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LARRY P. THOMAS, PCAM
CHAPTER EXECUTIVE DIRECTOR
LARRY@CAINJ.ORG

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DIRECTOR, CONFERENCE & PROGRAMS
ANGELA@CAINJ.ORG

JACLYN OLSZEWSKI
DIRECTOR, EVENTS & EDITORIAL
JACLYN@CAINJ.ORG

LAURA O'CONNOR
DIRECTOR, MEMBERSHIP & MARKETING
LAURA@CAINJ.ORG

MARLA SERAFINO
OFFICE ADMIN & GRAPHIC DESIGNER
MARLA@CAINJ.ORG

Contact CAI-NJ

ADDRESS
CAI-NJ
500 HARDING ROAD
FREEHOLD, NJ 07728

PHONE
609-588-0030

FAX
609-588-0040

WEB
WWW.CAINJ.ORG

EMAIL
INFO@CAINJ.ORG

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It's really difficult to believe that it's already June and that my term as President of CAI-NJ is half way through. It's been an exciting six months with a lot of energy and enthusiasm within the chapter staff, board and our awesome committee volunteers. I can never say or write it enough, "THANK YOU," for all you do to make our chapter one of the finest in the country.

I would like to take this opportunity to provide some newsworthy updates.

Our four regional Legislative Updates were well attended and provided timely updates for all of the attendees. This is just another example of the value added benefits that the chapter provides.

"I can never say or write it enough, 'THANK YOU,' for all you do to make our chapter one of the finest in the country."

We exhibited at the recent Atlantic Builders Convention in Atlantic City this year as a result of discussions at a newly formed Builders Committee. We exchanged booths with the Atlantic Builders so the cost to the chapter was minimum to exhibit. The staff thought it was worthwhile to attend. In addition to soliciting new members, we gained some new exposure to a different group of conference attendees.

Our "FAST TEAM" is off to a good start, holding a net-

working event at Gotham in Red Bank, a team building event at the Escape Room in Freehold and organizing a food drive at our recent Spring Break Party. I look forward to seeing additional events from the Fast Team in the future!

One of my appointments this year was to create a chapter Strategic Planning Workgroup of which the Chairperson is Past National and Chapter President, J. David Ramsey, Esq. They were charged with presenting a draft of a long-term plan for our chapter for the Board of Directors to review and give final approval. They have met a few times and are on schedule to present their findings shortly.

Lastly and most importantly, the board awarded educational reimbursements to five managers from the newly established Jules C. Frankel Manager Education Assistance Program (MAP). Those managers are listed below. The chapter will continue receiving applications and the next deadline for submissions will be April 1, 2017, with the awards being given out no later than April 15, 2017.

- Shelia Green- Barnhill M-206
- Marybeth Hennessy M-206
- Carol Nickerson M-201 and M-203
- Chris Nicosio M-203 and M-204
- Michelle Williams M-201, M-202 and M-206

I look forward to seeing everyone at our upcoming CA-PAC Day at the Races on June 17th, Dennis R. Casale Memorial Golf Outing on June 28th and the Senior Summit on July 14th, to which this month's *Community Trends*® is dedicated. ■



LOOKING FORWARD

LARRY THOMAS, PCAM | CAI-NJ CHAPTER EXECUTIVE DIRECTOR

I suggest that you take every opportunity to take advantage of our New Jersey spring and summer months, so hopefully you're sitting on your deck reading this article. I have a lot to report on this month as the chapter has been very busy. The board awarded the first recipients of the Jules C. Frankel Manager's Education Assistance Program. Please see the press release on page 12 in the Chapter Trends section of this magazine for more information. All managers with a CMCA should take advantage of this program next year. The awards are given once a year, so look for information in the first quarter of 2017.

We have a lot of great programs coming up that are geared to all of our members. As part of our "Community Academic Institute 2016 Lecture Series," Angela has put together a very timely and important seminar called "Community Security — What You Don't and Should Know." Kevin Oliver, owner of G & C Electronics will be the presenter on Tuesday, July 19th. The session runs from 9:30am until 11:30am and is being held at the CAI-NJ Headquarters in Freehold. There is a registration form on page 74.

One of our most popular events is our annual Senior Summit. We historically get over 100 attendees at this program. Please mark your calendars for Thursday, July 14th, registration begins at 8:30am and runs until around noon. Angela has put together a very impressive panel of experts. All board members that govern a 55+ community should attend this program. Renaissance at Manchester has graciously agreed to host the event again. More information and a registration form can be found on page 75 of this magazine.

One of our new events that we introduced last year was the CAI-NJ Olympics. The initial event was a tremendous success and we raised over \$1,700 for the Make-a-Wish Foundation of New Jersey. This year we are expecting

more teams to compete. "Team Cowley," last year's winners, have already predicted that they will win in 2016. If you are interested in participating in this really fun experience, check out the flyer on page 40. This is a great team building event.

I have to review the recent Spring Break party that was held on April 28th. I'm sure you are aware that we had over 430 attend (in 2015, we had 275). In order to

"I have to review the recent Spring Break party that was held on April 28th. I'm sure you are aware that we had over 430 attend..."

accommodate all of our members that wanted to attend, we moved to a larger location. With just ten days' notice, we found a new location and accommodated the record crowd of over 430. The Spring Break Committee, headed by Melissa Volet and Courtney Knox did an outstanding job and provided our members with yet another successful networking party. A special thanks to Loren Lightman, Esq. and Gabe Vitale, the committee liaisons from the board of directors for their patience and guidance with the relocation of the event. Jackie Olszewski, our Director of Events and Editorial went above and beyond to make sure the Spring Break party was a huge success.

In closing, please enjoy the weather and all of the wonderful happenings that New Jersey has to offer to our residents. I'm sure you will agree that there is no other place as enjoyable as the Jersey Shore during the summer months. ■

2016 EVENTS & EDUCATION CALENDAR

WWW.CAINJ.ORG | FACEBOOK.COM/CAINJCHAPTER | TWITTER.COM/CAINJCHAPTER

THURS- FRI JUN 2&3	M-206: FINANCIAL MANAGEMENT Monroe, NJ	THURSDAY AUG 11	ANNUAL BEACH PARTY Martell's Tiki Bar Point Pleasant, NJ
TUESDAY JUN 7	CAI-NJ PA/DELVAL JOINT NETWORKING PARTY/HAPPY HOUR Lambertville Station Lambertville, NJ	TUESDAY AUG 23	CAI LECTURE SERIES: INSURANCE LOOKING AHEAD TO 2017 CAI-NJ Headquarters Freehold, NJ
WEDNESDAY JUN 8	BOARD LEADERSHIP DEVELOPMENT WORKSHOP CAI-NJ Headquarters Freehold, NJ	WEDNESDAY SEPT 7	MANAGER LEADERSHIP SERIES TBD
FRIDAY JUN 17	CA-PAC DAY AT THE RACES Monmouth Park Long Branch, NJ	THURS- SAT SEP 8 - 10	M-100: THE ESSENTIALS OF COMMUNITY ASSOCIATION MANAGEMENT Somerset, NJ
THURSDAY JUN 23	MANAGER/ BUSINESS PARTNER ROUNDTABLE Sea Oaks Country Club Little Egg Harbor, NJ	THURSDAY SEP 22	CAVL ROUNDTABLE TBD
TUESDAY JUN 28	DENNIS R. CASALE MEMORIAL GOLF OUTING Forsgate Country Club Monroe Twp., NJ	TUESDAY SEP 27	CAI LECTURE SERIES: LINKEDIN CAI-NJ Headquarters Freehold, NJ
THURSDAY JUL 14	SENIOR SUMMIT Renaissance at Manchester Manchester, NJ	THURS-FRI OCT 20-21	M-350: MANAGERS AND THE LAW Monroe, NJ
TUESDAY JUL 19	CAI LECTURE SERIES: SECURITY, HOW TO KEEP YOUR COMMUNITY SAFE CAI-NJ Headquarters Freehold, NJ	TUESDAY OCT 25	PRE-CONFERENCE NETWORKING RECEPTION Garden State Exhibit Center Somerset, NJ
WEDNESDAY JUL 20	CAI-NJ OLYMPICS Thompson Park Monroe Twp., NJ	WEDNESDAY OCT 26	ANNUAL CONFERENCE & EXPO Garden State Exhibit Center Somerset, NJ

FOR MORE INFORMATION CONTACT EVENTS@CAINJ.ORG OR CALL 609.588.0030
EVENTS SUBJECT TO CHANGE



LEGISLATIVE UPDATE

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

This Senior Summit issue gives me the opportunity to demonstrate to CAI members how issues come before the Legislative Action Committee, how the LAC works and, no matter the efforts of the LAC and CAI's lobbyist, MBI*GluckShaw, the wheels of the legislature turn at their own pace. Sometimes the initiatives the LAC takes on begin with an experience or circumstances unrelated to community associations and their professionals. But, with time, it becomes abundantly clear that the interests of CAI members will be impacted and the LAC gets involved.

MBI*GluckShaw is the source of advice of proposed or pending bills. Through MBI's continuous research and monitoring, and contacts, the LAC discovers the events which precipitated legislators to propose bills due to the needs of their constituency. The LAC comes to understand the goals and nuances of proposed bills, superimposing the concerns we have for our community associations upon those bills. We try to create a clear path that serves our community associations, while reconciling the conflicting interests of other parties. The following discussion of the notification of next-of-kin bill upon a resident's death demonstrates the twists and turns that crafting law takes.

Notification of next-of-kin upon a resident's death. The first bill intended to facilitate notice upon the death of a resident in a housing facility was introduced on September 15, 2014, by Assemblywoman L. Grace Spencer, as A-3630. The bill consisted of two pages requiring any entity responsible for the management of any type of housing restricted to senior citizens to adopt guidelines for the notification of next-of-kin in the event of the death of a senior citizen resident. "Senior citizen" was defined as a person 55 years of age or older. Given the parameters of the bill as introduced, many CAI members and their managers of common interest communities intended for residents age 55 and older would be

required to comply. The bill was referred to Assembly Human Services Committee.

On December 11, 2014, an Assembly Committee substitute bill was adopted. The bill expanded from two pages to six pages. The amended bill had five sponsors and a co-sponsor. Instead of simply defining a "senior citizen" as a person 55 years of age or older, it went further and defined senior housing facilities that were to be subject to the proposed law as condominium, cooperatives and mutual housing corporations subject to the Planned Real Estate Development Full Disclosure Act and the Retirement Community Full Disclosure Act.

This definition captured the age-restricted communities served by CAI. The amended bill was identical to the bill introduced in the Senate as S-2656, on which the committee also reported favorably. The bill, if passed into law, would have compelled residents to provide to management and update emergency contact information, and managers would have been obligated to notify the next-of-kin of the death of a resident. The LAC saw the problems that would arise from the bill in its communities where, for the most part, its residents seek independence and lead active lives. MBI*GluckShaw contacted the office of Assemblywoman Spencer during 2015 and expressed these concerns.

On April 4, 2016, Assemblywoman Spencer introduced a new bill, A-3489. This bill changed the definition of "qualified housing facility" to which the bill was to apply to consist of a rooming house, boarding house, residential health care facility, assisted living facility, nursing home, continuing care retirement community, and public housing designed for seniors. The bill also changed the age of the occupants to which the bill applies to those 62 years of age or older. Because of the change in the definition of the facilities to which the bill applied, if passed into law, the bill no longer applied to the homes in common interest communities.

“The following discussion of the notification of next-of-kin bill upon a resident’s death demonstrates the twists and turns that crafting law takes.”

However, as of this writing, there are other bills, intended to deal with the same situation, being considered by our legislature. Specifically, Senator Ronald Rice has introduced S-1131, which includes definitions that cover communities subject to the Planned Real Estate Development Full Disclosure Act. In the coming weeks and months, the IAC, along with its lobbyists, will seek amendments to S-1131.

The Radburn Association, Inc. The Radburn Association was created in 1929 to own and control the common facilities — parks, pools, and other amenities and facilities — in the Radburn Community. In most community associations in New Jersey, individual unit owners automatically become members of the association upon taking title to a home. Each unit owner has the right to vote and elect directly members to the association’s board of trustees. The voting rights of the members, for the election of members to the board or for other purposes, are spelled out in the governing documents of the community, namely the master deed or declaration, and the bylaws.

The Radburn Association’s structure differs from this governance scheme. Nine trustees sit on the board of trustees but they do not all get elected by a direct vote of the homeowners. One trustee is automatically installed by virtue of being elected by the residents as President of the Radburn Citizens’ Association, which is comprised of all Radburn residents. Six more trustees are elected by the residents of Radburn. Any adult Radburn resident (whether or not an owner) may run for a board position.

Once nominees are identified, each of the nine trustees of the Board of Trustees considers the qualifications of each candidate and ranks the nominees so that the top four ranked candidates are placed on the ballot and stand for election by all Radburn residents. Two are elected from

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INSIDE CONNECTION

Angela Kavanaugh | DIRECTOR, CONFERENCE AND PROGRAMS

Special programs for special members...

The New Jersey chapter of CAI is fortunate to have member Community Association Volunteer Leaders (CAVLs) who choose to stay informed on the current issues effecting their communities. They volunteer and serve their community associations as board members and on special projects in their areas of expertise, bringing with them a wealth of knowledge. These members make up approximately fifty-percent of our membership base and with that in mind the New Jersey chapter is constantly looking for ways to enhance the resources available to them.

Much of the planning begins with the CAVL committee. This core group, made up of special members recognizing the need for the education that we offer, has assisted with many educational programs which give instruction on how communities should be governed and managed. The CAVL committee is currently working on reaching out to community association board members that are not members of CAI, and informing them on the benefits and resources available through our chapter.

Throughout the year, the New Jersey chapter of CAI offers programs designed specifically with the CAVL in mind. All programs are free to CAVL chapter members. The Board Leadership Development Workshop, created by CAI National and taught by our expert members, is a full day workshop which will teach participants how to become a more successful board member and how they can recruit and support new volunteers. Participants will learn the role of the board, the president and other leadership positions, and identify effective ways to work with professional managers and service providers. The first 2016 session is scheduled for Wednesday, June 8th at the CAI-NJ headquarters in Freehold. Due to its popularity, this session has

been sold out, however a second session will be scheduled later this year. In addition, CAI will bring the program to any interested communities.

The annual session of the Senior Summit is scheduled for Thursday, July 14th at the Renaissance at Manchester. It's an interactive discussion on current issues effecting community associations. Questions are submitted by homeowners in attendance and answered by experts sitting on the panel. The expert panel addresses issues faced by board members and homeowners living in active adult communities.

This year the Conference & Expo will be on Wednesday, October 26th at the Garden State Exhibit Center in Somerset. A special educational session, created specifically for the homeowner/board member, will be presented. Attendees will also have the opportunity to visit with 167 professionals and learn about the latest trends in community association services and gather advice from the experts as well. It's an excellent opportunity to make new contacts and meet potential vendors for upcoming projects within your community.

The Community Academic Lecture Series is another addition that the chapter has made to the program schedule this year. The Lecture Series consists of five breakfast seminars hosted at the CAI-NJ headquarters in Freehold. The next session, "Community Security – What you don't and should know", will on Tuesday, July 19th. Registrations for all Lecture Series sessions are limited so it's advised to register early to ensure a seat.

Later this year, on Thursday, September 22nd, the CAVL committee is planning on hosting a Community Association Volunteer Leader Best Practices Roundtable Discussion and Cocktail Reception in central New Jersey. Attendees will

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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 for publication in the Chapter Trends section of *Community Trends*®.

CAI-NJ Announces 2016 Jules C. Frankel Manager Education Assistance Program Scholarship Award Recipients

Freehold, NJ — The New Jersey Chapter of Community Associations Institute announced the 2016 recipients of the Jules C. Frankel Manager Education Assistance Program (MAP) Scholarship Awards. Selected by the Scholarship Review Group the five recipients are: Shelia Green-Barnhill; Marybeth Hennessy; Carol Nickerson; Christopher Nicosia; and Michelle E. Williams.

This program was developed to assist New Jersey managers in the common interest community industry in furthering their educational and professional development goals. Recipients were evaluated on essay questions and their involvement in

chapter events and programs. According to the New Jersey chapter Executive Director, Larry Thomas, PCAM, "CAI-NJ and the entire Board of Directors is committed to assisting our manager members in reaching their full potential within our industry. By awarding these scholarships, we are investing in the future of our profession."

Jules C. Frankel was a long time member of CAI and was a key figure in the success and growth of the New Jersey chapter. Frankel was a staunch advocate for manager education and training and was always willing to assist with seminars and industry educational programs. "We are proud to remember Jules through this new initiative," said chapter President, Lawrence Sauer, CPM, CMCA, PCAM. ■

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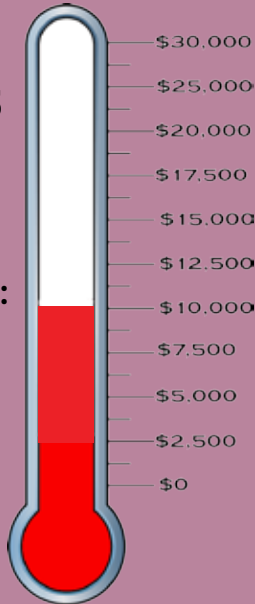
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Total Contributions:

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Annual Goal:

\$30,000



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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: (Please check one)	<input type="checkbox"/> Business Partner:	\$250.00-\$500.00
	<input type="checkbox"/> Management Company:	\$500.00
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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

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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 or call 609.588.0030

The Benefits of CAI-NJ Membership – A Community Association Volunteer Leader’s Perspective

By Steve Kroll, Board Member
The Fairways at Livingston Condominium Association

As I walk around my condominium complex on a beautiful spring day, I begin to think about how I, as a volunteer community leader, can continue to make a positive contribution to the well-being of my community. One thing I have learned in my three years as a board member is that educating oneself about community association living and keeping up on current events in the industry is critical to making good decisions benefitting the residents of my community.

The organizations I turn to for educating myself about community association living are CAI-NJ, CAI-National, and FCAR (Foundation for Community Association Research, an affiliate of CAI). These three industry organizations are dedicated to providing education, resources, and networking for community association volunteers, property managers, and service providers. Without the “CAI Knowledge Umbrella,” volunteer association leaders would be figuratively drowned in community association challenges without the necessary support that they need.

As a CAI-NJ member, here are several resources available under the

CAI Knowledge Umbrella that I have used to better serve my community:

1. CAI-NJ & CAI Governance Publications
2. Board Leadership Development Workshop
3. CAI-NJ Lecture Series
4. CAI-NJ Legislation Reporting
5. *Community Trends*® and *Common Ground* publications
6. CAI Webinars
7. CAI Research Library
8. CAI-NJ Annual Conference & Expo
9. FCAR Research Studies



1. CAI-NJ & CAI Governance Publications

As a CAI-NJ member (cainj.org), you will have access to the Center for Community Association Volunteers (CCAV), which will direct you to the CAI national website (caionline.org), Homeowner Leaders page.

There, you will notice under Related Documents the following:

- A. An Introduction to Community Association Living
- B. Community Association Governance Guidelines
- C. From Good to Great: Principles for Community Association Success

CONTINUES ON PAGE 18



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MEMBERSHIP...

from page 17.



- D. Model Code for Ethics for Community Association Board Members
- E. Rights and Responsibilities for Better Communities

All of these publications are free, very informative, and provide new and experienced volunteer community leaders with valuable guidance with regard to governance. I always refer back to these "foundation" documents to refresh my knowledge of the basic tenets of community association living.

In addition, CAI-NJ offers an ADR/Mediation Service to its members. See their website for contact information.

2. Board Leadership Development Workshop

CAI-NJ will be conducting their annual Board Leadership Workshop on June 8th at CAI-NJ headquarters. This one day workshop is designed to make you a more effective community association board member by learning about the different roles and responsibilities of the board. This workshop is ideal for new board members and a benchmark for more seasoned members. It's very interactive and allows board members to share their experiences. Best yet, it is free for all CAI CAVL members. If there is one board training to attend, this is the one!

3. CAI-NJ Lecture Series

Throughout the year, CAI-NJ holds lectures for members to keep them up to date on current industry events. These lectures provide a close-up

CONTINUES ON PAGE 20

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MEMBERSHIP...

from page 18.

look at important issues facing community associations and are presented by experts in their respective subjects. The last lecture was held on May 19th and the topic was Cyber Threat Awareness, which kept everybody's attention because of the proliferation of computer break-ins around the country and the sensitive data being stolen. It is these kind of timely lecturers that help volunteer leaders sleep better at night. As they say, a little knowledge goes a long way! And yes, the lectures are free to members. If you become a member, you will get an automatic notification of upcoming lectures.



4. CAI-NJ Legislative Chart

What is more important than knowing what upcoming legislation may impact the governing and operations of the community association board that I serve on? Knowing what legislation is on the horizon is critical to being an informed board member. You can take proactive steps if you are aware of upcoming changes.

On the cainj.org website, there is a Legislative tab that offers Monthly Update, Current Issues, and Bill Chart. The first two sections give an overview of current pending legislation regarding common interest communities in New Jersey. The Bill Chart explains in more detail what each proposed bill entails. I encourage you to keep abreast of legislative developments that effect community associations. No one likes surprises! Don't be caught unaware of changes to laws governing community associations.

5. Community Trends® and Common Ground

CAI-NJ publishes *Community Trends*® monthly and CAI National publishes *Common Ground* bi-monthly. Both *Community Trends*® and *Common Ground* provide informative articles about community association living. The articles in *Community Trends*® are written by industry participants throughout New Jersey, so it tends to be more NJ centric in its focus, whereas *Common Ground* covers the entire US and has broader content. What's great about these publications is that they are written by volunteer leaders, property managers, and service providers who are sharing their knowledge of a particular subject with everyone. *Community Trends*® keeps you up to date on issues effecting NJ community associations and *Common Ground* lets you know about what is happening in the rest of the country. It's a win-win combination. And yes, they are free to members. Once you are a member, both publications will be available online or delivered to your home.

6. CAI Webinars

The caionline.org website offers live and on-demand webinars on a variety of topics impacting community associations. From "Best Practices for Worst Cases: Emergency Planning and Recovery" to "Good Governance: The Essentials of Board Performance", there is bound to be a webinar that interests you. With over 200 on-demand webinars available to members, it is a terrific resource for people who enjoy learning by listening to presenters and their interactions with their audience. Since the webinars

CONTINUES ON PAGE 22

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MEMBERSHIP...

from page 21.

are conducted by experts in their respective topics, they are offered to members on a 120-day subscription basis for \$69.



7. CAI Research Library

Under The Learning Center tab on the caionline.org website, there is a wonderful resource called the Research Library. The CAI Research Library contains over 3,000 articles on issues affecting all types of communities. You can either enter a keyword into the filter box or select a publication type from the library to search for articles about your topic. For example, I entered "Governance" in the filter box and the research library returned over 100 articles on the subject. So if there is a subject that you want or need to get more knowledgeable about, then the CAI Research Library is a terrific source to be utilized. And yes, it's free to members!

8. CAI-NJ Annual Conference and Expo

Usually held every year in October, the CAI-NJ Conference and Expo is an event not to be missed. It is a one-day gathering of all industry participants that includes volunteer leaders, property managers, and service providers. As a CAI member, you can network with industry experts in diverse fields, ranging from landscaping, roofing, flooring, road paving, building maintenance to legal, accounting, banking, and property management. It is a great opportu-

CONTINUES ON PAGE 56

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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. _____
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1.) Pay by check, payable to CAI-NJ. Mail completed form and payment to:
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2.) Pay by credit card. Please fax to (609) 588-0040

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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!



WINDOWS ON THE WATER

APRIL 28, 2016

With record breaking numbers, more than 450 attendees registered, the 2016 Spring Break Party was an enormous success! Guest enjoyed food & drinks, live entertainment and networking with other industry professionals. Thank you to the Spring Break committee for all their hard work!

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LONGEVITY & YOUR FINANCES

TIPS FOR A FINANCIALLY SECURE RETIREMENT

By Lisa Vitiello, CPA, President
Towne & Country Management, Inc.



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If you are reading this article, you most likely live in an Adult Community. CONGRATULATIONS! You have taken the first step toward financial security by **TIP # 1: Downsizing your home.**

Many seniors' largest asset is the equity in their home. As most folks do, during your working years, you purchased a single family home that may no longer be mortgaged. You thus have an untapped resource of funds in the equity of this home. Even if you have not paid off the entire mortgage, the value of your home, if purchased forty (40) - plus years ago, should have significant accumulated equity. By downsizing to a smaller home or condominium, you have tapped this resource to assist you in achieving financial security.

According to data compiled by the Social Security Administration, "a man reaching age 65 today can expect to live, on average, until age 84. A woman turning age 65 today can expect to live, on average, until 86.5. These are averages. About one out of every four 65-year-olds today will

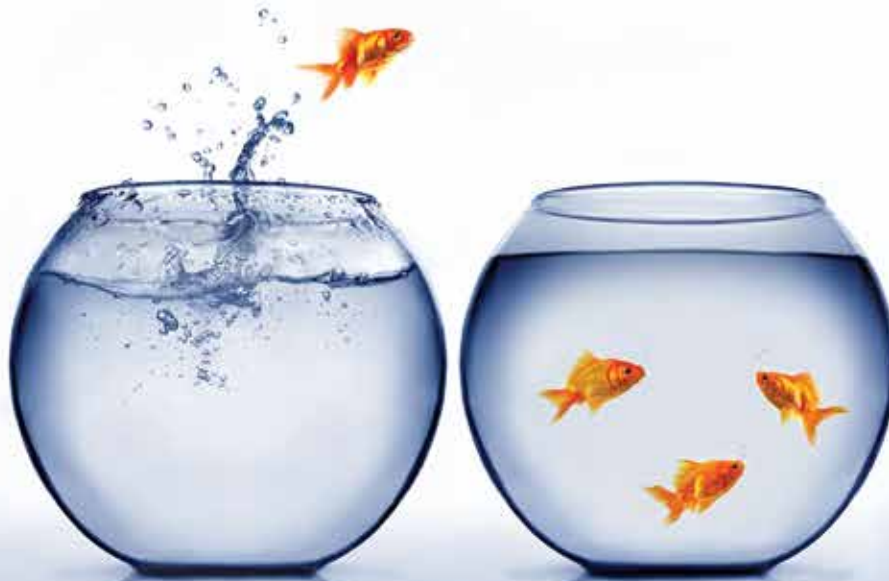
live past 90, and one out of ten will live past age 95". Put simply, with life expectancy on the rise, you will need all of the money that you are able to save. Therefore, **TIP # 2: Don't gift your money to your kids.** Here's a better idea. Let your kids gift you your vacations, dinners, and theater!!! They have a much longer time to save than do you.

If your finances are tight and you are 62 years or older, **TIP # 3: Consider a reverse mortgage.** Even if you downsized to your current home, you may still have equity in your home. A reverse mortgage allows you to access this equity and defer payment of the loan until you are no longer living in the home. There are other eligibility requirements with a reverse mortgage, however, so please visit www.portal.HUD.GOV.

Your financial needs are different as you age. Mortgage payments get replaced by medical and dental expenses, as well as supplemental medical plans (think AARP). Therefore, **TIP # 4: Prepare a new personal budget.** Include

CONTINUES ON PAGE 30

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FINANCES...

from page 28.

items like eyeglasses and hearing aids. Consumer Report has a great article on negotiating for hearing aids (Visit www.consumerreports.org and type in "hearing aids.") Don't forget to add Travel & Fun to your budget!!!

TIP # 5: Consider purchasing long term care (LTC) insurance.

Because we are living longer, many of us will require some type of assistance as we age. The sooner you purchase a policy, the lower the premium will be. Check with business organizations of which you or your children might be members. I was able to obtain coverage for my parents through the American Institute of CPA (AICPA) at a lower rate than market.

TIP # 6: If you are a military veteran, explore the benefits that your country has earmarked for you and your spouse.

The Veterans Administration (VA) will not only cover many of your medical prescriptions and doctor visits; you and your spouse may also be entitled to benefits that will cover home health care and temporary respite stays. There are income eligibility requirements, but the VA looks at income after your health care needs. Visit www.va.gov/GERIATRICS/Guide/LongTermCare/Home_and_Community_Based_Services.asp

My **final TIP** to all the seniors and your family and friends is to **Enjoy Each Day, you cannot get Time Back.** If you choose to take advantage of only one tip, this one is the most important. ■



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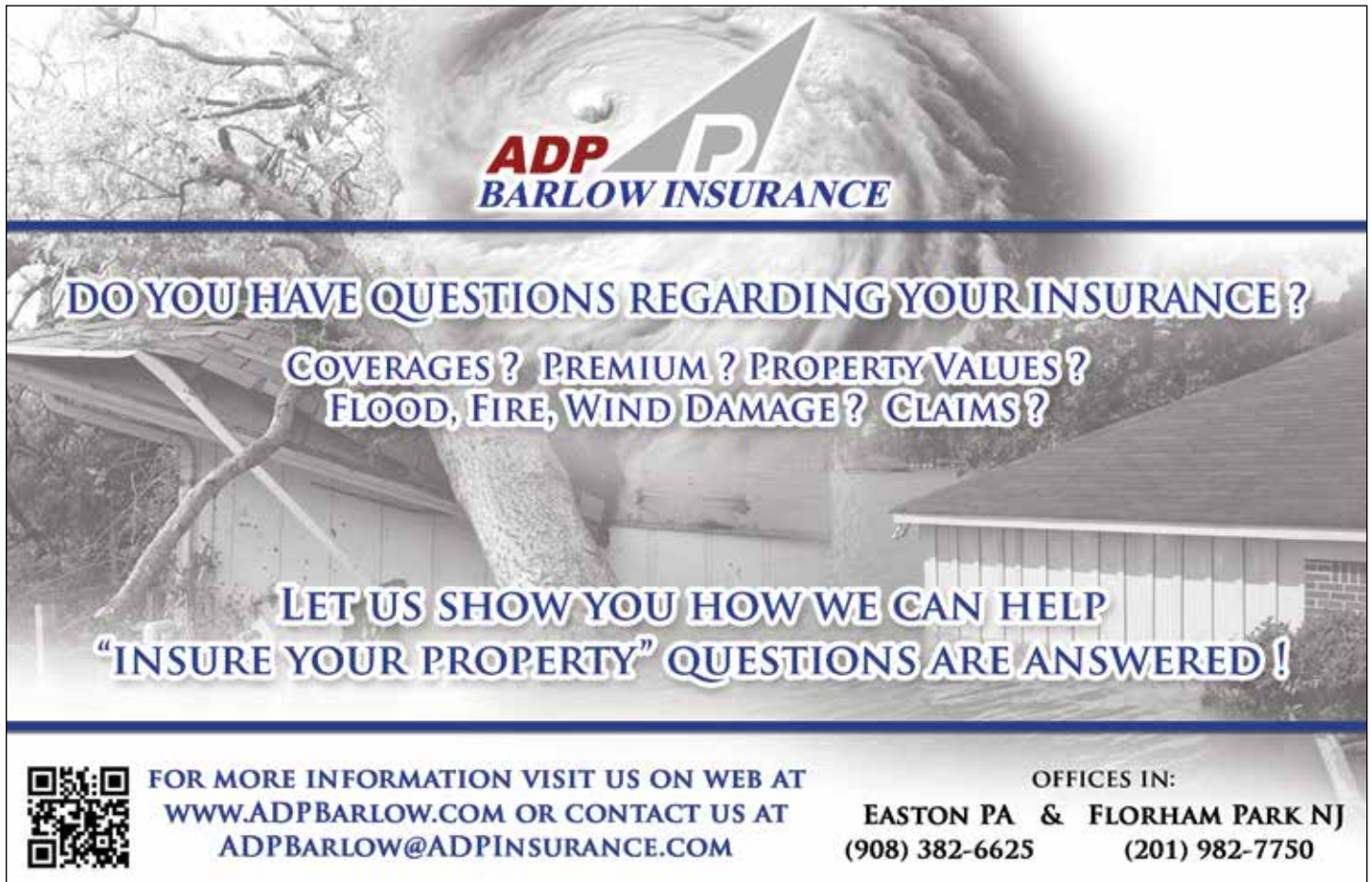
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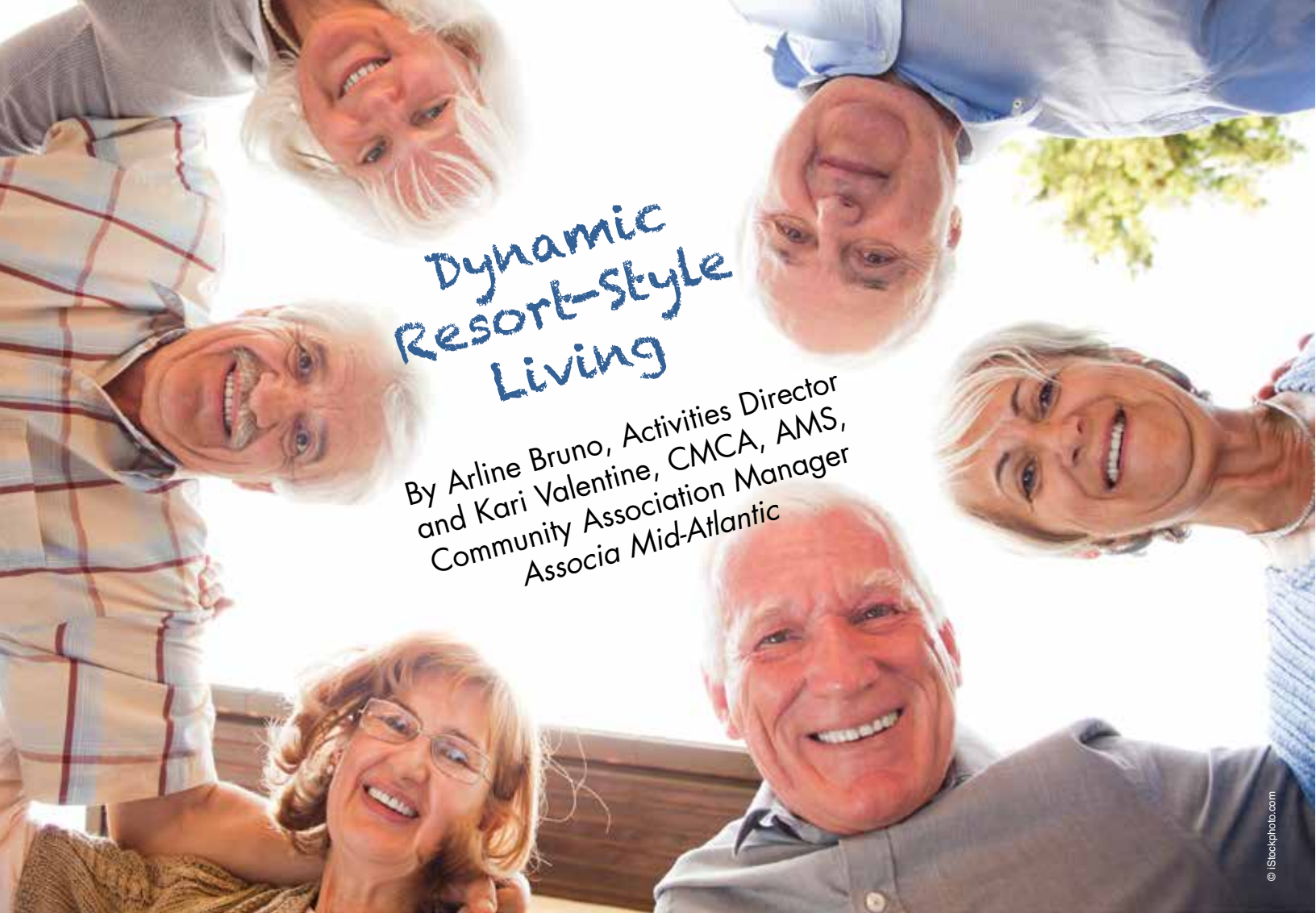
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Dynamic Resort-Style Living

By Arline Bruno, Activities Director
and Kari Valentine, CMCA, AMS,
Community Association Manager
Associa Mid-Atlantic

Several years ago, many couples and individuals moving into an active adult community were retired and found that they had more time on their hands and looked for creative ways to use it. Today, those moving into these communities are often still working and plan to do so for upwards of fifteen years. These low-maintenance homes free up time for residents to enjoy at their leisure. The benefits, for newcomers and longstanding residents, are tremendous.

An active adult community affords many choices and provides opportunities for residents to make new friends with similar interests. Newcomers are often surprised by how much fun they can have utilizing the resort-like amenities and by joining and getting involved in the various offerings of clubs and committees. Residents revel in the vast range of activities from which they can choose, resulting in a full, active lifestyle. Some residents compare the options to those of a vacation resort.

A sincere sense of community is formed as many travel

“An active adult community affords many choices and provides opportunities for residents to make new friends with similar interests.”

and continue to learn while enjoying life together. Some delight in on-site entertainment and special events, while others prefer to venture out and take advantage of regularly scheduled, robust day-trips that leave right from the community clubhouse. A relaxed environment and an easy social life are added bonuses to living at some of these amazing communities.

On-site Activity and Lifestyle Directors assist by facilitating the daily schedule of events. Residents can take advantage of events such as New Year’s Eve parties in their very own clubhouse to avoid driving home too late. Summer

holidays such as Memorial Day, July 4th, and Labor Day are often celebrated with poolside barbecues with great food and live music. From New Jersey, you can elect to enjoy local city day-trips into nearby Manhattan or Philadelphia. Residents also join clubs to adventure off together for a luxury cruise or other national and international trips.

Activity and Lifestyle Directors often work closely with groups of community volunteers who assist in creating so many successful events, such as speakers, comedians, singers, and bands booked for live engagements. Residents also have a great time bringing their own personal talents to the stage in providing concerts and ad-lib entertainment during their own wonderful productions. Now

CONTINUES ON PAGE 34

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RESORT-STYLE LIVING...

from page 33.

that many active adults are still part of the work force, new clubs are emerging with after-hour meetings, workshops and events. More recently, additional fitness classes, such as yoga, Zumba and aquatics, have been added after-hours to cater to this new demographic. Undoubtedly, there is something available for everyone in these appealing communities.

Staying active has proven to be an extremely beneficial health choice as we continue through our years. Conveniently located state-of-the-art indoor and outdoor facilities make staying active convenient. Joining travel, fitness, or learning groups are some of the many wonderful ways to continue leading and broadening a full, actively fun, and interest-filled life.

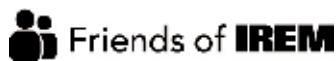
Frequently, these homes offer a convenient, one-level, easy-access layout with low maintenance living. You are no longer mowing your lawn or shoveling your driveway since the association does it all for you! Many communities offer easy-access to shopping, medical facilities, and transportation to local interests. Gated communities also offer a sense of security by making it difficult for unwanted outsiders to gain entrance to the grounds. Most find that they truly appreciate all that these communities have to offer. Whether you prefer golf, bocce or tennis, just to name a few, the choice is yours. You can be as engaged as you choose to be, or just relax while reading a good book. Enjoy! ■

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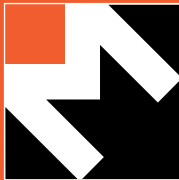


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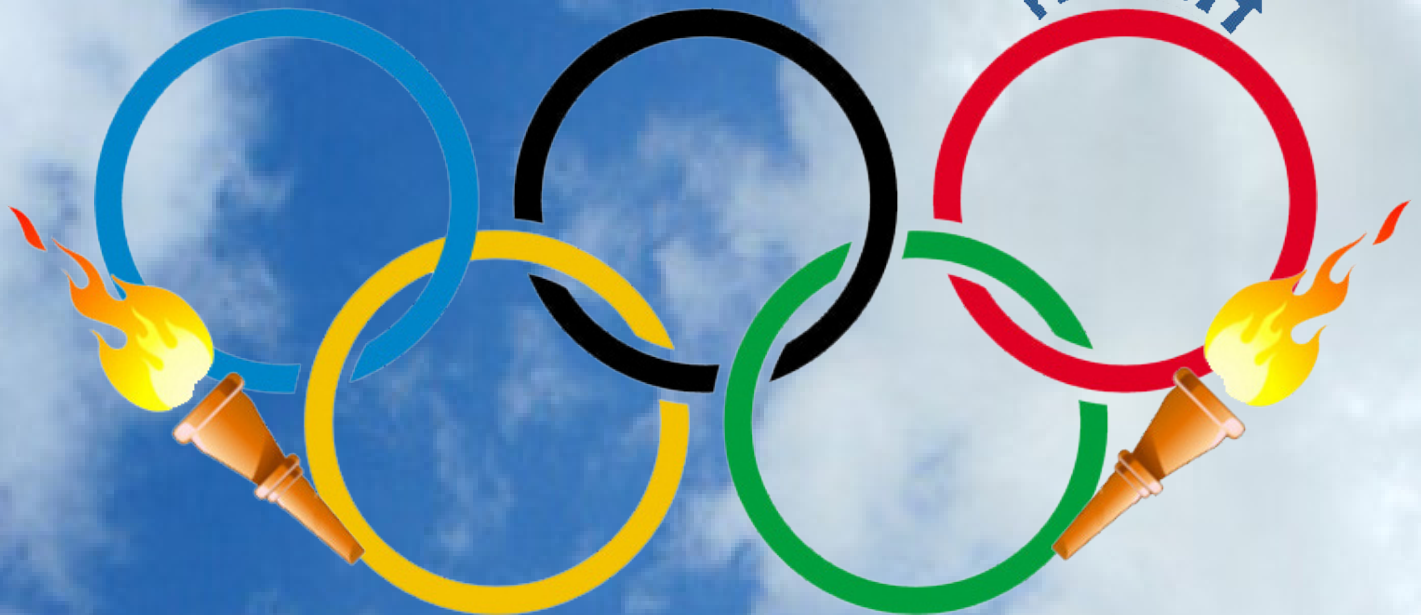
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The CAI Amicus Program is looking for your help. For years, CAI has participated in New Jersey court cases involving significant community association issues. We do this through our "Amicus" or "Friend of the Court" Program. With the court's permission,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



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ULTIMATE PARTNER Profile

DW Smith Associates, LLC *Questions answered by Jennifer Nevins*



The DW Smith Associates, LLC Team at the Ribbon Cutting ceremony for their new building.

DW Smith Associates, LLC is proud to serve the Community Association industry throughout the tri-state area. Our firm has been providing the highest quality professional consulting services to community associations since 1965. Client satisfaction is and has been our number one priority since 1965. We offer our clients personalized service, and we are readily accessible to accommodate any project need.

Our Community Association Services team is led by firm President Jennifer Nevins and Lynn Voorhees, RS, RCS. Ms. Nevins has been with the firm since 1988 and has over 28 years of experience, most recently earning her Educated Business Partner Certification from the National Community Associations Institute (CAI). Ms. Voorhees is the Director of Community Association Services at DW Smith Associates and has over 23 years of experience in the industry.

The DW Smith Associates team is comprised of Professional Civil and Structural Engineers, Land Surveyors, Landscape

Architects, Reserve Specialists, Building Inspectors and Support Staff.

Our firm specializes in forensic inspections and engineering design specifications for both capital improvements and remedial projects, as well as reserve studies, transition studies and more.

DW Smith Associates is a business partner member of CAI with the New Jersey, Pennsylvania/Delaware Valley and Hudson Valley Chapters. Our staff serves on a variety of CAI committees and boards, and actively participates in meetings and events.

Jennifer Nevins is President of the Firm and has been part of the DWSA team since 1988. She has degrees in Accounting and Finance from Rutgers University and has continued her education at many institutions over the years. This includes additional certifications from Harvard University (Management for Design Firms), NJIT (Construction Management), and Tuck Dartmouth (Executive

Leadership). She currently serves on the CAI-NJ Board of Directors and serves as a liaison to several committees.

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

Since customer service is our number one priority, DWWSA launched our very own mobile app in January for both iPhone and Android devices to allow our clients to be in constant contact with our team. The app, which is for employees, business partners and friends of DWWSA includes company information, recipes, fitness challenge, special notifications, upcoming events, and more. Our newest feature is an "Ask the Expert" section where our full staff of technical professionals and experts are waiting to respond to specific questions posed by property managers regarding their communities. You can download our free app here:

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What might someone be surprised to learn about your company?

You might be surprised to know that the DWWSA team hosts interactive cooking classes for our clients. Jennifer loves to share her passion for cooking and has authored three cookbooks. She also shares her love of cooking with her family, friends, colleagues and business partners by inviting them into her home for an evening of food, drinks and interactive cooking!

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

- Top 100 Design Firms in the Tri-State Area, *New York Construction News*
- Top 100 Women Owned Businesses in the State of NJ, *DiversityBusiness.com* (2008, 2009, 2010, 2011, 2012, & 2014)
- Outstanding Woman in Construction Award, *NJAWBO* (2010)

- Woman of the Year Environmental Award, *Garden State Woman* (2011)
- Top 100 Leading Women Entrepreneurs Award, *NJ Monthly/Own It VENTURES* (2011, 2012 & 2013)
- Top 25 Women in Business in NJ Award, Woman of the Year Award, *Central Jersey Women in Business* (2012)
- Advocate Award, *Supplier Diversity Development Council* (2012)
- Top 50 Women Owned Businesses in the State of NJ, *DiversityBusiness.com* (2013 & 2015)
- Distinguished Engineering Award, *NJ Alliance for Action* (2013)
- NJ Excellence in Commerce Award, *US Trade & Commerce Institute* (2013)
- Brava! Award, *New York Smart CEO Magazine* (2014)
- Committee Chair of the Year, *Community Associations Institute-NJ* (2014)
- Fastest Growing Privately Held Companies in America, *Inc. 5000* (2014 & 2015)
- Athena Award from the *Greater Monmouth County Chamber of Commerce* (2015)
- Brava! Award, *New Jersey Smart CEO Magazine* (2016)

What trends do you see for the Community Association industry?

We see continued growth in this industry – with over 8,000 new community associations being formed each year in the country and an incredible \$35 billion a year in operating revenues, this is certainly a thriving industry. What we have also seen is continuing education on the part of the property managers, including more focus on strategic planning. This includes recognizing the need for professional consulting and engineering oversight for major capital improvement projects to protect the interests of the community and for transfer of liability in the case of adverse events. We have seen an increase in the skill set of the property manager, which has included proactive planning and budgeting on behalf of the community. We are thrilled to work with such an educated group of clients and look forward to being a resource for many years to come! ■

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

ULTIMATE PARTNER Profile

Taylor Management Company, AAMC *Questions answered by Jeffrey Logan*



Courtesy CAI-NJ

Meet some of the Taylor Team: From left to right, (standing) Daniel Manning, Jeffrey Logan, Paul Santoriello, Bruce Noel and Larry Rada, (sitting) Gregory Ganley, Kerri Stimpson, Donna Belkot, Gale Braunstein and Elizabeth Comando.

Taylor Management has been serving communities in New Jersey for over 20 years. Beginning in a small office in Northern New Jersey, President and Founder Paul Santoriello, has driven Taylor Management with his extensive knowledge and expertise in an ever-changing and diverse industry of property management. Taylor has now expanded its services across the bridge, proudly serving the New York area. Steady growth and a focus on educating its managers, are what make Taylor Management a leader in the industry.

I've been with Taylor Management for six years as the Director of Business Development and Client Services. I joined Taylor Management with years of experience as a portfolio manager with a national residential management company. I earned my Bachelor of Science in Marketing and Management from Wagner College in Staten Island, New York. I continue to be very active in all CAI events to further

my education and knowledge in our fast-paced and competitive industry.

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

The first Board Member Training Day was held in 2014. Taylor provided a five-hour program to 200 of its board members, addressing some key areas that are needed to lead a successful association. Taylor provided the most knowledgeable speakers in the industry, giving an overview of requirements and responsibilities. We continue to champion important causes and give back as much as we can. One of those causes we are directly involved with is the Lincoln Tunnel Challenge, a 5K race we run, held every April raising funds for the Special Olympics.



Courtesy CAI-NJ

President and Founder of Taylor Management, Paul A. Santoriello, CMCA, AMS., PCAM



Courtesy CAI-NJ

Forget your troubles, but not your flip flops when visiting Coastal Colors.

What might someone be surprised to learn about your company?

People may not know that Taylor employees at every level, maintain a unique level of communication. Besides holding our Annual and Manager's Meetings, Taylor Leadership is always welcoming and receptive to our employees and new ideas for areas of improvement. Having almost 200 properties throughout New Jersey and now New York would sometimes prove challenging in keeping on a level of camaraderie. Taylor's social committee organizes many events for our employees through the year.

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

Taylor Management has been recognized by the Community Associations Institute (CAI) as an Accredited Association Management Company. Our Managers continue to pursue education, obtaining designations through

CAI and obtaining their CMCA and AMS designations, respectively. We have received community accolades for our "Taylor Gives Back" program, which enables us to pay it forward to others across New Jersey. Many of our Associates have received high acknowledgments for public speaking engagements within CAI. Most recently, in 2015, Paul Santoriello won "Speaker of the Year."

What trends do you see for the Community Association industry?

With the millions of different websites, apps and other social media platforms, this is truly the age of social media and advanced communication. Being able to communicate with both Community Managers and residents alike, be it via our website or Facebook pages, improves the quality of our services and enables us to have a quicker response time to the many different challenges that we face everyday. ■

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





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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*® 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 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 or fax (609) 588-0040 or visit the CAI-NJ website link <http://www.cainj.org/membership/employee-contact-form/>.

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Networking Reception**

Tuesday, October 25, 2016

Registration: 5:30 p.m.

Reception: 6:00 p.m. - 8:00 p.m.

Garden State Exhibit Center

50 Atrium Drive

Somerset, NJ 08873

**For more information call:
Jaclyn Olszewski (609) 588-0030**

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2016 CAI-NJ

Annual Conference & Expo

Wednesday, October 26, 2016

Conference: 8:30 a.m. - 3:00 p.m.

Garden State Exhibit Center

50 Atrium Drive

Somerset, NJ 08873

**For more information call:
Angela Kavanaugh (609) 588-0030**

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2016 CAI-NJ Annual Conference & Expo
ATTENDEE REGISTRATION FORM
Wednesday, October 26, 2016
Garden State Exhibit Center
50 Atrium Drive, Somerset, NJ 08873



Please type or print company/association name in block letters exactly as it should appear on name badges.

Attendee Name and CAI Designation (1). _____

Company/Association Name: _____

Address: _____

City/State/Zip: _____

Telephone: () _____ Fax: () _____

E-mail: _____ Website: _____

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: Homeowners, Unit Owners, Board Members; Business Partners; Individual Managers.

Member Homeowners, Unit Owners, Board Members — FREE!
Pre-registration is recommended as tickets are limited.

SUITCASING POLICY: CAI-NJ has a no-tolerance policy regarding "suitcasing," which describes the practice of non-exhibiting companies or individuals soliciting sales in the conference hotel, on the tradeshow floor, in the aisles, or in the lobbies, and/or representing their services or soliciting conference participants for conflicting social activities.

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Freehold, NJ 07728

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Cardholder Name: _____

Card Number: _____

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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.

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

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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.

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2016 CAI-NJ Annual Conference & Expo
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Wednesday, October 26, 2016
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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#
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(S) Standard Booth: Member: \$1,050 Booth# Non-Members: \$1,550 Booth#

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

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

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.

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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

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

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Card Number: _____

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2016 CAI-NJ Annual Conference & Expo
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REGISTRATION FORM**

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Telephone: () _____ Fax: () _____

E-mail: _____ Website: _____

Authorized Company Representative (Complimentary, included with booth): _____

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. _____ |
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of Additional Reps _____ x \$25.00 = \$ _____
Total

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

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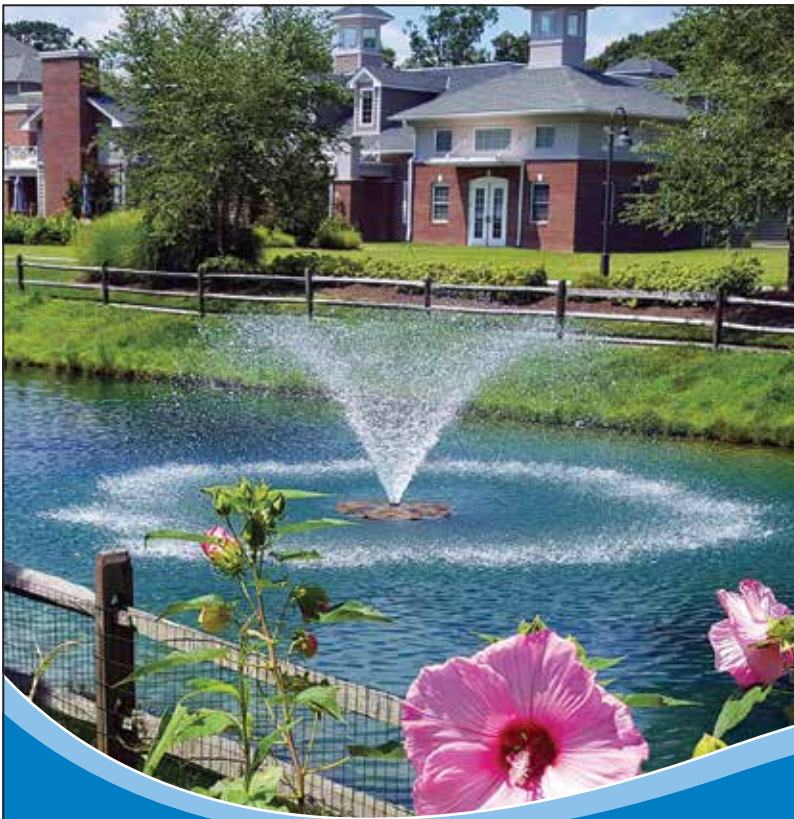
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MEMBERSHIP...

from page 22.

nity to get your questions answered in person, hear about industry products and services and exchange ideas with other volunteer leaders. One of best parts of the conference for me are the presentations given by noted speakers on timely subjects that are held in the meeting rooms that border the exhibition hall. Each year, I look forward to hearing from an industry participant who has something important to share with volunteer leaders. I have always come away from the annual conference energized about something new that I learned from a presentation. This is one CAI event that you can't miss. Yes, you guessed it; it's free for CAI-NJ CAVL members. So mark it on your calendar, Oct 26th, Garden State Exhibition Center. From what I understand, there is going to be some fun stuff too!

9. FCAR Research Studies

The Foundation for Community Research (FCAR) is devoted to common interest community research, development, and scholarship. It is essentially the research arm of the CAI. It has a much broader research mandate than the CAI research library in that the major studies undertaken focus on the demographics of common interest communities. FCAR uses surveys and questionnaires to gather information about who lives in our communities, why they live there, and whether they are happy living there. Their 2014 Community Association Fact Book and the National Survey of Community Association Residents provide real insight into the current state of community association demo-



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graphics. FCAR is the only source that contains this kind of information. These studies are critical to gaining an understanding of the national scope and state specific composition of common interest communities.

In addition to those two prominent research publications, FCAR offers to members free Best Practices Reports on the following: Community Harmony & Spirit, Community Security, Energy Efficiency, Financial Operations, Ethics, Governance, Green Communities, Reserve Studies & Management, Strategic Planning, and Transition. I have found each one of these Best Practices Reports to be easy to understand. I particularly liked the Strategic Planning report because it explained the different approaches to long-term planning. Every volunteer leader needs to not only focus on the short-term problems, but plan for the future as well.

These key industry sources contain a wealth of information about common interest communities and how volunteer leaders can provide leadership in the governance of them. As I see it, the more knowledge we have as volunteer leaders, the better we can perform our roles as guardians of our communities. Granted it is a tough task, but by taking advantage of these valuable member resources, we can become more proficient at it. I encourage you to become a CAI-NJ member today if you already aren't one. These terrific resources that are yours for the taking. If you are a current member, then make your membership work for you by making good use of these wonderful resources that I have mentioned in this article. ■

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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

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3.) _____

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For contest details contact CAI-NJ:
609.588.0030 or membership@cainj.org

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Second Place Prize: \$250 Visa Gift Card

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Contest Rules:

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 April 30, 2016)

Lysa Bergenfeld, Esq. – 1

Tracy Blair, CMCA, AMS, PCAM – 1

Erin O'Reilly, CMCA, AMS – 1

Cynthia Pirrera, CMCA, AMS,
PCAM – 1

Daniel Rush, RS – 1

Elizabeth Saunders, AMS – 1

Donna M. Belkot – 2

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Waste Management of New Jersey, Inc.

Les Korsos

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Kristin Wilkinson

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Norman Blumenstein

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Important Tax Information: Under the provisions of section 1070(a) of the Revenue Act passed by Congress in 12/87, please note the following. Contributions or gifts to CAI are not tax-deductible as charitable contributions for federal income tax purposes. However, they may be deductible as ordinary and necessary business expenses subject to restrictions imposed as a result of association lobbying activities. CAI estimates that the non-deductible portion of your dues is 2%. For specific guidelines concerning your particular tax situation, consult a tax professional. CAI's Federal ID number is 23-7392984. \$39 of annual membership dues is for your non-refundable subscription to *Common Ground*.

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

For CAI-NJ use only:	_____ BP
	_____ CAVL
	_____ MGMT
	_____ MGR

COMMUNITY ASSOCIATION VOLUNTEER LEADER (CAVL):

Billing Contact: (if different than Association Address on left):

Name: _____

Home Address: _____

City/State/Zip: _____

Phone: (W) _____ (H) _____

Fax: _____ (Cell) _____

E-Mail: _____

*TOTAL MEMBERSHIP DUES (as of January 1, 2015)

- Individual Board Member or Homeowner \$120
- 2nd Board Member \$210
- 3rd Board Member \$285
- 4th Board Member \$375
- 5th Board Member \$425
- 6th Board Member \$480
- 7th Board Member \$535

For 2-3 Member Board applications, please indicate below who should receive membership renewal information. Please contact CAI National Customer Service at (888) 224-4321 for Board memberships exceeding 7 individuals.

Name: _____

Home Address: _____

City/State/Zip: _____

Phone: (W) _____ (H) _____

Fax: _____ (Cell) _____

E-Mail: _____

Name: _____

Home Address: _____

City/State/Zip: _____

Phone: (W) _____ (H) _____

Fax: _____ (Cell) _____

E-Mail: _____

**Total Membership Dues above include \$15 Advocacy Support Fee.

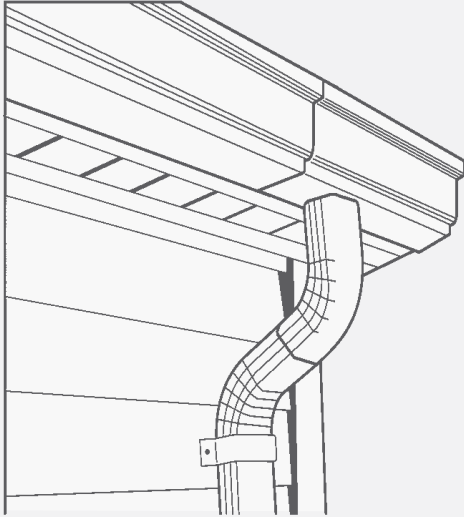
BUSINESS PARTNER:

- Accountant
 - Builder/Developer
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 - Other
 - Attorney
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BUSINESS PARTNER AFFILIATE:

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MANAGEMENT TRENDS

Solar Seniors

By Dawn Mackanic, Association Advisors of NJ

There have been an increasing number of seniors over the past several years that have begun installing solar panels on their homes. This may be due to several factors, including the new programs that make installation more affordable, the investment opportunities and cost effectiveness for many of our seniors who are living on a fixed budget. Either way, it's become more popular and will therefore affect our age restricted communities.

The main reason for its popularity is the financial benefits. The installation of solar panels reduces the cost of electricity to the average home by as much as 40 percent. This can save homeowners an average of \$100 a month, which means over \$1,000 dollars a year. That can make a big difference for anyone who is living on a fixed income. By moving to solar, you can also protect yourself against unpredictable utility rate increases.

In the past, an obstacle in going solar was the initial cost of purchasing the panels. It was a high up front cost for an investment that many homeowners, especially seniors, could not afford. However, with new programs out there, homeowners can pay as little as no money down. There are many options that have made it possible for the average homeowner to go solar. Many solar companies are offering leases, where the homeowner is paying a small rental fee with little or no up front cost. Other programs sell you the electric made by solar power. There are many different options that do not require the purchase of the panels, making it a more cost effective solution.

Solar can even be a source of income. With some plans, if you don't use the electricity you generate, at the end of the year you receive a check for the difference. There are also federal grants that provide incentives, one of which is a tax credit. In addition, solar panels have been known to increase the value of your home.

Not everyone loves solar panels. Some HOA's have denied homeowners request to install them on their homes. The main reasons have to do with aesthetics and con-



"With some plans, if you don't use the electricity you generate, at the end of the year you receive a check for the difference."

cern that they will decrease the value of the community. However, legislation has been introduced, including Assembly Bill A210, which will make it clear that HOA's will not be allowed to unfairly restrict homeowners who are looking to install them. Although the laws are intended to make it easier, they will permit appropriate restrictions to be imposed by HOAs. Many boards have already begun enacted rules and specifications that homeowners will need to follow when they install solar panels.

Installing solar panels allows homeowners to be energy self-sufficient, be environmentally friendly, and save on monthly bills. Therefore, they have become an attractive option for seniors on a fixed budget. The new programs and government incentives are making it easier than ever to get started. With all of this in mind, it is no wonder solar energy is increasing and becoming the new normal in age restricted HOA's.

Board members and managers should take the time to look into the facts and consider whether solar should be encouraged, not discouraged, for their communities. ■



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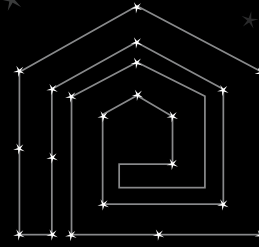
SPECIAL MEMBERS...

from page 11.

have the opportunity to participate in all six roundtable topics and take away valuable information for their community associations.

As you know, all educational programs and the Annual Conference & Expo are free to CAVL chapter members. Additional information can be found on the New Jersey chapter website, www.cainj.org or by calling the chapter office at (609) 588-0030.

If you would like to join our CAVL committee and help with the creation of future programs, please contact us as the chapter is always looking for volunteers. I can be reached at (609) 588-0030 or email me at Angela@cainj.org ■



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Two networking sessions (5:30 p.m. - 6:15 p.m. and 7:45 p.m. - 8:30 p.m.)

All attendees are invited to join the Managers Roundtable attendees for the networking sessions.

Date: Thursday, June 23, 2016
Location: Sea Oaks Country Club
99 Golf View Drive
Little Egg Harbor, NJ 08087
Agenda: 5:30 p.m. - 6:15 p.m.: Cocktail reception and networking with Managers
6:15 p.m. - 7:45 p.m.: Roundtables
7:45 p.m. - 8:30 p.m.: Dessert reception and networking with Managers

Pre-registration is required.

If you register for this program and cannot attend, please call the chapter office at (609)-588-0030 to cancel.
We require a cancellation notice at least 72 hours in advance. If a notice is not received, a \$25 cancellation fee may be charged per registrant. Substitutions are permitted if you cannot attend.

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

Space is limited. Attendees are strongly encouraged to register by Friday, June 17, 2016.

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

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TOPICS:

- **Friends with Benefits – unlocking the value in your business partner relationships**
- **More Bank For Your Buck – optimizing your marketing budget**
- **You Had Me at Hello – turning introductions into opportunities with property managers**

BUSINESS PARTNER BEST PRACTICES ROUNDTABLE DISCUSSION AND NETWORKING RECEPTION

Name: _____

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Company Name: _____

Address: _____

City, State, Zip: _____

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REGISTRATION FEES:

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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.

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Two networking sessions (5:30 p.m. - 6:15 p.m. and
7:45 p.m. - 8:30 p.m.)

All attendees are invited to join the Business Partner
Roundtable attendees for the networking sessions.

Date: Thursday, June 23, 2016

Location: Sea Oaks Country Club
99 Golf View Drive
Little Egg Harbor, NJ 08087

Agenda: 5:30 p.m. - 6:15 p.m.: Cocktail reception
and networking with Business Partners
6:15 p.m. - 7:45 p.m.: Roundtables
7:45 p.m. - 8:30 p.m.: Dessert reception
and networking with Business Partners

Pre-registration is required.

If you register for this program and cannot attend, please
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We require a cancellation notice at least 72 hours in advance. If a notice is not received,
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TOPICS:

- Is your community aging? - A guide to a managers responsibilities and limitations
- When is tree pruning appropriate - Regular maintenance promotes healthy growth
- How to manage wildlife so they don't manage you
- Take a bite out of mosquitos
- Don't get washed away - Solutions for drainage problems
- Update on workers compensation claims

MANAGER BEST PRACTICES ROUNDTABLE DISCUSSION AND NETWORKING RECEPTION

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CAI Designation(s): _____

Company Name: _____

Address: _____

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- 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 or call (609) 588-0030.

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

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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.

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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.

Manchester, NJ 08759

Name: _____

Association: _____

Address: _____

City: _____

State, Zip: _____

Telephone: _____

E-mail: _____

***Registration is complimentary
but you must pre-register**

Please mail, fax or email this form to:

CAI-NJ

Attn: Senior Summit

500 Harding Road

Freehold, NJ 07728

Fax: (609) 588-0040

Email: education@cainj.org

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

* 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.

Your questions for our experts:

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
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- Lifestyle amenities
- Insurance and financial issues relating to club activities
- Community security
- Any community association topic of interest

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LEGISLATIVE UPDATE...

from page 9.

the four candidates and serve a three year term. Terms are staggered, so that each year, two new trustees are elected to the Board.

This governance structure and other disputes have been the subject of litigation commenced generally by Radburn residents against the Radburn Association and certain officers. In its decision dated March 18, 2010, the Appellate Division of the Superior Court of New Jersey affirmed the trial court's decision in favor of the Radburn Association.

This cursory explanation of the manner in which trustees are elected to the Board is not intended to give our readers a complete explanation of the Radburn structure or to suggest that the LAC is either in favor of or against the position of the Radburn Association or the residents who commenced the litigation against the Radburn Association; rather, it is intended to describe a unique governance arrangement which exists at a community in New Jersey, which may or may not be problematic. Just as the LAC must reconcile bills which have been introduced to deal with problems encountered in housing facilities upon the death of residents, the Radburn community has been brought to the LAC's attention in the context of bills S-1586/A-2027 concerning the membership and management of homeowners associations. These and other bills have been proposed to remedy the problems which some see at Radburn.

The single certainty and similarity in the consideration which the LAC gives to all bills which comes before it is that the outcome of its considerations and

the positions it espouses will be for the collective good of the community associations throughout the State and the CAI membership. Its actions will also be consistent with existing statutes, regulations, and established case law.

H.R. 4696 Helping our Middle-Income Earners (the "HOME Act"). While not only of financial value to seniors in our communities, H.R. 4696 is a bill introduced in the House of Representatives on March 3, 2016 that will impact all community association members. This bill amends the Internal Revenue Code to allow individual taxpayers an income-based tax deduction, up to \$5,000, for qualified homeowners association assess-

ments paid during the taxable year. The bill defines "qualified homeowners association assessments" as regularly occurring, mandatory financial assessments: (1) that are paid by a taxpayer to a homeowners association for the taxpayer's principal residence, (2) that directly benefit such residence, and (3) that arise from the taxpayer's mandatory and automatic membership in such

association. The bill requires homeowners associations to file an informational return that sets forth the name, address, and taxpayer identification number of a taxpayer from whom the association receives assessments and the amount of such assessments.

I will keep you informed of the LAC's deliberations and the progress of these bills in the coming months. ■

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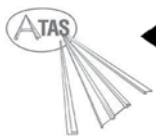


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Email: sdalley@accesspm.com
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Associa Mid-Atlantic, AAMC

Ms. Nancy Hastings, CMCA, AMS, PCAM
14000 Horizon Way Ste 200
Mount Laurel, NJ 08054-4342
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Email: nancy.hastings@associa.us
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Mr. Louis Curtis, CMCA, AMS, PCAM
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Mr. Edward San George, PCAM
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