners can buy back that useful life later on through a roof replacement. It protects property values for

CONTINUES ON PAGE 38

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## MANAGER'S PERSPECTIVE...

from page 36.

both current and future homeowners, which is everyone's responsibility.

### 3. Budgeting is largely analyzing historical data and current contracts!

When preparing your budget annually, prior performance and current contracts are a majority of the budget puzzle. Whether it is trying to gauge the ever illusive snow budget six months in advance of snow season or determining insurance renewal premiums, using historical data to observe trends along with operational data (recent insurance losses, as an example) can help provide insight into future costs. Even if you have an extreme year for an expense, looking at a multi-year average and adjusting for extremes can be a reliable method for planning non-contracted expenses. Using an updated reserve study helps normalize reserve contributions year after year, which also helps make budgeting easier.

### 4. Always budget expenses before income!

It is important that you go into the budgeting process with an objective eye. Analyzing expenses, reviewing historical trends and entering contract data first will allow you to see the association's realistic budget. Nobody wants to pay more, but to keep an association financially healthy, it must have sufficient income to meet ALL of its expenses. By budgeting expenses first, you can get a real idea of what income



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needs to be to meet expenses. Otherwise, you will have to cram 10 pounds of services into the proverbial 5-pound budget.

## 5. Be thorough when explaining the budget to homeowners!

Most homeowners have some understanding of budgets. They know that money coming in has to equal money going out, or the association will head into rocky financial waters. Once you have developed a responsible budget with the board, take the time to prepare a comprehensive budget presentation for the homeowners. Take time to explain the process of preparing a budget, different considerations that affected how the budget was derived, reasons why some line items went up or down, and the importance of proper reserve funding. Hand out or project graphics that help give a visual interpretation of the verbal presentation. Answer questions honestly and sincerely. A little legwork now can avoid upset homeowners and pushback later.

Whether the budget is for a 20-unit garden condominium or a 2,000 home active adult community, the science behind budget preparation is the same. Investing sufficient time and energy to properly prepare a budget and then educating both boards and homeowners throughout the process should lead to successful budget cycles year after year. ■



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## **“If faced with the decision, would you rather special assess, take a loan out or increase fees? Why?”**

*“It really depends on what decision I am facing for the community. If the community needed all new roofs, and we didn’t have enough in reserves to cover the funds, I would be taking a loan and assessing. The reason why is because as the manager, I need to guide the board to help maintain their asset so the property values do not depreciate. Having the association take a loan is a quicker way to resolve the problem, and allows the board to no longer spend good money after bad.*

*If there were a shortfall in the snow budget, I would be special-assessing the homeowners the deficit amount because I have proof invoices vs. budget line as to why the association needs the money.”*

**Lisa A. Rayca, AMS**

Regional Director | Associa Mid-Atlantic

*“I would special-assess because taking a loan out would cause an association to pay back much more than the monies needed. If you borrow \$100,000 over a ten period at 7% then the association would pay back around \$140,000. I think that a loan would be necessary in a couple of extreme situations. First, when it’s known that a community will have issues collecting that special assessment from unit owners. Also, if the money is needed immediately for a project. The loan would create a line item and increase the assessment anyway but would mask that upfront money on a unit owner. It only spreads the money over a longer period while paying excess back. Long story short...I would bite the bullet now rather than create long term futility spending.”*

**Tom Scull, CMCA**

Community Manager | Associa Mid-Atlantic

*“It would really depend on the amount of funds needed and for what purpose. I would only take a loan if it was a large amount of money needed in a short time frame. The short time frame would not permit the residents to budget for such an expense. You could take a loan and assess over a longer period of time. I would special-assess if it was to replace an overage in the budget (i.e. snow). I would increase the fees if the increase needed was under 10%, if not, I would special assess.”*

**Joanne Granzio, CMCA, AMS, PCAM**

Vice President of Developer Management Services  
Associa Mid-Atlantic

*“I’d rather increase fees or special assess before taking out a loan. At my last job, one of my properties had a 10-yr special assessment to cover a \$2 million construction loan, and it was a NIGHTMARE to monitor and make sure the Association didn’t default on the payments. It didn’t help that their delinquencies were high.”*

**Danielle M. Jones**

Community Manager | Associa Mid-Atlantic

### **Next Month's Question...**

**What is the biggest construction nightmare you have uncovered while doing a project and how was it handled?**

**Send Your Answers to to  
Jaclyn Olszewski at [jaclyn@cainj.org](mailto:jaclyn@cainj.org)**







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. The program will cover goal setting for a team, assessing and motivating staff, building a collaborative environment and staff efficiencies.

**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: Wednesday, September 7, 2016  
 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. - 10:15 a.m.**

**Speaker:** Lisa Vitiello, CPA – Towne & Country Management  
Understanding the importance of profitability and how it relates to the success of the company and the growth of the manager. Why it is necessary to meet your budget, maintain financial controls and the financial responsibility of the community manager. The session will also include the importance of the bottom line, financial management and ways in which management companies can increase their revenue.

**10:15 a.m. - 10:30 a.m.** Break

**10:30 a.m. - 11:45 a.m.**

**Speaker:** Robert Flanagan, Esq. – Greenbaum Rowe Smith & Davis  
What is the correct process for maintaining employee records, evaluations and terminations? The steps that should be taken by employers to protect themselves against wrongful terminations and harassment lawsuits.

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

**12:30 p.m. - 1:30 p.m.**

**Speaker:** Michael Mendillo – FirstService Residential  
Leading for Success Recommendations on how the community manager can advance to an executive management role including manager characteristics such as good communication, interpersonal skills and dressing appropriately. The session will explore how to develop into a good leader or supervisor.

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

**Questions?** Contact Angela at [angela@cainj.org](mailto:angela@cainj.org) or 609-588-0030

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 500 Harding Road  
 Freehold, NJ 07728

2.) Pay by credit card. Please fax to (609) 588-0040.  
 Or email to [angela@cainj.org](mailto:angela@cainj.org) or call 609-588-0030.

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## LOOKING FORWARD...

from page 6.

Specialist) designation to engineers that have an extensive familiarity with reserve studies. We also have insurance companies that specialize in community associations. CAI has created the "CIRMS" designation for our insurance professionals. The CIRMS designation (Community Insurance and Risk Management Specialist) is awarded to those insurance professionals who concentrate their practice in community associations.

- Encourage (or insist) that your management staff attend all of the educational events offered by our chapter. Also, if you are hiring a new manager, look for the advanced designations, AMS or PCAM. This indicates the individ-

ual's commitment and investment in his/her profession. At the very least, your manager should have their CMCA designation and be in the process of obtaining their AMS and eventually their PCAM.

## 2. If you are a manager

- Attend any and all industry educational functions, whether they are sponsored by CAI-NJ or a group of CAI vendors. These include the roundtables, lectures, annual conference and expo, manager leadership workshop (this year's Manager Leadership Workshop will be held on September 7th at Rossmoor in Monroe Township).
- Attend all CAI-NJ networking events and meet other community managers and vendors. You never know when you will need to replace or hire a

professional or service provider.

- Network with other managers and share ideas and issues. What better way to save time and energy than to speak with a manager that has dealt with the same matter.
- Get on a CAI-NJ committee. Again, this is an excellent way for you to meet other CAI-NJ professionals and build your industry network. You may want to start off with a "fun" committee (Golf, Beach Party, Awards, Spring Break).
- Get your designations as soon as possible. Most management companies and board members realize the value of a CAI credential. Getting your designations indicates your investment in our profession and gives you the educational tools to be successful.

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### 3. If you are a service provider or professional

- Stay current with the legislative issues affecting your area of service. This can be done by reading the Legislative Updates presented monthly in *Community Trends*® and by attending the in-person seminars offered by the NJLAC.
- Become a "CAI Educated Business Partner." CAI has designed a three hour course specific to our business partners. This course outlines the unique qualities of dealing with a volunteer board and how to best market yourself to community associations and management companies. CAI-NJ will be running one of these classes in the Fall of 2016
- Attend all of our Business Partner roundtables and events sponsored by the Business Partner Committee. This committee meets regularly to discuss events and educational functions designed specifically for our Business Partners.
- Get on a CAI-NJ Committee. Applications for the 2017 committees will be sent out in the Fall. Consider volunteering for a 2017 committee.

In closing, if you're reading this article, you are part of this community association world. It is imperative that you keep up with what is happening in our industry in order to be successful and be the best board member, manager or business partner that you can be. A favorite quote of mine that is very appropriate to this article and should be remembered "If you're not moving forward, you're moving backward." ■



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Contact Jackie Olszewski at CAI-NJ  
at (609) 588-0030 or [jaclyn@cainj.org](mailto:jaclyn@cainj.org)  
for more information.

# Board Leadership Development Workshop

The New Jersey chapter of CAI-NJ hosted the Board Leadership Development workshop on Wednesday, June 8, 2016 at the chapter headquarters in Freehold. Twenty-eight community board members and property managers were in attendance and learned the role of the board, the president and other leadership positions. The modules included governing documents, communications, financial management, association rules and conflict resolution. The program was facilitated by David Byrne, Esq. of Ansell, Grimm & Aaron, PC., Carol Koransky, CPA of Wilkin & Guttenplan, P.C. and Martin Laderman of mem property management.



David Byrne, Esq., Ansell, Grimm & Aaron, PC



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# Spotlight Your Community in Community Trends!

The January 2017 issue of Community Trends will include a spotlight of multiple CAI-NJ member communities showcasing the wonderful world of community association living in NJ. We are looking for a variety of different types of community associations. Submissions must meet the requirements below:

Community Board Members must be members of CAI-NJ in good standing  
(Managers are welcome to submit on their behalf)

Should include a description of the community (400-500 words)

Should include photos of the community (at least 300 dpi)

CAI-NJ reserves the right to edit and format the spotlight as they deem fit



Please send submissions to [jaclyn@cainj.org](mailto:jaclyn@cainj.org).  
For questions please contact Jaclyn  
Olszewski at 609-588-0030.

NEW JERSEY CHAPTER  
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# 2016 Senior Summit Thursday, July 14, 2016

**Join our experts for an interactive discussion on current issues affecting your community.**

Submit your questions now or at registration.

Registration is complimentary thanks to our sponsors' generosity.

This informative session will address issues faced by boards, committees and homeowners in active adult communities. Our experts will be available to answer questions in their respective fields of expertise.

CAI-NJ thanks Renaissance at Manchester for their support in hosting this program.

**Senior Summit Registration Form**

**Thursday, July 14, 2016**

**Registration: 8:30 a.m.**

**Program: 9:00 a.m. - 12:00 p.m.**

**Renaissance at Manchester Clubhouse**

**1 Renaissance Blvd.**

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**Your questions for our experts:**

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**Sample topics you may want to have addressed:**

- Transition, capital projects & reserves
- Water damage and mold issues
- Homeowner investment best practices
- Tree maintenance & hazard prevention
- Roofing, landscaping, irrigation
- Community maintenance and repairs
- Legislation update
- Insurance coverage
- Budget and financial matters
- Dealing with vacant units
- Lifestyle amenities
- Insurance and financial issues relating to club activities
- Community security
- Any community association topic of interest

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Please mail, fax or email this form to:

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Email: education@cainj.org

Questions: Contact Angela Kavanaugh at (609) 588-0030,

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## Help CAI's Amicus Effort

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](mailto:larry@cainj.org). ■



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# ULTIMATE PARTNER Profile

## GAF



Courtesy GAF-NI

GAF Headquarters

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less than 2% of roofing contractors have qualified as Master Elite® Contractors. Choosing a GAF Master Elite® Contractor is ensuring you'll be dealing with a quality, reputable, and dependable professional contractor who knows how to install GAF products — the products of choice by homeowners and contractors alike.

### Highlighted Product – Woodland® Shingles

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“Choosing a GAF Master Elite® Contractor is ensuring you’ll be dealing with a quality, reputable, and dependable professional contractor who knows how to install GAF products...”

blends with contrasting colors that are designed to enhance your home’s exterior and give it unexpected depth and beauty. There are five colors that come in this collection: Cedarwood Abbey, Mountain Sage, Castlewood Gray, Tuscan Sunset, and Woodberry Brown. Not only are these shingles beautiful, but they are designed with Advanced Protection® Shingle Technology, which reduces the use of natural resources while providing excellent protection for your home. They also have StainGuard® Protection which helps ensure the beauty of your roof against unsightly blue-green algae. In addition, they also pass Class A fire rating from Underwriters Laboratories and have Dura Grip™ Adhesive that seals each shingle tightly and reduces the risk of shingle blow-off.

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

For the fourth year in a row, GAF is honored to have earned the Women’s Choice Award® — based on extraordinary recommendations from their female customers in a customer satisfaction survey conducted by WomenCertified® Inc. GAF received this award based on excellent survey scores, including the vast majority of customers rating the experience and overall quality of GAF as “extremely satisfied.” In fact, 100% of the female customers polled said they would definitely recommend GAF to their family and friends.

### **What trends do you see for the Community Association industry?**

When looking for HOA trends, one must look at trends in the overall housing market — several of which have direct implications to HOAs.

The combination of increasing rental rates along with a lack of rental inventory is making housing purchases more appealing. This is true not only for Baby Boomers, who may be interested in downsizing, but also for Millennials, the largest living generation in the U.S., who will be making their initial home purchases. What is interesting is that both Baby Boomers and Millennials appear to have similar desires when it comes to housing — they want convenience and amenities that fit their lifestyle whether that be a closed-in suburban location that provides quick access to city services and attractions, the inclusion of digital technology and the ability to be continuously connected, or energy-efficient buildings that support green efforts. HOAs need to allocate time and effort to get the pulse of their extended communities and plan for the changes needed to keep them updated and current to prospective home-buyers.

HOAs also need to be able to effectively communicate their efforts through digital channels. Social media should be considered a medium that will enable and encourage community involvement and engagement — providing channels for an HOA to inform, learn from, and respond to the needs of their residents. ■

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

# ULTIMATE PARTNER Profile

McGovern Legal Services, LLC *Questions answered by Francis J. McGovern, Jr., Esq.*

## McGOVERN Legal Services, LLC

McGovern Legal Services represents Community Associations, Condominiums and Co-ops. We don't represent vendors, unit owners or developers. We don't do personal injury, trust & estates or family law. Every one of our lawyers and paralegals is intimately involved in Association law. Some focus on remedying construction defects, others on collecting fees while others focus on day to day corporate governance.

Whether it's a high-rise, townhome or garden-style community, from the top to the bottom of New Jersey, we counsel our association boards to seek out common sense solutions while keeping costs in mind.

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

I'm the overall team leader but each one of us is called upon to be a leader in our own right. From the newest

filing clerk to our most senior attorney, our people are encouraged to formulate alternative approaches, come up with suggestions and pursue them to conclusion.

I have an undergraduate degree from Rutgers School of Business. I focused on business law, bankruptcy and litigation while at Rutgers Law.

As a summer clerk, I was fortunate to work for Judge William H. Gindin, who was then the Chief Bankruptcy Judge for the District of New Jersey.

My first exposure to community association law was during the early 1990's real estate slump. During 1992-93 I worked as a residential foreclosure attorney at a firm based in Philadelphia. At the end of 1993 I was hired into the banking and bankruptcy group of a large Princeton firm. I represented banks foreclosing commercial loans.



Francis J. McGovern, Jr.

Some of those loans were on failed community association developments. There, I got my first taste of working with association boards to satisfy the bank loans and get the community completed. As the economy improved, there was less commercial collection work, and, in 1995, I transferred to the firm's fledgling community association group.

Since then, I haven't looked back. It's been all associations, all of the time - sometimes frustrating, sometimes maddening, often rewarding but never boring. In 2004, I recognized the need for a law firm that focused on Association representation and founded McGovern Legal Services.

### **Is there a specific program that you would like to highlight?**

We are strong education advocates. We give free seminars to managers, management companies and board members throughout New Jersey. Even if a management company doesn't regularly work with us, we happily give seminars there.

I had the honor of serving as CAI-NJ's President-elect in 2014 and remain on CAI-NJ's board. In my December 2014 speech to CAI-NJ leadership, I advocated CAI-NJ using its funds to pay for manager education and certification. I am proud that, in awarding the first Jules C. Frankel Manager Education Assistance Program scholarships this year, CAI-NJ has dedicated funds to directly paying for manager education and professional development. We encourage more managers to apply for these scholarships and encourage association boards to give professional development time off to managers so that they may take CAI courses and maintain and improve their expertise.

### **What might someone be surprised to learn about your company?**

Although we love associations, construction defect litigation, assessment collection and general corporate work, you may be surprised that we also love dogs. On this page are pictures of some of our employees' dogs that come to our "dog friendly" office.



Meet (clockwise from top left)  
Chopper, Chevy, Oreo and Louie



### **What trends do you see for the Community Association industry?**

High-rise, urban associations will continue to increase. Personal privacy will continue to be a challenge. Associations may find themselves writing a "right to privacy" into their governing documents – it's not clear though whether or how such a right could be enforced. For example, who has the right to video footage, key fob data, license plate scans etc. Should drones with cameras be permitted? Cyber security and liability will also be a growing concern. Who is obligated to secure data? Who is liable in case of a breach or loss? Is the association insured for third-party and other data theft and damage?

Cultural, racial and religious differences will also have to be recognized and respectfully harmonized - doing otherwise risks balkanization. As communities continue to diversify, association professionals and board members will have to find ways of bringing community members from "us" and "them" to "we." Some of our communities have had success in this regard with programs from "welcome committees" to "interfaith counsels." ■

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



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Please list the name, company or association, and CAI designations of any additional attendees.

(Example: John Smith, AMS, CMCA, PCAM)

Please note if attendee's affiliation is different than the registrant's company or association.

- 2. \_\_\_\_\_ 5. \_\_\_\_\_ 8. \_\_\_\_\_
3. \_\_\_\_\_ 6. \_\_\_\_\_ 9. \_\_\_\_\_
4. \_\_\_\_\_ 7. \_\_\_\_\_ 10. \_\_\_\_\_

Attach additional sheets if necessary.

CONFERENCE FEES:

Table with columns: CAI Members (Pre-registration, On-site registration), Non-CAI Members (Pre-registration, On-site registration). Rows include Homeowners, Unit Owners, Board Members; Business Partners; Individual Managers.

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Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Cardholder acknowledges receipt of goods and/or services in the amount of the grand total shown herein and agrees to perform the obligations set forth in the cardholder's agreement with the credit card issuer.

(For CAI-NJ Use Only):

EXP: \_\_\_\_\_

\* 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.

Sponsored By:



### 2016 CAI-NJ Annual Conference & Expo BOOTH RESERVATION FORM

Wednesday, October 26, 2016

Garden State Exhibit Center

50 Atrium Drive, Somerset, NJ 08873



Please type or print all information below:

Company Name: \_\_\_\_\_  
(Print exactly what you want to appear on your exhibitor name sign.)

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone: (     ) \_\_\_\_\_ Fax: (     ) \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

Authorized Company Representative: (Please print) \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Title: \_\_\_\_\_

**(PLEASE SIGN CONTRACT ON REVERSE SIDE.)**

Exhibitor will be responsible for any and all notification and distribution of their door prizes. CAI-NJ will not be responsible for announcing the door prize winner nor will it be responsible for distribution of such prizes. Except for emergency announcements, no commercial announcements will be made. CAI-NJ will not be liable for any damages relating to non-performance of any exhibitor. By signing the Booth Reservation Form, exhibitor agrees to the terms and conditions of the 2016 Contract for Exhibit Space.

#### 2016 Exhibit Booth Choices:

(SB) Super Booths: Member \$1,450  Booth# \_\_\_\_\_ Non-Members: \$1,950  Booth# \_\_\_\_\_

(PP) Premium Prime: Member \$1,250  Booth# \_\_\_\_\_ Non-Members: \$1,750  Booth# \_\_\_\_\_

(P) Prime Booth: Member: \$1,150  Booth# \_\_\_\_\_ Non-Members: \$1,650  Booth# \_\_\_\_\_

(S) Standard Booth: Member: \$1,050  Booth# \_\_\_\_\_ Non-Members: \$1,550  Booth# \_\_\_\_\_

Ultimate & Elite Partners receive a complimentary Standard Booth at the 2016 Conference & Expo (check if applicable).

Attendee Mailing Labels: \_\_\_\_\_ x \$150.00 = \$ \_\_\_\_\_  
(Available to exhibitors only.) Sets Total

I am an Ultimate Partner  I am an Elite

Private Party Policy: All hospitality suites and hosted events must be reserved and paid for through CAI-NJ. Hospitality suites and hosted events are not permitted during official conference activities. Non-exhibiting suppliers are not permitted to host events the evening before or the day of the official conference.

Please note: CAI-NJ only reviews CAI designations, certifications, and accreditations for validity and current status. Registrants are advised that each individual company is solely responsible for the content they provide on registration forms including all designations, certifications, accreditations and licenses by the company or the individual employee. Concerns about the validity of non-CAI designations, certifications, accreditations, and licenses should be directed to the specific company or individual in question. Removal of designations, certifications, accreditations, and licenses by CAI-NJ will only take place upon the submission of a letter written by the official credentialing and/or licensing body to CAI-NJ. CAI-NJ advises that for training, marketing or other purposes, the Conference & Expo may be recorded, videotaped and/or photographed. By attending this event, I consent to the use of my image by CAI-NJ and agree to waive any claim for the use of my image, including without limitation, the appropriation of my image for commercial purposes or the invasion of my privacy.

#### Payment Information:

##### Payment by Check

Mail form with check payable to:

CAI-NJ  
Attn: 2016 Conference & Expo  
500 Harding Road  
Freehold, NJ 07728

Questions: Contact Angela Kavanaugh  
at (609) 588-0030 or email [expo@cainj.org](mailto:expo@cainj.org).

##### Payment by Credit Card

Please fax your signed application with payment to (609) 588-0040 or email [angela@cainj.org](mailto:angela@cainj.org).

\$ \_\_\_\_\_ + \$ \_\_\_\_\_ = \$ \_\_\_\_\_  
Booth Attendee Mailing Labels Total

Visa  Mastercard  Discover  American Express

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Cardholder acknowledges receipt of goods and/or services in the amount of the grand total shown herein and agrees to perform the obligations set forth in the cardholder's agreement with the credit card issuer.

(For CAI-NJ Use Only):

EXP: \_\_\_\_\_

Sponsored By:



## 2016 CAI-NJ Annual Conference & Expo FLOOR PLAN

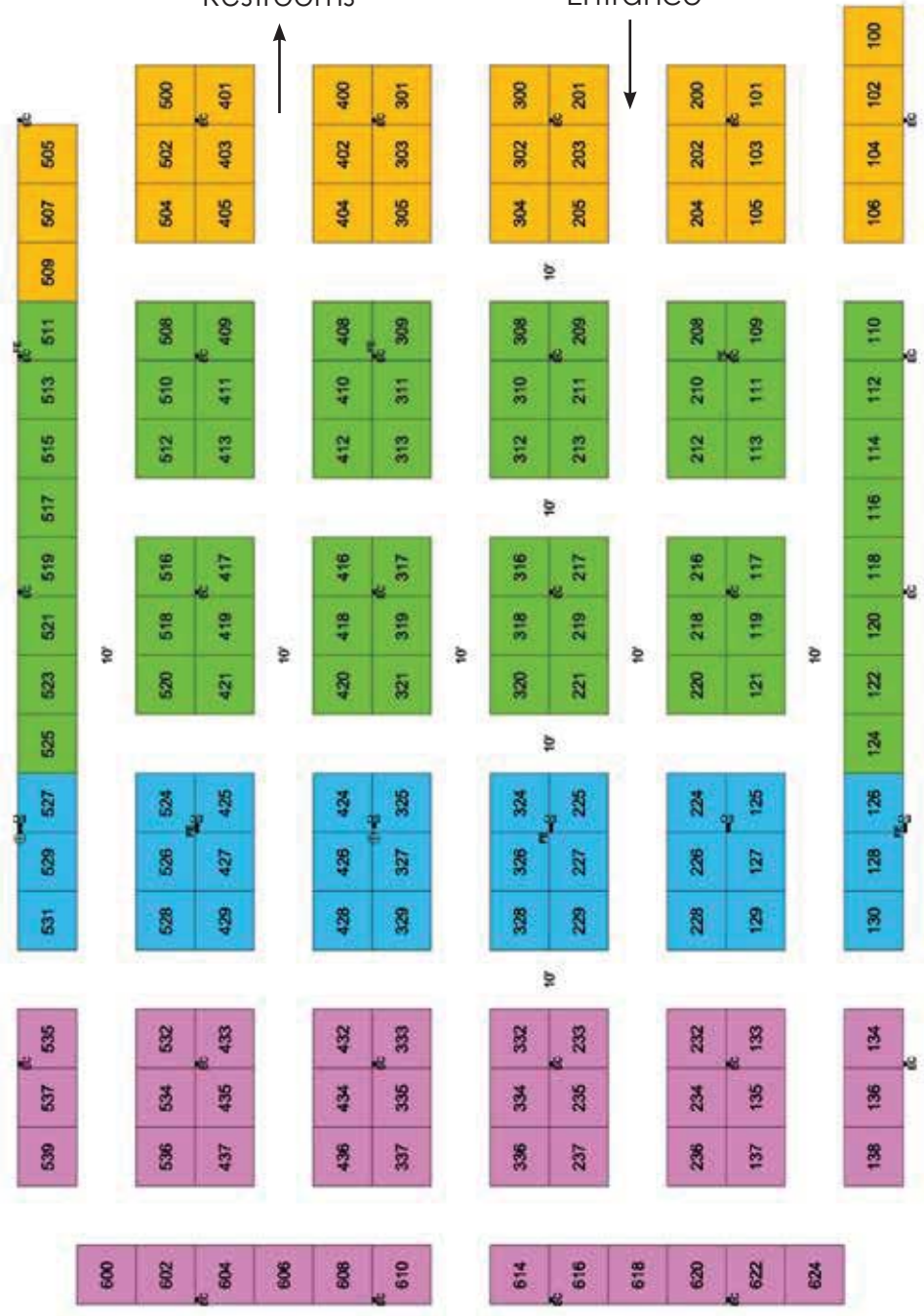
Wednesday, October 26, 2016  
Garden State Exhibit Center  
50 Atrium Drive, Somerset, NJ 08873



Breakfast/Lunch Area

Restrooms

Entrance



Key:

- Super Booths
- Premium Prime Booths
- Prime Booths
- Standard Booths

# 2016 Contract for Exhibit Space

**Contract for Exhibit Space:** By submitting an application for exhibit space, the applicant releases CAI-NJ, its sponsors, co-sponsors and agents from any and all liabilities to the applicant, its agents, licensees or employees which may arise or be asserted as a result of submission of an application or participation in the exhibition. Acceptance of an application does not imply endorsement by CAI-NJ of the applicant's products, nor does rejection imply lack of merit.

This application for exhibit space, when endorsed by CAI-NJ, constitutes a contract for the right to use exhibit space. Rental for space is payable in advance at the time of submission of the Official Exhibitor Application Form. No refund may be made for space that is not used or for space that is unused during part or all of the exposition. Should space remain unoccupied at the opening of the exposition, CAI-NJ may rent it or use it without obligation or refund.

**Exhibit Space:** Exhibit booths are 10' x 10'. The exhibit fee includes, (1) 8' high back wall drape, (1) 3' high side rail drape, (1) one 6"x30" high draped table, (2) two upholstered chairs, (1) 7" x 44" single line company name sign, (1) wastebasket and one (1) breakfast/lunch. One authorized representative will be permitted at each space. There will be a \$25.00 charge for each additional representative, with no maximum. Note: Exhibitor agrees to have exhibits completely set up by 5:00 p.m. on Tuesday, October 25, 2016. Exhibit set-up will not be permitted on Wednesday, October 26, 2016. Tradeshow hours of operation are from 9:00 a.m. to 3:00 p.m. on Wednesday, October 26, 2016. Exhibitors agree to have their booths staffed during all hours of operation. In addition, exhibitors agree not to begin the dismantling of their exhibits before 3:00 p.m. and have their booth space vacated no later than 5:00 p.m. on the day of the tradeshow. Any infraction of this agreement could result in penalties, termination of your contract and denial of future exhibition rights.

Exhibits may not protrude, under any circumstances, beyond the space allotted or interfere in any way with traffic to the exhibits of others. All displays must be fully contained within the designated exhibit space and may not obstruct other exhibits. Any activities beyond the normal scope of exhibiting must be pre-approved by CAI-NJ. Failure to do so can lead to further sanctions imposed by CAI-NJ up to and including immediate termination of contract without a refund. Exhibitors shall assume all liability without limitation for any unapproved activity in conjunction with this Conference & Expo.

**Use of Space:** No exhibitor may sublet, assign or apportion any portion of the allotted space, nor represent, advertise or distribute literature for the products or services of any other firm, organization or individual, except as approved in advance by CAI-NJ. The purpose of the Conference & Expo is to inform and educate its attendees regarding the characteristics and uses of exhibitors' products and/or services. Exhibitors cannot solicit conference attendees or other exhibitors, outside of their assigned exhibit space.

**Cancellation Policy:** Cancellation of any portion of this application by the exhibitor will be accepted only at the discretion of CAI-NJ and then, only based upon the following refund schedule:

Notice of cancellation by Friday, September 16, 2016: Refund 50% of Booth Fee.

Notice of cancellation after Friday, September 16, 2016: No Refund.

CAI-NJ may charge an administrative fee of \$250.00 for any booth that is cancelled and has the right to any liquidated damages resulting from the cancellation of a booth.

**Restrictions:** CAI-NJ reserves the right to restrict exhibits which, because of noise, method of operation or any other reason, violate these regulations & conditions, become objectionable, or otherwise detract from, or are not in keeping with the character of the exposition as a whole. CAI-NJ may stop installation, or request removal or discontinuance of any exhibit or promotion of which, if continued, departs from a design description given advance approval, or from the descriptions given herein. In the event of such restriction, removal or discontinuance, CAI-NJ is not liable for any refund of rental, other expenses or other damages.

Advertising, displays, demonstrations, conferences, entertainments and convention registrants in the interest of business are not permitted, except by firms which have rented space, or are recognized sponsors of the Conference & Expo.

**Samples & Souvenirs:** Distribution of samples and souvenirs in a restrained fashion is permitted, provided that there is no interference with other exhibits or aisle movement, and that the samples and souvenirs pertain to, or contribute to the exhibits of the conference. CAI-NJ may withdraw permission to distribute souvenirs, advertising or other materials it considers objectionable, or which violate the rules of the exhibition hall.

**Care of Premises:** No part of an exhibit or sign, or other materials may be taped, pasted, or nailed or otherwise affixed to walls, doors or other surfaces in a way that might mar or deface, even temporarily, the exhibit area premises or booth equipment or furnishings. The cost of repair for damage from failure to observe this cautionary notice is payable solely by the exhibitor.

**Fire Regulations:** Booth decorations and exhibit construction must conform to the fire regulations of the exhibit hall and hotel. Combustible, flammable or explosive material may not be used. Cloth or other flammable materials must be flame proofed. Packing containers, excelsior, wrappings and similar materials must be removed entirely from the exhibit area and may not be stored behind exhibits or under tables.

**Liability & Insurance:** CAI-NJ, its sponsors, co-sponsors and agents assume no liability whatsoever for loss or damage, through any cause, of goods, exhibits or other materials owned, rented or leased by the exhibitor. Exhibitors have the sole and exclusive responsibility to arrange for performance license for copyrighted music to be used at booths. If insurance is desired, it must be obtained by the exhibitor. The exhibitor shall indemnify CAI-NJ, its sponsors, co-sponsors and their agents against, and hold harmless from, any complaints, suits or liabilities resulting from negligence in connection with the exhibitor's space and participation in the expo.

**Interpretation & Enforcement:** These Regulations & Conditions become part of the contract between the exhibitor and CAI-NJ. All matters in question, not covered by these Regulations & Conditions, are subject to the decision of CAI-NJ and all decisions so made shall be binding on all parties affected by them as in the case of the original Regulations & Conditions. Authority to enforce these Regulations & Conditions during the Expo is vested in the President of CAI-NJ and/or the Executive Director of CAI-NJ, or their authorized agent. CAI-NJ shall have the right to pursue all rights and remedies that may be available to it under the law, including, without limitation, the termination of the exhibitor's privilege to exhibit in the future. In the event of a dispute arising under this contract, the exhibitor shall be liable for reasonable costs and attorneys fees incurred by the CAI-NJ in a reasonable attempt to settle, arbitrate or litigate the dispute. CAI-NJ retains the right to enforce all regulations and conditions regardless of non-enforcement of said violations at the current or prior CAI-NJ Conference & Expos.

CAI-NJ shall not be liable for failure to perform its obligations under this contract due to strikes, acts of God, or any cause beyond its control, or for any other claims or damages arising directly or indirectly out of this contract including enforcement hereof. CAI-NJ will not be liable for damages relating to the non-performance of any exhibitor.

**Payments:** Your payment for exhibit space, as well as any additional representatives, is due in full upon completion and return of this registration form and contract. If payment in full is not received by CAI-NJ, then CAI-NJ reserves the right to sell the exhibit space to other interested parties at any time. In addition, CAI-NJ reserves the right to refuse to allow an exhibitor to participate in the present or future CAI-NJ Conference & Expos. If exhibitor registers and pays for a booth at the member rate but allows their membership to lapse without renewing, then the exhibitor can be charged the difference between the member and non-member rate.

**Private Party Policy:** All hospitality suites and hosted events must be reserved and paid for through CAI-NJ. Hospitality suites and hosted events are not permitted during official conference activities. Non-exhibiting companies are not permitted to host events the evening before or the day of the official conference.

Mentions in Conference on-site program and other marketing materials cannot be fulfilled for sponsors whose contracts are signed after deadline dates.

**CAI-NJ Policies:** CAI-NJ has a no-tolerance policy regarding "suitcasing," which describes the practice of non-exhibiting companies or individuals soliciting sales and leads on the tradeshow floor, in the aisles, or in the lobbies, and/or representing their services or soliciting conference participants for conflicting social activities. Violators of this policy will be ejected from the show and charged the single-booth rate, which must be paid prior to registering as an attendee, exhibitor, or sponsor at any future CAI-NJ programs. CAI-NJ reserves the right to reject any individual or entity's registration at anytime. CAI-NJ will not be responsible for any/all notification and distribution of exhibitor's door prizes. Except for emergency and scheduling announcements, no commercial announcements will be made.

**Terms:** The terms of this contract are agreed upon and binding upon the company via the signature of the authorized company representative and are non-negotiable.

Signature \_\_\_\_\_  
(Authorized Company Representative)

Print Name \_\_\_\_\_  
(Authorized Company Representative)

Title: \_\_\_\_\_  
PLEASE SIGN & RETURN

Date: \_\_\_\_\_ Booth # \_\_\_\_\_

(For CAI-NJ Use Only):

EXP: \_\_\_\_\_

Sponsored By:



2016 CAI-NJ Annual Conference & Expo
ADDITIONAL BOOTH REPRESENTATIVE
REGISTRATION FORM

Wednesday, October 26, 2016
Garden State Exhibit Center
50 Atrium Drive, Somerset, NJ 08873



Please type or print company name in block letters exactly as it should appear on name badges and advertising or signage.

Company Name: \_\_\_\_\_
Address: \_\_\_\_\_
City/State/Zip: \_\_\_\_\_
Telephone: ( ) \_\_\_\_\_ Fax: ( ) \_\_\_\_\_
E-mail: \_\_\_\_\_ Website: \_\_\_\_\_
Authorized Company Representative (Complimentary, included with booth): \_\_\_\_\_

Please note: CAI-NJ only reviews CAI designations, certifications, and accreditations for validity and current status. Registrants are advised that each individual company is solely responsible for the content they provide on registration forms including all designations, certifications, accreditations and licenses by the company or the individual employee.

Please list the name, company and designations of all attendees. (Example: John Smith, AMS, CMCA, PCAM, Conference & Expo Property Management) Attach additional forms if necessary. The cost of each additional booth representative is \$25.00. Ultimate Partners receive unlimited booth representatives at no charge.

- 1. \_\_\_\_\_ 5. \_\_\_\_\_ 9. \_\_\_\_\_
2. \_\_\_\_\_ 6. \_\_\_\_\_ 10. \_\_\_\_\_
3. \_\_\_\_\_ 7. \_\_\_\_\_ 11. \_\_\_\_\_
4. \_\_\_\_\_ 8. \_\_\_\_\_ 12. \_\_\_\_\_

# of Additional Reps \_\_\_\_\_ x \$25.00 = \$ \_\_\_\_\_ Total

I am an Ultimate Partner and receive unlimited booth representatives at no charge (check if applicable).

Private Party Policy: All hospitality suites and hosted events must be reserved and paid for through CAI-NJ. Hospitality suites and hosted events are not permitted during official conference activities. Non-exhibiting companies are not permitted to host events the evening before or the day of the official conference.

PAYMENT OPTIONS:

Payment by Check

Mail form with check payable to:

CAI-NJ
Attn: 2016 Conference & Expo
500 Harding Road
Freehold, NJ 07728

Questions: Contact Angela Kavanaugh at (609) 588-0030 or email expo@cainj.org.

Payment by Credit Card

Please fax your signed application with payment to (609) 588-0040.

- Visa Mastercard Discover American Express

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Cardholder acknowledges receipt of goods and/or services in the amount of the grand total shown herein and agrees to perform the obligations set forth in the cardholder's agreement with the credit card issuer.

(For CAI-NJ office use only):
Exp: \_\_\_\_\_

# 2016 CONFERENCE & EXPO

## SPONSORSHIP OPPORTUNITIES



**Wednesday, October 26, 2016**

**Garden State Exhibit Center**  
 50 Atrium Drive  
 Somerset, New Jersey 08873

10:00 a.m. - 3:30 p.m.

**ALL SPONSORS WILL RECEIVE ACKNOWLEDGEMENT ON SIGNAGE & OUR WEBSITE**

**PLEASE SELECT A SPONSORSHIP BELOW THAT YOU WOULD LIKE TO SPONSOR**

**LANYARD SPONSOR**  
**\$2,000**

(LIMITED TO ONE)

Your exclusive logo on the conference lanyards. CAI-NJ will provide the lanyards.



**SUPER HERO PEN SPONSOR**  
**\$1,500**

(LIMITED TO ONE)

Your exclusive logo on the conference pen that will be inserted into all of the conference give-away bags. CAI-NJ will provide the pens.

**PHOTO BOOTH SPONSOR**  
**\$1,500**

(LIMITED TO ONE)

Your exclusive logo on all souvenir photos.

**MARVELOUS BAG SPONSOR**  
**\$850**

(LIMITED TO FIVE)

Your logo on the conference give-away bag given to all attendees.

**BREAKFAST BUFFET SPONSOR**  
**\$850**

(LIMITED TO TWO)

Your logo on signage and program.

**LUNCH BUFFET SPONSOR**  
**\$850**

(LIMITED TO TWO)

Your logo on signage and program.

**MORE OPPORTUNITIES**

**AISLE SIGN SPONSOR**  
**\$750**  
**(LIMITED TO SIX)**

Your logo and booth number on the signage for your aisle.

**DECORATION SPONSOR**  
**\$500**  
**(LIMITED TO FOUR)**

Your logo on all conference decorations.

**GIVE-AWAY SPONSOR**  
**\$200**  
**(UNLIMITED)**

Have your booth give-away inserted into all of the conference give-away bags. Sponsor must provide the item.

**SPONSOR CONTACT INFORMATION**

Company: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**PAYMENT INFORMATION**

<p><input type="checkbox"/> <b>Payment by Credit Card</b>          Please fax your signed application with payment to (609) 588-0040 or email <a href="mailto:Angela@cainj.org">Angela@cainj.org</a></p> <p>Visa Mastercard Discover American Express</p> <p>Cardholder Name: _____          Card Number: _____          Exp. Date _____ Sec. Code _____          Signature: _____          Total: \$ _____</p>	<p><input type="checkbox"/> <b>Payment by Check:</b>          Mail to:          CAI-NJ          500 Harding Road          Freehold, NJ 07728</p>
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**FOR MORE INFORMATION**

Please contact Angela Kavanaugh, Director of Conference & Programs at 609.588.0030 or [angela@cainj.org](mailto:angela@cainj.org).

For CAI-NJ Use Only:

EXP: \_\_\_\_\_

## ATTENTION BUSINESS PARTNERS:

**Make sure all of your employees receive updates from CAI-NJ.**



### CAI-NJ Business Partner - Employee Contact Form

As a Business Partner member of CAI- NJ your employees are eligible to receive electronic member communications and attend chapter events at the member rate.

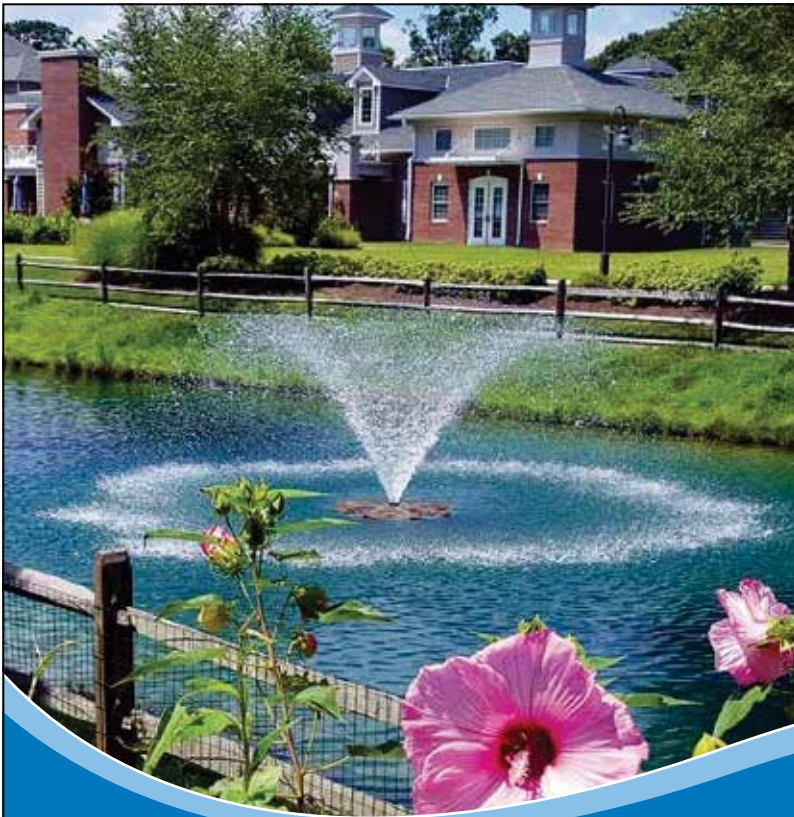
Please complete the form below for any employee with your company who frequently attends events or should be receiving correspondences from CAI-NJ. By submitting this information, your employees will receive email updates regarding events, legislative affairs, the weekly e-newsletter, *Community Trends*<sup>®</sup> e-Issue and many other members' only communications. There is no limit to the number of forms you can submit and there is no charge as a Business Partner Member of CAI-NJ.

For questions, contact Laura O'Connor, Director of Membership & Marketing at [laura@cainj.org](mailto:laura@cainj.org) or (609) 588-0030.

Contact Information	
Company:	
First Name:	
Last Name:	
Suffix:	
Designations (circle)	CMCA AMS PCAM RS CIRMS LSM Other: _____
Address:	
City/ State/ Zip Code:	
Office Phone:	
Cell Phone:	
Fax:	
Email:	
Website:	

Return completed forms by email to [laura@cainj.org](mailto:laura@cainj.org) or fax (609) 588-0040 or visit the CAI-NJ website link <http://www.cainj.org/membership/employee-contact-form/>.





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EMAIL [jtunnell@ncb.coop](mailto:jtunnell@ncb.coop)

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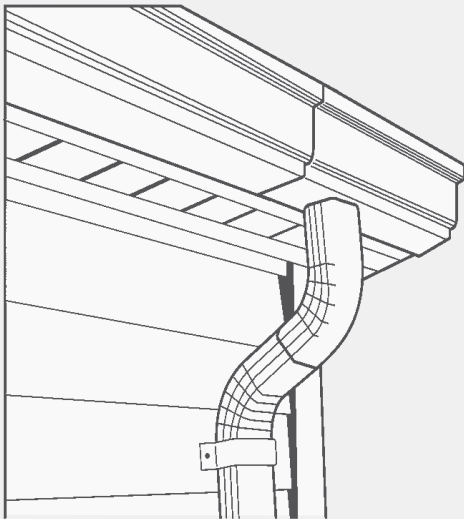
Let us work with your association to find the right coverage, at the right price.

**Felsen Insurance Services, Inc.**  
**3155 Route 10**  
**Denville, NJ 07834**

**Phone: 973-361-1901**  
**Fax: 973-361-2660**  
**info@felsen.com**



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# 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®*,

Robert Roop,  
Editorial Chair

For past editions from 2008-2015  
visit [www.cainj.org](http://www.cainj.org).

## WHEN IT COMES TO HOMEOWNER ASSOCIATION GOVERNANCE...



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KOTZAS & BENSON**  
ATTORNEYS AT LAW

As community association attorneys, we are committed to providing efficient, sound and distinguished representation to homeowner and condo associations in New Jersey. We pride ourselves on our ability to blend our years of experience with a time-tested understanding of how to get things done.

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800-991-9279  
[www.bsksb-law.com](http://www.bsksb-law.com)



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Cell: 732-245-0022  
Fax: 908-751-5888

Email: [ralandscapingdesign@comcast.net](mailto:ralandscapingdesign@comcast.net)



# COMMUNITY ACADEMIC INSTITUTE 2016 LECTURE SERIES

## COMMUNITY SECURITY – WHAT YOU DON'T AND SHOULD KNOW

TUESDAY, JULY 19, 2016  
CAI-NJ HEADQUARTERS, 500 HARDING RD.,  
FREEHOLD, NJ 07728

### FREE EVENT FOR ALL CHAPTER MEMBERS

#### PROGRAM HIGHLIGHTS

- What security means to me and my association?
- How to identify and evaluate your association's security needs
- The importance of a security plan
- Understanding how security equipment works
- Should you use phony security cameras?
- The truth about gate systems
- Tricks of the trade – how to choose a security contractor
- What's new in security equipment and services that can increase security and decrease your costs?

**Date:** Tuesday, July 19, 2016  
**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:** Kevin Oliver - G&C Electronics

Space is limited. Attendees are strongly encouraged to register by Friday, July 8, 2016. 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](mailto:Angela@cainj.org) or call (609) 588-0030.

### COMMUNITY ACADEMIC INSTITUTE - 2016 LECTURE SERIES REGISTRATION FORM

Name/ Designation: \_\_\_\_\_

Company/Firm: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

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

**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.**

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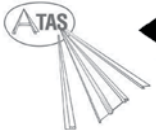
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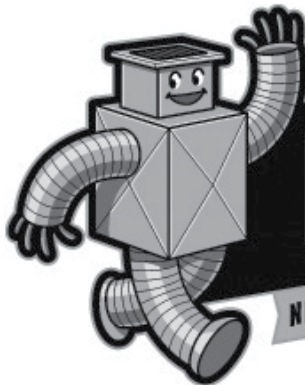
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## LEGISLATIVE UPDATE...

from page 9.

porters, handypersons, superintendents, elevator operators, window cleaners, stationary firepersons or building engineers.

Ordinance #16.082 requires certain employers of non-managerial service employees to follow certain procedures when a property is sold, control is transitioned from one entity to another, or a service contract is terminated or cancelled. Any successor firm for building services contracts must retain the employees of the terminated firm for at least 90 days. At the end of this 90 day period, the employer must provide a written evaluation of the employee, and must retain that employee if the employee receives a satisfactory evaluation.

Certainly there are interests deserving of the protection proposed by these ordinances; however, if adopted, these ordinances will significantly reduce the discretion which associations now have in engaging service employees. CAI-NJ has joined with several industry associations in opposing these ordinances. The LAC is following the ordinances in light of their inevitable financial and operational impact upon property managers and community associations.

**H.R. 1301.** In closing, a compromise has been reached on H.R. 1301, which would have prohibited community associations from imposing a blanket prohibition on the installation of ham radio antennas. CAI has advocated for the ability to impose such a prohibition in the context of the governance of community

associations; however, such prohibitions were opposed by the ham radio lobby intent on ensuring amateur radio communications in the event of a local disaster.

As part of the compromise, antennas are not allowed to be installed on common property. A community association may adopt and enforce reasonable written rules concerning the installation, placement, and aesthetic impact of exterior antennas. Notification and prior approval of antenna installations is required. ■

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