

CommunityTrends®

Community Associations Institute
New Jersey Chapter

June 2013



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...and more!

SUMMER LIVING

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Trenton, NJ

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President's Corner



Nina Stanton
Clearbrook Community Association
2013 CAI-NJ President

Nobody can do everything, but everyone can do something.

It is truly awesome the amount of energy, professionalism, ideas and dedication of our volunteer members. Every challenge is met with a new enthusiasm and fresh solutions. The "First Ever" Best Practices Roundtable Discussions for Community Association Volunteer Leaders, held at Buona Sera Ristorante in Red Bank, New Jersey was a huge success. Accolades to the CAVL Committee, Frank Catanzarite (Chair), Charles Lavine, Alex Ostrovsky, Judy Posen and Valentine Valdman and to the Board Liaison Larry Sauer, CPM, CMCA, PCAM for a terrific learning experience. Special thanks to Community Management Corporation, Herrick, Feinstein, LLP, Lomurro, Davison, Eastman & Munoz, P.A., MEM Property Management, The Shauger Group and Signature Property Group, AAMC for their sponsorship of this event. There will be another CAVL Roundtable at a different location later this year. Watch for the date, check your emails, see it in *Community Trending* and look for flyers that will be sent.

The Managers-Only Best Practices Roundtable was held at The Stone Terrace in Hamilton, New Jersey and was another fantastic educational event which focused on: generators, insurance/risk management, legal/legislative update and alternate dispute resolution, pool maintenance and operation, winter water damage issues/mold and landscaping alternatives. Special thanks to American Pool Management, Inc., BHB Insurance Services, High Tech Landscapes, Hill Wallack LLP, Morris Engineering, LLC and Servpro of Hoboken/Union City/Lower Manhattan for their sponsorship of this event. There will be one more Managers-only Roundtable in the fall. Watch for the date, check your emails, see it in *Community Trending* and look for flyers that will be sent.

Congratulations to everyone who successfully completed Alternative Dispute Resolution (ADR) Mediation training with Ronald L. Perl, Esquire, CCAL, Hill Wallack LLP, CAI National President (2007), CAI-NJ President (1987), Adjunct Professor at Seton Hall University Law School and Paul Santoriello, PCAM, President of Taylor Management Company (AAMC, AMO), and CAI-NJ President (2011). The ADR Program is designed as an alternative to the traditional judicial system. The mediator is selected by CAI-NJ and assists the disputing parties in

CONTINUES ON PAGE 49.

On the Cover... Arm & Hammer Park (formerly Mercer County Waterfront Park) opened in 1994 and is home to the AA Yankees affiliate Trenton Thunder. Situated right on the Delaware River in Trenton, New Jersey, catching a Thunder game is a fun and affordable way to spend a spring or summer evening watching the future stars of the Yankees. 2013 is being celebrated as the 20th anniversary of Trenton Thunder baseball.

Photo by Kyle Hammerschmidt.

Moving Forward



Lisa Hibbs
Chapter Executive Director, CAI-NJ

As you have seen over the past five months, 2013 has been all about adding new opportunities for you to tap into your member benefits – be it through the regionalization of our education programs, the newly added best practices roundtable discussions for managers and community association volunteer leaders, online learning through CAI national and our Platinum PLUS sponsors, or through attendance at the enhanced CAI-NJ Annual Conference & Expo. I would like to spend the next few minutes talking about the latter.

Lynn Lobas, former CAI-NJ Executive Vice President, wrote in her June 1995 column, that “The New Jersey chapter’s Annual Conference and Expo...represents an ideal environment to market goods and services to community associations. In addition to recognizing the market value of trade shows, exhibitors are taking advantage of the educational benefits of exposing their staff to the latest trends in the field.” This remains true today. While the CAI-NJ Board of Directors, the 2013 CAI-NJ Conference & Expo Committee, and staff have added new elements to the event, the goals for the event remain the same: networking and education.

With the new education format at the 2013 Conference & Expo, which includes tracks for ALL categories of membership including our Business Partners and two PMDP classes, the chapter outgrew the New Jersey Conference & Exposition Center in Edison, New Jersey. Combine the need for three separate “classrooms” for over 1,000 attendees with the square footage needed to house our 160+ exhibitors, the chapter found itself limited for venues. Atlantic City’s casinos provide an ample footprint for our needs and a fun, lively atmosphere in which to learn and network. Revel Resort & Casino is the perfect setting, from the accommodations in Ovation Hall (where the Conference & Expo event will be held) to its five-star restaurants, Bask Spa, and the gaming floor, the resort is truly something to experience.

The chapter is pleased to offer free registration for community association volunteers again this year, and our event coordinators are working with Revel to arrange for busing services as well. There is a small golf outing at Galloway National Golf Club on October 23, 2013, the day prior to the Conference & Expo, and we are also looking into the possibility of discounted spa services for CAI-NJ Conference & Expo attendees. Booth sales are already ahead of last year, and I encourage our Business Partner and Management Company members to reach out to Robin Micallef at (609) 588-0030 extension 302, for availability. The floor plan, booth registration form, and event registration forms can be found in this issue of *Community Trends*® as well as on the CAI-NJ website at www.cainj.org.

This is an exciting time to be involved in the New Jersey chapter, and I hope you are able to take advantage of the changes — and the constants — that the chapter offers. ■

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2013 CAI-NJ Conference & Expo
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Legislative Update



James Magid, CMCA, LSM, PCAM
Wentworth Property Management Corp., AAMC
Chair, CAI-NJ Legislative Action Committee

While the Statehouse was relatively quiet leading up to the primary election on June 4th, the Chapter took advantage of the down time to meet with leadership at the Department of Community Affairs. On May 14, 2013, our lobbyists and I met with Deputy Commissioner Richman and Steve Denenholtz, Bureau Chief, Homeowner Protection, to discuss ways in which the Chapter can serve as a resource to the Department and vice versa. Several topics came up during the meeting, including Manager Licensing, dissemination of critical information from the Department to Community Association Volunteer Leaders, Managers and industry professionals, as well as Sandy Recovery and the ages old 5-year inspections. The discussions were extremely positive with the promise of continued collaboration moving forward. A meeting will be scheduled with Ed Tomkiewicz, Acting Chief, Bureau of Code Enforcement, on 5-year inspections and Adam Robinson, also with the Department, will be reviewing the Manager Licensing bill language for the Department.

The Manager Licensing bill continues its journey through the New Jersey Senate. Our lobbyists met with Senator Nia Gill (D-34th District), Chair of the Senate Commerce Committee, where the bill was assigned for consideration, and we are cautiously optimistic that the bill will be heard in that Committee before the summer recess. In addition to meetings with the members of the Senate Commerce Committee, we sought and received the support of Senator Joseph Kyrillos (R-13th District) on the bill in early June, and Senator Jeff Van Drew (D-1st District), prime sponsor on the bill, remains committed to its passage. Senator Gill, along with the Vice Chair of Senate Commerce Committee, Senator Ray Lesniak (D-20th District), faces a tough primary battle. We will report on the results of the election in the July 2013 Legislative Update.

At the national level, CAI has learned that the Federal Housing Administration (FHA) has determined a common restriction on transient leasing in condominium association covenants, conditions and restric-

tions (CC&Rs) violates Section 513 of the National Housing Act, which strictly prohibits the use of FHA mortgage insurance. Many condominium association governing documents restrict leasing of units for hotel or transient purposes, normally defined as a lease with a term of less than 30 days. It is also common for condominium CC&Rs to provide an exception to the transient leasing prohibition for lenders taking possession of a unit as a result of foreclosure. In order to determine the full impact of the FHA's ruling on transient leasing exception, CAI national is conducting a survey of members. The survey will catalogue the number of condominium associations that permit lenders to lease units on a less than 30-day term as well as identify the geographic locations of affected condominiums. This information will be critical in determining next steps, which includes outreach to Congress. Watch for the survey link in future issues of *Community Trends*®, *Community Trending* (CAI-NJ's electronic weekly newsletter), and on the CAI-NJ website. ■

*"The manager
licensing bill continues
its journey through the
New Jersey Senate."*

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.

CAI-NJ THANKS OUR 2013 PLATINUM PLUS SPONSORS

The New Jersey chapter extends their appreciation to the Platinum PLUS Sponsors. The funds raised from this Sponsorship Program help defray some of the costs of the Chapter's membership services and educational programs.

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Valcourt Creates Safesite Video — The lights! The camera! The Hollywood glamour!

Elizabeth, NJ — Well, two out of three, anyway, as **Valcourt Building Services** created a video detailing the benefits and innovations of the all-new comprehensive SafeSite Advantage risk-management program for their Window Cleaning Division. The finished video is available by searching YouTube for “SafeSite, only from Valcourt.”

“This was a new experience for Valcourt,” noted COO Jon Capon. “We never used multimedia presentations in the past, but SafeSite is such an important and ambitious step forward, we needed a way to communicate its benefits quickly and clearly. SafeSite is the first program of its type anywhere, so it’s fitting that we should produce our first-ever corporate video to introduce SafeSite.”

The two-day shoot took many of Valcourt’s Windows Division General Managers and SafeSite Directors to the rooftops of Northern Virginia, various training facilities and an assortment of Valcourt branch offices. No unseen narrators here; Valcourt’s own people outlined the various benefits of SafeSite directly to the camera.

Shot by local Virginia production company G14 Media under the direction of Agency 51 Advertising, the four-minute video shows how Valcourt’s innovative SafeSite program was created and developed. The video features the full range of Valcourt staffers, from window cleaners to top management, and shows how many departments and how many people work daily in support of Valcourt’s window cleaning projects.

DW Smith Associates, LLC Earns Distinguished Engineering Award

Farmingdale, NJ — **DW Smith Associates, LLC** is pleased to announce the receipt of the 2013 Distinguished Engineering Award for our Manahassett Creek Park project.

The award was presented by the New Jersey Alliance for Action as part of its first annual Distinguished Engineering Awards program, which was developed to honor innovative and outstanding engineering throughout the State of New Jersey. The Manahassett Creek Park project was recognized for uniqueness and the positive impact it had on the state’s economy and environment. Project Engineer

Jason Burneyko, PE and Program Manager Kevin Murphy, PE, PLS accepted the award on behalf of DW Smith Associates at the awards ceremony held May 3, 2013.

Manahassett Creek Park is an active recreational park located on a 19-acre site along Manahassett Creek in the City of Long Branch, NJ. DW Smith Associates served as the professional engineering consulting firm for this project, which took place in two phases. The first phase was completed in 2009 and the second



**Project Engineer Jason Burneyko, PE and
Program Manager Kevin Murphy, PE, PLS,
accept the Distinguished Engineering Award
on behalf of DW Smith Associates, LLC.**

phase was completed earlier this year.

The engineering team was led by Principal Engineer Timothy Lurie, PE, PP, CME and Project Engineer Jason Burneyko, PE. Services provided by the firm included site design and layout, construction management, specifications, bid analysis, contract administration, surveying, landscape design and site remediation.

The park includes a little league field, a softball field, a turf baseball field, two turf soccer fields, a turf football field, four tennis courts, two basketball courts, a putting green, a playground, a fitness trail and parking areas. The site is also home to a customized recreation pavilion which houses a concession area, picnic table seating, a team meeting room, equipment storage room and restrooms.

The project demonstrated DW Smith Associates’ signature Greengineering® philosophy by incorporating sustainable design methods. This included the installation of Rain Gardens and monitoring wells, as well as the use of environmentally sensitive, low maintenance and cost-effective products.

Prior to the creation of Manahassett Creek Park, the site, which was previously the

home to several underground storage tanks, was an area in need of environmental remediation. Additionally, the site had been poorly designed for run-off, resulting in flooding of nearby residential areas. According to Director of the Office of Community and Economic Development for the City of Long Branch Jacob Jones, the project addressed all of the city’s concerns regarding the site.

The City of Long Branch worked closely with the New Jersey Department of Environmental Protection to address environmental issues and was able to secure Green Acres funding, in addition to monies from other sources, to assist in developing the property into the multi-use site it is today.

“It gives such a great sense of accomplishment to be able to design a park of this size in a shore town. This park has something for everyone,” said Mr. Lurie.

DW Smith Associates, LLC is a multi-discipline professional consulting firm providing Engineering, Planning, Surveying, Landscape Design, Environmental, GIS and Community Association services.

RCP Management Announces Julie Spinney as Vice President of the RCP Northern Region

Monroe, NJ — RCP Management Company has appointed **Julie Spinney, CMCA, AMS, PCAM, CPM** as the Vice President of RCP Management’s North Region. Ms. Spinney has been in the community management industry since 1998. She joined RCP Management Company in 2004 and was promoted to Vice President of Operations in 2005. Ms. Spinney’s expertise includes coordination of difficult projects for RCP Management Company.

Ms. Spinney was awarded the Certified Manager of Community Associations (CMCA) in 2004, and in 2006 the Association Management Specialist (AMS). She was awarded Professional Community Association Manager (PCAM) designation in 2006. An active Member of both CAI New Jersey and IREM NJ Chapter #1, Julie Spinney served on the CAI Golf Committee and is currently a



**Julie Spinney, CMCA,
AMS, PCAM, CPM**

CAI exam proctor. She currently serves on the IREM NJ Chapter #1 Executive Board.

Ms. Spinney's focus will be managing and developing the North Region of RCP's portfolio. She is considered an indispensable part of RCP's corporate structure and the RCP approach to management. The RCP team looks forward to the continued development of their North Region under the direction of Ms. Spinney.

SOLitude Lake Management Teaches Over 700 Youth About Fishing and Ecology at the Family and Youth Casting Call

Avondale, PA — Through its corporate volunteering program, The SOLution, SOLitude Lake Management, an industry leader in lake and pond management, fisheries management and related environmental services for the mid-Atlantic and surrounding states, participated in The Family and



Jeremy Haley, Lisa Richards, Aaron Cushing and Shannon Junior of SOLitude Lake Management are prepared to share their hands-on shad spawning game at the Family and Youth Casting Call.

Youth Casting Call as volunteers, by stocking fish, and as a platinum sponsor of the event. The event was held May 3-4, 2013 at the Fletcher's Boat House in Washington, D.C. Over 700 youth attended this year.

In its 7th year, this annual event is geared towards getting kids outdoors, active, "hooked" on fishing, and educated about the importance of natural resources. SOLitude stocked just under 2,000 adult bluegill and largemouth bass, including several huge bass, in the C&O Canal for the children to catch and release.

SOLitude Lake Management also donated 97 total volunteer hours and set up a hands-on shad spawning game to demonstrate the shad's difficult journey downriver to the open ocean, and then back upriver to lay their eggs. The children pretended to be in a simulated water environment, avoiding

CONTINUES ON PAGE 60.

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MANAGEMENT NEEDS TO GET ACTIVE

By Michael Mendillo and Dr. Robert Misurell
FirstService Residential

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Today, active adult communities are growing in popularity in New Jersey and across the country, spurred in great part by the maturing U.S. population. As interest in activity-rich, amenity-driven lifestyles increases for the 55-plus group, existing age-restricted communities are working hard to adapt their facilities and programming in order to compete in the changing marketplace. At the same time, developers and builders are searching for the best strategies to make new ventures stand out from the crowd.

To succeed in this environment, active adult communities and property management organizations must work harder to understand and cater to the unique and changing interests of the generation now entering their gates — the baby boomers. They must work smarter to build a clear identity for their community reflecting the experiences and values of boomers, and they must be ready to regularly reinvent that identity as new trends emerge. Meeting these challenges will require not only sound strategic planning and solid expertise, but a commitment to invest heavily up front in new ideas. The rewards that follow — in the form of satisfied community members and a

wealth of interested new buyers — will be well worth the effort.

Let's take a closer look at the active adult community trend. There is little doubt that baby boomers — those born between 1946 and 1964 — are changing the way our nation approaches key social and economic issues, from health care and retirement to real estate and investment. With more than 78 million boomers set to enter the traditional retirement years over the course of the next decade and beyond, many assumptions about how best to live, work and seek enjoyment in the golden years are sure to be transformed. In fact, active adult communities, which have been popular in one form or another since the 1960s, are already undergoing a dramatic transformation as a result of the largest demographic shift in modern history.

The Pew Research Center has estimated that 10,000 members of the baby boomer generation will turn 65 today, and every day for the next 17 years. By 2014, 78 million Americans, accounting for more than 26 percent of the population, will be over the age of 55. And because boomers are relatively wealthy — more than 40 percent (18.3 million) make more than \$75,000 a year — there are more communities and developers than ever chasing this

“Once upon a time, establishing an age-restricted community was a relatively straightforward prospect.”

market. Clearly, in the next several years, the demand for active adult housing is poised to grow at an exponential rate.

Once upon a time, establishing an age-restricted community was a relatively straightforward prospect. A sunny and warm location was chosen, a clubhouse and golf course were planned as centerpieces, and then the notion of carefree retirement living was marketed to every corner of the country. Today, however, active adult communities are becoming something else altogether — and while a golf course may still be part of the equation, many of them are staking out unique and individual ground in their marketplaces, with a host of new activities and amenities, including multiple fitness centers, full-service spas, biking trails and new team sports programs.

Determining exactly what amenities and programs to pursue has become a tremendous challenge, because while every active adult community today is considering how to appeal to the boomer generation as a

CONTINUES ON PAGE 10.



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whole, not every boomer is seeking the same lifestyle experience. In fact, the baby boomer generation is known for its diversity of views and its commitment to change and progress over time. As a result, there are no formulas or short-cuts for managers or developers, who are looking to establish a community that can thrive in the near-term and well into the future. Only by engaging with community members, studying their experiences, and learning the true interests of real individuals who are entering the 55-plus group — today and in the years to come — can managers and management organizations create great and stable communities.

A closer look at the boomer generation explains exactly why so much change is underway.

Boomers are redefining the very notion of retirement — in part because they have a more engaged view of the world, and in part because economic pressures are pushing them to work differently than those in past generations. In fact, many are not retiring at all; they are moving on to new careers or part-time work later in life. As a result, they

are looking for communities that may be close to where they already live, where their children and grandchildren reside and where they work. Instead of moving to the countryside, for instance, many prefer to stay near urban areas or suburban attractions. The fact is, the wide variety of interests that drive the boomer generation is leading to a wider variety of active adult lifestyles, and new niche communities have begun to appear. New Jersey and the Northeast, along with the Western mountain states, are fast becoming centers of 55-plus living, where once only Florida, Arizona and California beckoned.

While it is always difficult to generalize about an entire group of individuals, boomers in particular defy labels. It is, however, safe to say that they are giving new meaning to the word “active” in active adult community, and are looking for outlets that challenge them both physically and intellectually. Based on our extensive experience with active adult communities and their residents, and our study and analysis, the following are some key considerations for existing communities and developers:

Understand the Community and the Broader Marketplace:

The path toward creating an active adult community that can compete in the new era begins with in-depth research and analysis. Any well-run community can keep the lawn manicured and the clubhouse running on schedule, but transforming a property into a true activity-centered, five-star quality destination village that the 55-plus group yearns to join is something altogether different. To make the right improvements to a property and its programming, a community needs to investigate the desires and interests of residents and potential residents from the very start of the process.

Not every region of the country will see the same interests from residents, nor should its communities reflect the same image. A mountain community in Colorado will, of course, appeal differently than a suburban or urban lifestyle community in the Northeast. But the same rule applies from one area of New Jersey to another, where interests may vary by location. Given that many boomers hope to stay in their home region in “retire-

CONTINUES ON PAGE 12.

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55 & BETTER... from page 10.

ment,” getting to know the broader regional character is key. Are local residents moving away from golf? Has there been a growing interest in art? Is biking becoming more prevalent? Are spas still in high demand, or is there a notable growth in meditation centers in the area? Activities, amenities, and programming should reflect what is really happening in the local community and the larger community of active adults soon to arrive.

Create a Clear Identity and Brand:

Perhaps most importantly, for a community to succeed it must have a vision and an identity. When people think of a particular active adult community, what words come to mind? Is it a creative enclave, a fitness mecca, or a social sports center? Is it sophisticated, energized, or activist? Just as successful products create winning brand images, like Nike, Disney or Apple, communities need to project a clear personality to stand out. Getting there is not just a matter of marketing, but of establishing facilities, amenities and programs that make the image a reality.

Invest in Activities and Amenities:

There is little debate that a significant investment in top-quality facilities with high-end finishes, along with amenities that evoke luxury, can improve interest and satisfaction with a community. While a serious financial commitment does not guarantee success, it obviously provides a critical advantage. Existing communities and developers must design a financial strategy to match their vision with the money needed to achieve it.

The right financial backing can make activities and amenities come to life. For instance, there has been a growing interest among the 55-plus group in pickleball, an activity that we have successfully implemented after gauging the changing interests of residents at many of our communities. To make this activity work, we researched the right locations within our properties, and invested in the right number of courts to make the activity work for every member of the community.

Be Dynamic:

The baby boomer generation is always on the lookout for new opportunities and fresh ideas. To stay in the game, communities and developers must be equally dynamic. The fact is, what appeals to boomers today may look out-of-date tomorrow. Likewise, what appeals to one age group within the genera-

tion may appeal less to another. Management companies must be willing to alter their strategies on a regular basis.

Ultimately, a successful management approach in the active adult segment should be informed by an even broader understanding of general trends in community living. The movement toward healthy and active lifestyles, for instance, is not limited to baby boomers. In fact, health and wellness will take on new meaning with younger consumers in the years ahead. The 55-plus residents of tomorrow are the 40-plus residents of today, and management organizations that specialize in active lifestyle communities that cater to all age groups have a real advantage. They see the trends that are coming down the road before they arrive.

Existing active adult communities and developers of new communities looking to compete in the new marketplace need to rethink old strategies. Like the baby boomer generation itself, they must be willing to try something new. ■

Michael Mendillo is President of the MidAtlantic division of FirstService Residential, the largest manager of residential communities in North America. An expert in Lifestyle and Active Adult Communities, Mendillo founded the company's Longevity Program and guides retention, leadership development, culture building, organizational growth and strategic initiatives for more than 1,000 properties, 175,000 homes and 3,000 associates across the East Coast.

Dr. Robert Misurell is Director of Planning and Development of FirstService Residential's Lifestyle Division. A Family Therapist and Specialist in Gerontology for over 27 years, Dr. Misurell provides research and professional guidance to the company's Longevity Program which is aimed at increasing the health, wellness and social vitality of each FirstService Residential managed community.

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CAI-NJ Managers Best Practice Roundtable...

CAI-NJ hosted its second Managers Best Practice Roundtable of 2013 on Wednesday, May 8, 2013 at The Stone Terrace in Hamilton, New Jersey. Over 30 managers registered for this event which covered topics ranging from landscaping alternatives to generators to winter water damage and mold issues. CAI-NJ would like to thank the following sponsors/moderators:

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If you missed this event or were unable to attend, CAI-NJ will be scheduling two additional Managers Best Practice Roundtables in 2013 throughout the state of New Jersey. Stay abreast of all CAI-NJ happenings by visiting our website at www.cainj.org and reading our weekly eNewsletter: *Chapter Trending*. ■



(above) Stephen Block, Capital One Bank, N.A. and Katie Milano, High Tech Landscapes, both of the CAI-NJ Membership Committee, spoke to the attendees about the benefits of membership and the Recruiter Club Challenge.



(above) Debbie Pasquariello, CIC, CIRMS, BHB Insurance Services spoke about insurance/risk management.



(above) Ben Basch, American Pool Management, speaks about pool operation and maintenance.

(left) Over 30 managers were on-hand at The Stone Terrace in Hamilton, NJ to discuss best practices for community managers.



(left) Ron Perl, Esq., CCAL, Hill Wallack LLP led a discussion of recent legislative activity as well as the CAI-NJ ADR Mediation program.



(above) Aaron Kurdyla, High Tech Landscapes spoke about landscaping alternatives that managers can apply to their associations.



(above) Steven Morris, PE, RS, Morris Engineering, LLC discussed generators and new regulations in the wake of Superstorm Sandy.

There's more... There will be two more Managers Best Practice Roundtables in 2013. Stay up-to-date on event information at www.cainj.org.



The Importance of Fire Stopping in Construction

A CASE STUDY

By Robert N. Roop, P.E.,
Criterion-Lockatong Engineers

Scene: A planned residential community of 17 separate buildings and 88 individual units distributed in 4 to 6 units per building. Each unit has an attached 1 or 2-car garage and concrete driveway.

This association was constructed in two phases. The first phase was started in 1988. Eight buildings on four streets were constructed during this phase. The remaining buildings were constructed in 1994-95.

March 4, 2006 was an uneventful day for most of the residents. The weather was fair and cool with moderate winds. Many units have gas or wood burning fireplaces, including Unit 13. It being a cool day, the owner was enjoying the warmth of a wood fire. Late that evening, there was an alarming change for the worse.

Smoke alarms in the unit awoke the two young boys who then alerted their sleeping mother. With their escape route out the front of the house blocked by smoke and flames, the family raced to the rear second floor deck.

Neighbors in the adjacent units to the rear of Unit 13 were awakened by bright flames, smoke and a roaring noise. One neighbor, recognizing the danger, hurried to awaken the residents in the other five units in the building. All of the unit owners were able to exit safely.

By this time, the local volunteer fire department had mobilized and had two pump trucks and volunteers on site. The three residents of Unit 13 were rescued from the rear deck.

As the primary blaze was extinguished, fire fighters opened the fire wall cavities to adjacent units in search of hot spots and

potential sources of re-ignition. Fire fighting was completed by the early morning.

Damage to the unit was extensive. Only the one story slab-on-grade and the two-car garage survived. Most of the roof, second floor, and first floor had collapsed into the lower-level slab section. The rear exterior three-story wall and chimney chase were consumed in the fire.

Despite the intensity of the fire, the adjacent units suffered only smoke and water damage. However, the damage to these units was severe enough that the owners were required to reside elsewhere for six months for cleaning, repairs, and rebuilding to be accomplished. Adjacent owners did lose valuable and unique personal property to water damage.

Fortunately, the bylaws of the association require each owner to maintain sufficient insurance to rebuild to the original condition of the unit.

CONTINUES ON PAGE 18.

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FIRE STOPPING... from page 16.

The cause of the fire was traced to the wood burning fireplace chimney. Constructed of double wall metal, the flue itself was enclosed in a wood frame chase with OSB sheathing and wooden siding. Once the fire began within the metal flue, the rising temperature quickly exceeded the temperature rating of the flue. Joints or seams within the chimney failed and the flames escaped into the wood-chase. The fire quickly spread from there.

What can we learn from this tragedy? First there were several construction details and code requirements that saved the adjacent units. Except for the smoke detectors all the others pertained to fire stopping.

In multi-unit residential construction, the building code enforced in New Jersey has been very explicit about what fire protective measures are to be constructed. Party walls for most condominium must be constructed to resist fire a minimum of two (2) hours. They must remain structurally intact for the rating period and resist the passage of smoke and fire. Construction must be of approved noncombustible materials.

At this association, the original construction provided the fire rated construction the building code mandated. Post-fire inspections showed these critical elements were in place:

- Rated walls to adjacent units were damaged but prevented fire in those units.
- The rated walls extended to the underside of the roof sheathing and prevented the flames jumping from attic to attic.
- The roof sheathing at unit intersections was fire resistant, again preventing fire from spreading through the attics.
- Exterior wall sheathing was also fire resistant at the intersection of two units again preventing fire from jumping between units.
- And most importantly, smoke detectors awoke the occupants, alerted them to the danger, allowing a safe escape.

While all the points above are required by building codes, the importance of inspections to ensure proper construction of these vital structures should be obvious. This includes fire stops and sealing of all penetrations with UL approved materials and assemblies. During construction, a careful examination of these elements should be conducted.

Owners purchasing units during construction could retain the services of a professional engineer to make this inspection.

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Associations in transition should also make sure a representative number of unit attics are inspected to confirm party walls extend to the underside of roof sheathing and the sheathing itself is fire rated.

Existing units have only a limited potential for firewall integrity inspection. To the extent they are visible in the attic, it is recommended they be inspected.

Regularly checking operation of smoke alarms is also a must. Older units with battery-powered detectors should consider a renovation with hard wired, battery back up units. The life saving potential of these devices is worth a special assessment.

New Jersey now requires carbon monoxide (CO) detectors to be installed in new construction, when a unit is sold or transferred or for a Certificate of Occupancy after a building permit is pulled. Do not wait, install one now near the sleeping areas and make them an association bylaw condition.

Chimneys, for many associations, are not community property and their maintenance, including cleaning, is an owner responsibility. For those associations where wood burning is a possibility, an annual cleaning requirement is one way to go. Another option could be an association wide contract negotiated with a qualified chimney sweep firm for the annual cleaning and inspection of all chimneys.

Then there is the chimney itself. At a minimum it should be a rated UL 103 or UL 103HT for solid fuel burning. Check building plans to confirm the proper chimney was specified. If it can't be determined, an inspection will be necessary.

Finally insurance. This association was fortunate that their bylaws require an owner maintain sufficient insurance to rebuild to the pre damage, original construction conditions. Is a similar condition in your bylaws?

The owners of units on Court Street were lucky. Proper design and construction helped prevent loss of life. A disaster, yes; inconvenience and frustration, certainly; terror and post-traumatic stress, for sure; however, with attention to a few more details the probability of a fire could have been reduced further. This case is a good lesson for all of us and one every association and homeowner should study. ■

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

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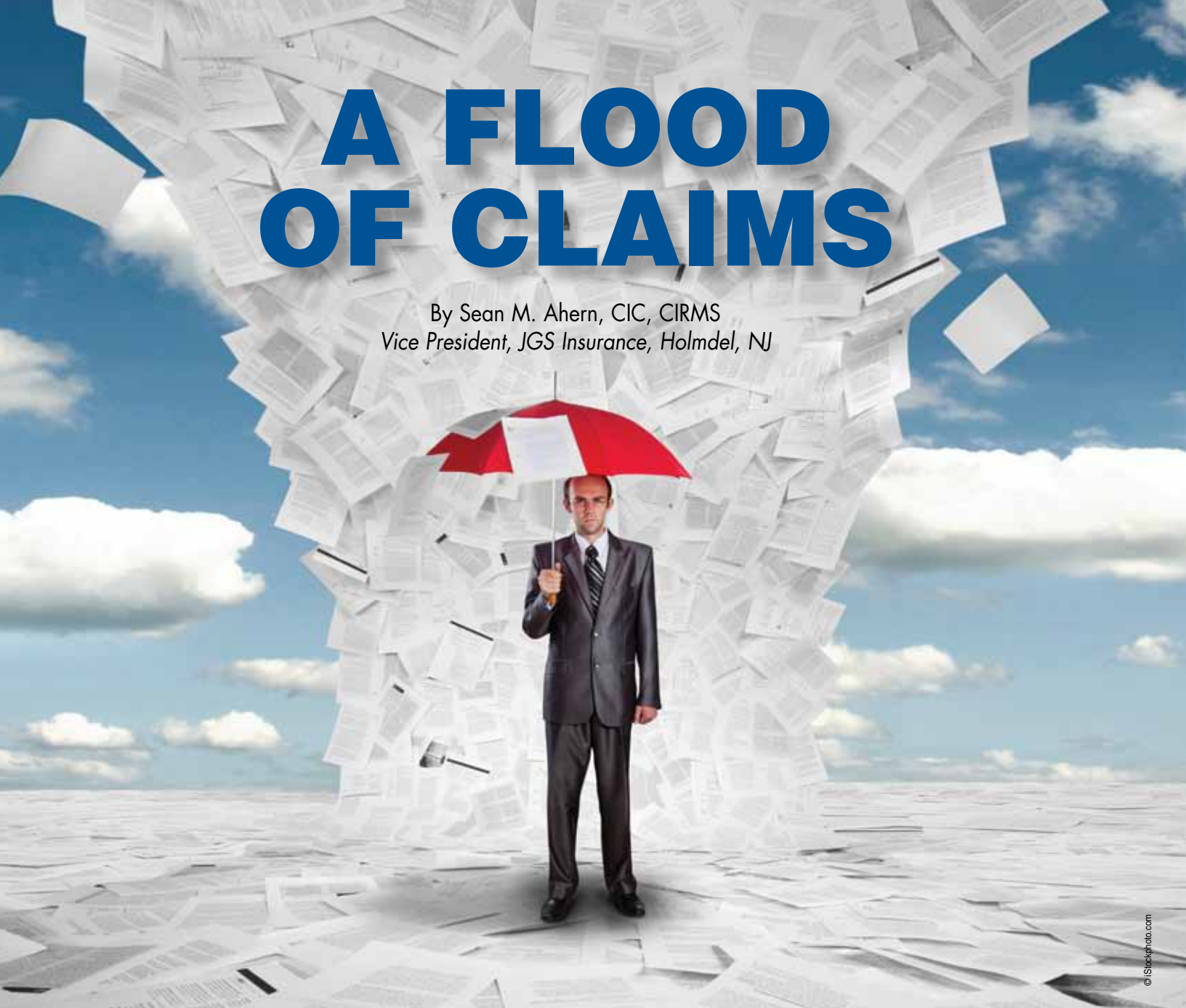
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By Sean M. Ahern, CIC, CIRMS
Vice President, JGS Insurance, Holmdel, NJ



Superstorm Sandy, not technically a hurricane, slammed into coastal New Jersey and New York as a monstrous, relentless storm over 950 miles wide. The sea was pulled up by a full moon, and then viciously shoved ashore. Low lying areas had no chance against the twelve foot storm surge. Manhattan was blacked out, and Queens almost burned to the ground. The Jersey Shore was gouged and adulterated. According to the Insurance Information Institute, the storm generated 1.1 million claims from homeowners, 250,000 from vehicle owners, and 200,000 business claims.

One hundred twenty one people in the United States lost their lives.

The northbound storm thundered its way up the coast, made an unprecedented left turn, and drew additional power and rain from a cold front from the west. It became what meteorologists labeled a “superstorm.” When it hit New Jersey, Pennsylvania, New York and Connecticut on October 29, 2012, winds were sustained at 73 miles per hour—relatively mild compared to even a Category 1 hurricane, but it was Sandy’s size that proved devastating. Huge trees, which stood for over one hundred years, were pushed over as though their roots had no grasp.

While Sandy was forming, insurance companies and property managers began preparing. Temporary call centers were set up to equip additional employees (some from other departments) who would take initial claim calls after the storm. Supplemental power supply sources were readied for potential outages so companies could keep operations up and running. FEMA (the Federal Emergency Management Agency) mobilized personnel and supplies throughout the northeast.

The exact landfall location and shape of the coast were “ideal” to facilitate the most damage possible. Wind and water funneled

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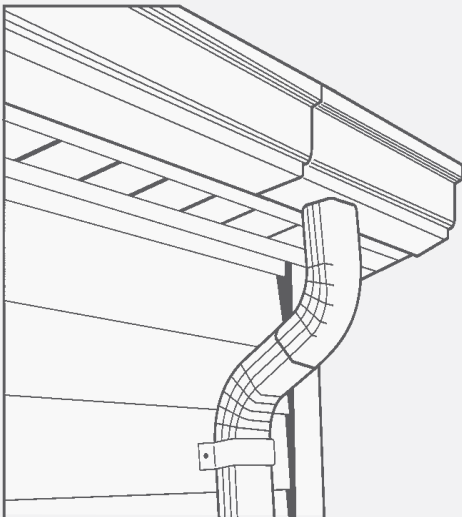
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FLOOD OF CLAIMS... from page 20.

northward until it had nowhere else to go. The Northeast had been spared for many years, and thus New Jersey homeowners were somewhat comfortable living and building so close to the ocean — but all this has changed.

After the storm, hundreds of flood insurance company employees, some working seven days a week, were in daily contact with insurance brokers and independent adjusting firms instructing them to deliver preliminary reports as quickly as possible to policy holders and property managers. Many employees, some victims themselves, volunteered to help by collecting food and clothing on their own time. Other employees aided with house clean ups and rip outs.

Governor Chris Christie labeled the storm New Jersey's Katrina. He was right. Sandy proved to be the fourth costliest storm on record, with almost \$20 billion in paid insurance losses.

Sandy's Effect on Future Insurance Rates and The National Flood Insurance Program

In order to provide flood insurance to homeowners at a fair rate, and because private insurers rarely provide flood insurance, the National Flood Insurance program (NFIP) was created in 1968 by the federal government. About 80 insurance companies participate in the plan by providing administrative services in return for a fee. All flood insurance policies written through the NFIP have the same terms and conditions. Losses are paid completely out of the government's accumulation of funds. The artificially low-prices (due to government subsidies) facilitated development along the shore and with that came jobs and beautiful homes. It all worked for the most part, for a while.

Now, in the wake of Sandy, flood insurance premiums will begin rising significantly — an average of 20 percent per year after January 1, 2013 until the program is self-supporting. Some people feel this correction is unfair, coming on the heels of such devastation. The final result may be that some homeowners will simply not be able to afford to live at the shore. Coastal development will certainly be negatively impacted, and some areas may not be rebuilt.

Effect on the rest of the world

Superstorm Sandy obviously did more than just flood damage. High winds caused damage to roofs and buildings. FEMA will

be re-drawing its maps regarding flood zones, and associations which were previously in low-hazard areas may find themselves in more expensive zones. Other insurers who provide the association's property and liability coverage are doing the same thing, increasing rates in consideration of high-wind exposure.

Insurance companies use reinsurance companies to take the bulk of their risk. The rates those reinsurance companies charge them are increasing, and thus the premiums we all pay are going up. Associations with excellent loss history will fare the best, but rate increases of 10 to 25 percent or more should be expected. Associations with losses, whether due to fires, slip and falls or Directors and Officers claims will be hit the hardest, as underwriters must increase the overall rate of their business in order to pay for the increasing reinsurance costs. Insurance brokers will argue on behalf of their clients, and win a few battles, but the overall pressure to increase rates will take hold for most associations.

What's an RCBAP?

The RCBAP (Residential Condominium Building Association Policy) provides flood coverage for the entire condominium association. It has as many twists and turns as a surging river, so many states are trying to mandate further simplification of policy wording by insurers. In order for the RCBAP to be triggered, first there must be a flood, which is specifically defined in the policy as "a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or of two or more properties (at least one of which is your property). Sounds simple enough. Coverage can be written up to a maximum of \$250,000 per unit. The \$250,000 per unit considers the current replacement cost of the unit, not market value. Insuring to this amount will satisfy lender requirements. Coverage extends to: the unit, carpeting, permanently installed bookcases, kitchen cabinets, ranges, refrigerators and stoves. Remember, the association's policy is designed to cover association interests, as specified in the association's governing documents. The association's flood policy will provide NO coverage for unit owner contents.

The Aftermath

According to the Insurance Information Institute, 93 percent of all claims received have been settled. The magnitude and sever-

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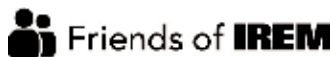


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FLOOD OF CLAIMS... from page 23.

ity of the devastation put tremendous pressure on insurance professionals and property managers, many of whom were also victims of the storm. Claims representatives are exhausted and burned-out. Superstorm Sandy caused so much property damage and loss of life that the National Oceanic and Atmospheric Administration (NOAA) retired the name Sandy from its list of storm names.

Looking back at weather reports from October 29, 2012, forecasters and weather models accurately predicted the severity of the storm. This should cause some concern since those same experts believe the 2013 hurricane season will be much like 2012. Though Sandy is considered an anomaly, that does not mean it will not happen again. Scientists predict, as the climate continues to warm, storms will be more frequent and more severe.

Atlantic hurricane season is June 1st through November 30th.

As we all look forward to beautiful beach days at the shore, New Jersey homeowners will be paying close attention to the horizon, with new respect and readiness for the sea we love so much. ■

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Community Spotlight: The Monmouth

The Monmouth in Manasquan, New Jersey is an age-restricted condo community with luxurious penthouse-style suites near Point Pleasant Beach. Each elegant home has approximately 4,000 square feet of living space. Each condo building has 10 inch concrete slabs between floors to eliminate any unwanted noise to allow for maximum privacy. Each building has three floors with two lavish condos on each level for a total of six homes per building. None are older than 2009 and all have stylish and friendly common areas. The well-designed lobbies have key operated elevators leading into the foyers of each unit. Each penthouse-style condo comes with an underground two-car garage and features up to 12 foot high ceilings.

The Monmouth is located only three miles from the ocean, this magnificent architectural masterpiece is a classy oasis near the Jersey Shore.

The Monmouth Amenities

On-site amenities include a lavish clubhouse and a putting course that winds its way throughout the community. The clubhouse has a fitness facility with indoor pool, hot tub, and sauna. Social areas include a stately ballroom, a cozy ready room, and a distinguished Old English pool room. Residents also have use of a well-stocked library and hobby rooms. A sparkling outdoor pool rounds out the amenities at The Monmouth. ■





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NEW JERSEY BASEBALL FANS

Tickets are not a good value, but fans will still attend a game

Monmouth University/Asbury Park Press Poll

As the Yankees begin a ten game homestand and the Mets are set to host the divisional rival Phillies, the *Monmouth University/Asbury Park Press Poll* asks which is New Jersey's favorite major league baseball team? Not surprisingly, it depends on where you live – although naming the state's most disliked team doesn't. The poll also found that Garden State baseball fans say the cost of a game ticket is a poor value, but most will still head to the ballpark at least once this season.

Nearly half of all New Jersey adults (48%) consider themselves to be baseball fans. This is slightly lower than the national average of 53% reported by a Gallup Poll in December 2012. More

"The most popular team among Garden State baseball fans is the New York Yankees..."

men (54%) than women (42%) call themselves fans.

Most New Jerseyans have a favorable opinion (62%) of professional baseball. Only 24% have an unfavorable one. These results are similar to a national ABC News/Washington Post Poll conducted a year ago which found 66% of Americans with a favorable opinion of professional baseball and 28% with an unfavorable view. Among New Jersey baseball fans, specifically, opinion of MLB is overwhelmingly positive at 88% favorable to 9% unfavorable. Among non-fans, opinion is split at 38% favorable to 39% unfavorable.

The most popular team among Garden State baseball fans is the New York Yankees (52%), followed by the Philadelphia Phillies (19%) and the New York Mets (15%). The Boston Red Sox are mentioned by 4% of New Jersey baseball fans as their favorite team, but no other team tops 1% in the poll. In North Jersey, the Yankees (70%) far outpace the Mets (15%) as the fan favorite. In Central Jersey, the Yankees come

DATA TABLES:

The questions referred to in this release are as follows:

(* Some columns may not add to 100% due to rounding.)

1. Would you say you are a fan of professional baseball or not?

	TOTAL	GENDER		AGE			REGION		
		Male	Female	18-34	35-54	55+	North	Central	South
Yes, a fan	42%	47%	37%	33%	46%	43%	41%	41%	45%
(VOL) Somewhat of a fan	6%	7%	5%	7%	5%	7%	9%	4%	4%
No, not a fan	52%	46%	58%	60%	49%	49%	50%	54%	51%

2. Overall, do you have a favorable or unfavorable impression of professional baseball? [If FAVORABLE/UNFAVORABLE: Do you feel that way strongly or somewhat?]

	TOTAL	GENDER		AGE			REGION			BASEBALL FAN	
		Male	Female	18-34	35-54	55+	North	Central	South	Yes	No
Strongly favorable	26%	31%	22%	18%	30%	29%	25%	28%	27%	48%	6%
Somewhat favorable	36%	35%	37%	35%	35%	37%	38%	31%	38%	40%	32%
Somewhat unfavorable	14%	17%	12%	19%	13%	12%	17%	16%	9%	6%	22%
Strongly unfavorable	10%	8%	12%	13%	9%	10%	8%	10%	13%	3%	17%
(VOL) Don't know	13%	9%	17%	15%	14%	12%	12%	15%	13%	3%	23%

[Questions 3 through 7 were asked of fans only, moe= + 4.8%]

3. Who is your favorite baseball team? [LIST WAS NOT READ]

	TOTAL	GENDER		AGE			REGION		
		Male	Female	18-34	35-54	55+	North	Central	South
New York Yankees	52%	51%	52%	53%	52%	49%	70%	51%	21%
New York Mets	15%	15%	16%	12%	14%	19%	15%	23%	9%
Philadelphia Phillies	19%	18%	20%	18%	22%	17%	3%	9%	55%
Boston Red Sox	4%	7%	2%	5%	5%	3%	6%	4%	2%
Atlanta Braves	1%	0%	2%	0%	0%	1%	0%	0%	2%
Baltimore Orioles	1%	1%	1%	1%	0%	1%	1%	0%	1%
Los Angeles Dodgers	1%	1%	0%	0%	0%	1%	0%	1%	1%
Other	3%	5%	0%	4%	3%	3%	2%	6%	1%
(VOL) Do not have a favorite team	5%	3%	7%	7%	3%	5%	3%	6%	8%

4. And which team is your LEAST favorite? [LIST WAS NOT READ]

	TOTAL	GENDER		AGE			REGION			HOME TEAM		
		Male	Female	18-34	35-54	55+	North	Central	South	Yankees	Mets	Phillies
New York Yankees	19%	19%	18%	19%	17%	22%	13%	16%	29%	0%	39%	41%
New York Mets	8%	9%	7%	6%	8%	8%	8%	6%	10%	10%	0%	10%
Philadelphia Phillies	5%	6%	4%	5%	6%	4%	3%	7%	7%	5%	14%	0%
Boston Red Sox	24%	29%	18%	31%	25%	18%	34%	25%	6%	40%	12%	5%
Atlanta Braves	1%	2%	0%	3%	1%	1%	1%	0%	3%	1%	0%	3%
Baltimore Orioles	1%	1%	0%	0%	1%	1%	1%	2%	0%	1%	0%	1%
Los Angeles Dodgers	2%	2%	1%	1%	2%	2%	1%	3%	1%	2%	0%	2%
St Louis Cardinals	1%	0%	1%	1%	1%	1%	0%	0%	2%	0%	0%	3%
Miami [Florida] Marlins	1%	2%	0%	0%	1%	1%	1%	2%	1%	0%	4%	1%
Kansas City Royals	1%	1%	0%	0%	0%	2%	1%	0%	1%	1%	1%	0%
Cleveland Indians	1%	1%	1%	1%	1%	0%	1%	0%	0%	1%	1%	0%
Los Angeles Angels of Anaheim	1%	1%	1%	0%	1%	1%	1%	0%	1%	1%	0%	0%
Other	4%	5%	3%	0%	4%	6%	5%	3%	4%	4%	4%	2%
(VOL) No least favorite team	29%	20%	41%	29%	31%	28%	27%	34%	30%	29%	21%	27%
(VOL) Don't know	4%	3%	5%	5%	3%	5%	4%	2%	4%	4%	3%	5%

5. Do you plan on attending any MAJOR league baseball games this year, or not? [If YES: Will you attend just one or two, three to ten, or more than that?]

	TOTAL	GENDER		AGE			REGION			HOME TEAM		
		Male	Female	18-34	35-54	55+	North	Central	South	Yankees	Mets	Phillies
Yes, just one or two	32%	30%	34%	32%	35%	27%	31%	31%	33%	31%	35%	40%
Yes, three to ten	16%	21%	10%	16%	18%	14%	15%	15%	19%	16%	12%	23%
Yes, more than ten	3%	5%	0%	6%	1%	2%	2%	0%	6%	3%	1%	3%
(VOL) Yes, not sure how many	2%	1%	2%	3%	2%	1%	3%	1%	1%	2%	2%	1%
No, no games	46%	41%	51%	40%	40%	55%	47%	50%	38%	45%	47%	30%
(VOL) Don't know	2%	1%	4%	2%	4%	1%	2%	2%	3%	3%	3%	3%

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out on top at 51%, compared to 23% for the Mets and 9% for the Phillies. Among South Jersey fans, the obvious fan favorite is the Phillies (55%), with the Yankees in second (21%), and the Mets in third (9%).

Who is the state's least favorite team? For Yankees fans, it is their arch-rival Red Sox (40%). The Baltimore Orioles (1%) is the only other American League East team named by Yankees fans. Another 1-in-7 Yankees fans name either the Mets (10%) or the Phillies (5%). For Mets and Phillies fans, though, the Bronx Bombers far surpass any other team in all of professional baseball as the most disliked. About 4-in-10 Mets (39%) and Phillies (41%) fans name the Yankees as their least favorite team. Only 1-in-6 Mets fans name a rival in the National League East division, including 14% who name the Phils and 4% who name another NL East team. Similarly, only 1-in-7 Phillies fans name a rival in the National League East division as their least favorite, including 10% who name the Amazin's and 4% who name another NL East team.

"The poll was conducted before the Boston Marathon bombing, and so Yankees fans may currently be a little friendlier to the Red Sox. But the Sox generate enough respect to lead

me to think that the rivalry will be back to full-strength before the end of the season," said Patrick Murray, director of the Monmouth University Polling Institute.

"The responses from Mets and Phillies fans, though, leave me scratching my head. Sure, both National League franchises have recently lost World Series titles to the Bombers. And sure, it is a rare season that the Mets and Phillies are both playing well. But you'd think a team like the Braves would produce more contempt than the Yankees. It's just one more

6. Overall, do you think the cost of a ticket for a major league baseball game is a good value for the money, or not?

	TOTAL	GENDER		AGE			REGION			HOME TEAM		
		Male	Female	18-34	35-54	55+	North	Central	South	Yankees	Mets	Phillies
Yes, a good value	26%	26%	26%	55%	21%	14%	23%	20%	35%	23%	20%	43%
No, not a good value	67%	70%	65%	36%	74%	79%	73%	74%	53%	72%	74%	51%
(VOL) Don't know	7%	5%	9%	9%	5%	7%	4%	6%	12%	5%	7%	6%

7. And do you plan on attending any MINOR league or INDEPENDENT league baseball games this year, or not? [If YES: Will you attend just one or two, three to ten, or more than that?]

	TOTAL	GENDER		AGE			REGION			HOME TEAM		
		Male	Female	18-34	35-54	55+	North	Central	South	Yankees	Mets	Phillies
Yes, just one or two	23%	26%	19%	15%	29%	23%	25%	24%	21%	22%	27%	20%
Yes, three to ten	11%	11%	11%	4%	14%	13%	7%	17%	10%	10%	16%	10%
Yes, more than ten	2%	2%	2%	5%	1%	1%	2%	2%	2%	3%	0%	0%
(VOL) Yes, not sure how many	2%	2%	3%	2%	2%	2%	3%	1%	2%	1%	4%	4%
No, no games	61%	59%	64%	72%	55%	61%	62%	56%	63%	63%	52%	66%
(VOL) Don't know	1%	0%	1%	2%	0%	0%	0%	0%	2%	1%	0%	0%

The Monmouth University/Asbury Park Press Poll was conducted by the Monmouth University Polling Institute from April 11 to 14, 2013 with a statewide random sample of 806 adult residents, including 606 contacted on a landline telephone and 200 on a cell phone. Live interviewing services were provided by Braun Research, Inc. and the telephone sample was obtained from Survey Sampling International. Monmouth is responsible for all aspects of the survey questionnaire design, data weighting and analysis. For results based on the total sample, one can say with 95% confidence that the error attributable to sampling has a maximum margin of plus or minus 3.5 percentage points. Sampling error increases as the sample size decreases, so statements based on various population subgroups, such as separate figures reported by gender or party identification, are subject to more error than are statements based on the total sample. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

POLL DEMOGRAPHICS (weighted)		
39% Dem	48% Male	64% White
39% Ind	52% Female	12% Black
22% Rep		15% Hispanic
		9% Asian/Other

	TOTAL	GENDER		AGE			REGION			HOME TEAM		
		Male	Female	18-34	35-54	55+	North	Central	South	Yankees	Mets	Phillies
FULL SAMPLE												
Unweighted N	806	391	415	174	273	343	348	220	212	200	68	85
moe	3.5%	5.0%	4.8%	7.4%	5.9%	5.3%	5.3%	6.6%	6.7%	6.9%	11.9%	10.6%
BASEBALL FANS												
Unweighted N	411	229	182	75	143	183	180	111	111	200	68	85
moe	4.8%	6.5%	7.3%	11.3%	8.2%	7.3%	7.3%	9.3%	9.3%	6.9%	11.9%	10.6%

It is the Monmouth University Polling Institute's policy to conduct surveys of all adult New Jersey residents, including voters and non-voters, on issues that affect the state. Specific voter surveys are conducted when appropriate during election cycles.

sign of how those blue pinstripes dominate major league baseball."

Two-thirds (67%) of New Jersey baseball fans say that the cost of a major league baseball ticket is not a good value for the money. Only 26% say it is a good value. Regardless, most fans (53%) say they will take in at least one major league game this year, including 19% who plan to go to the ballpark three or more times this year. Phillies fans (67%) are more likely than either Yankees (52%) or Mets (50%) fans to say they will attend a game this year.

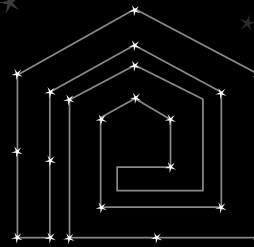
The poll also asked about planned attendance at minor league or independent

league games and found that 38% of New Jersey baseball fans plan to attend a non-MLB game this season. The Monmouth University/Asbury Park Press Poll was conducted by telephone with 806 New Jersey adults from April 11 to 14, 2013. Most of the results in this release are based on a subsample of 411 self-identified baseball fans, which has a margin of error of ± 4.8 percent. The poll was conducted by the Monmouth University Polling Institute and originally published by the Asbury Park Press and its sister publications (*Courier-Post*, *Courier News*, *Daily Journal*, *Daily Record*, and *Home News Tribune*). ■

COMMUNITY TRENDS® ADVERTISING DISCLAIMER:

The management of the New Jersey chapter of Community Associations Institute, Inc. (CAI-NJ) and Brainerd Communications, Inc. reserve the right to reject any advertisement for any reason at any time. Further, CAI-NJ and Brainerd Communications also reserve the right to place the word "Advertisement" with advertising copy that could or may be mistaken for editorial or news copy. In addition, CAI-NJ reserves the right to add a disclaimer to any advertisement in cases where a disclaimer may be necessary to protect the rights of CAI-NJ and *Community Trends*®. The advertiser will be informed by Brainerd Communications before such action occurs. Member advertising rates are based upon the advertiser being a member in good standing of the New Jersey chapter of the Community Associations Institute. Each member or entity is solely responsible for maintaining its status as a member in good standing. In addition, advertisements contained within this magazine reflect the opinions of the respective advertiser, and not necessarily those of CAI-NJ, *Community Trends*® or Community Associations Institute. Information contained in *Community Trends*® advertisements should not be construed as a recommendation for any course of action regarding financial, legal, accounting, or other professional services. Advertisers are solely responsible for the content of their advertisements, including the validity of any certifications, designations, and/or licenses. CAI-NJ assumes no liability for false, malicious or misleading advertisers. Neither CAI-NJ nor *Community Trends*® guarantees the position of placement of submitted ads. Be advised that CAI-NJ will not accept advertisements that are in direct conflict with the mission, products or services offered by CAI-NJ. CAI-NJ is not responsible for determining the validity of designations, certifications and accreditations listed directed by advertisers. Please send, in writing, any concerns about the content of advertising in *Community Trends*® to the address below (Attn: Editor).

Community Associations Institute,
New Jersey Chapter, Inc. (CAI-NJ)
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Mercerville, New Jersey 08619



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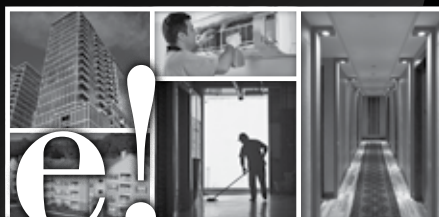
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CAI-NJ Business Partner Affiliate Program

As a business partner member of CAI, the employees of your company who are active in CAI-NJ can be considered affiliate members of the New Jersey Chapter.

To qualify as an affiliate, the employee must be a direct employee of the company member. The affiliate will receive all New Jersey Chapter mailings for events and publications, the current membership directory, each month's *Community Trends*®, as well as the opportunity to serve on committees and work groups. Only the primary contact for each business partner membership has the right to vote in elections; affiliate members do not have voting rights.

This program does not replace the multi-chapter membership or national corporate membership. The cost for each employee is just \$100.

**For information on
CAI memberships,
please contact us at
(609) 588-0030 or
membership@cainj.org.**

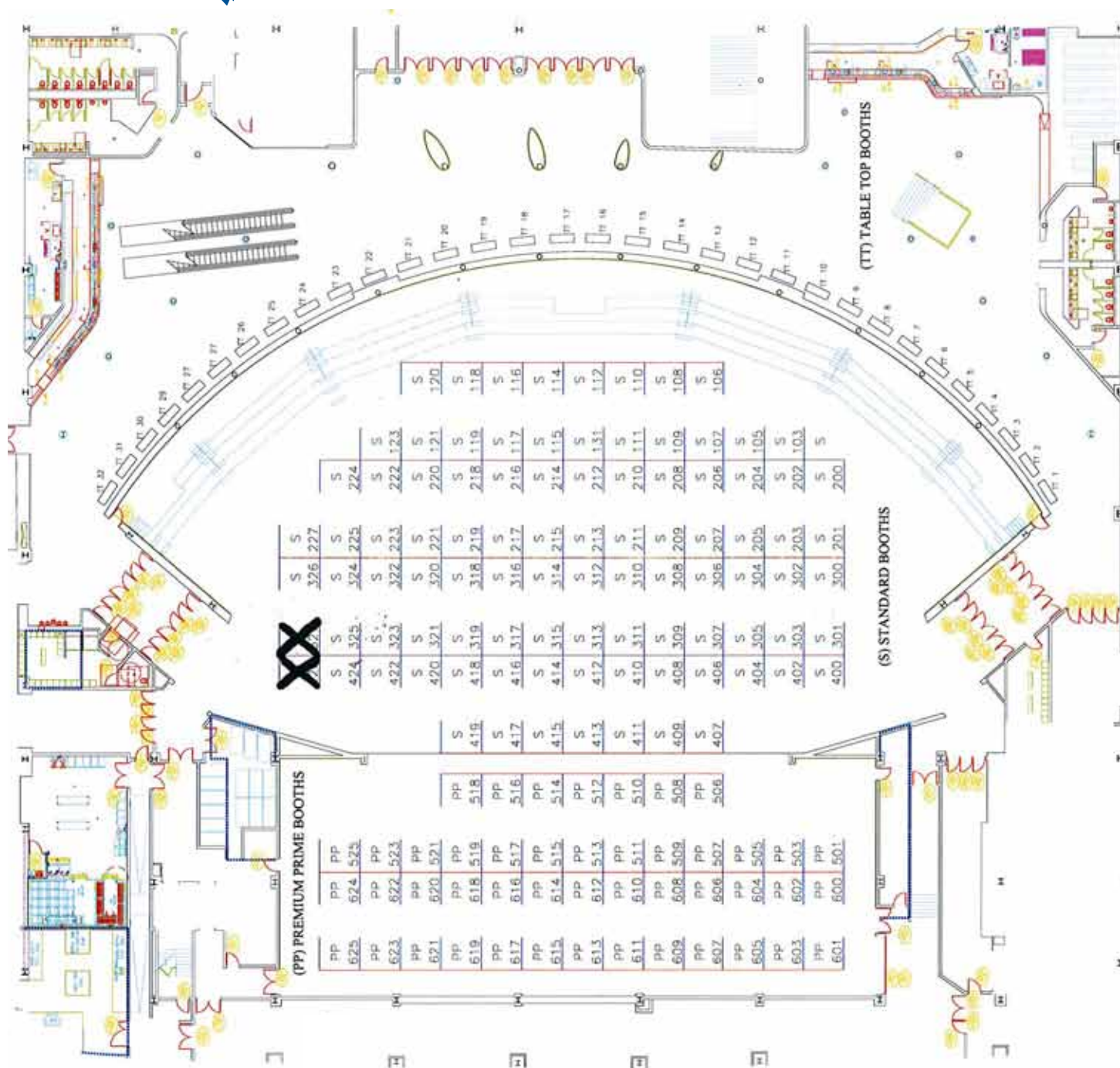


Revel Event Center • October 23-24, 2013

Presented by:



AMCO
PEST SERVICES, INC.



(For CAI-NJ Use Only:)

Exp: _____



2013 CAI-NJ Annual Conference & Expo
BOOTH REGISTRATION FORM
Thursday, October 24, 2013
Revel Resort & Casino, 500 Boardwalk
Atlantic City, New Jersey 08401

Presented by:



Please type or print all information below:

Company/Association Name: _____

Address: _____

City/State/Zip: _____

Telephone: _____ Fax: _____

Email: _____ Website: _____

Authorized Company Representative: (Please print) _____

Signature: _____ Date: _____ Title: _____

(PLEASE SIGN CONTRACT ON REVERSE SIDE.)

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 any time. CAI-NJ will announce all exhibitor door prizes at the Farewell Reception.

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.

2013 Exhibit Booth Choices:

Please note: Your reservation for space is based on the 2013 floor plan. Please mark your booth choice on lines below.

(PP) Premium Prime Booth: Member: \$ 1,350.00 _____ Non-Member: \$ 1,910.00* _____

(TT) Table Top Display: Member: \$ 1,250.00 _____ Non-Member: \$ 1,810.00* _____

(S) Standard Booth: Member: \$ 1,150.00 _____ Non-Member: \$ 1,710.00* _____

*Includes one-year membership in CAI and CAI-New Jersey Chapter.

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

Payment by Check

Mail form with check payable to:

CAI-NJ
Attn: 2013 C&E
1675 Whitehorse-Mercerville Road
Suite 206
Mercerville, NJ 08619

**Questions: Contact Robin Micallef at (609) 588-0030
or email events@cainj.org.**

Payment by Credit Card

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

\$ _____ x \$ _____ = _____
Booth Attendee Mailing Labels Total

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.

2013 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 exhibitions. Acceptance of an application does not imply endorsement by CAI-NJ or the applicant's products, nor does the 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 8' x 10'. The exhibit fee includes, (1) 8' high back wall drape, (1) 3' high side rail drape, (1) 6' x 30" high draped table, (2) upholstered chairs, (1) 7"x 44" single line company sign, (1) wastebasket and (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 7:00 p.m. on Wednesday, October 23, 2013. Exhibit set-up will not be permitted on Thursday, October 24, 2013. Tradeshow hours of operation are from 9:00 a.m. to 3:00 p.m. on Thursday, October 24, 2013. 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 6:00 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 the traffic to all 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.

Table Top Display: Table tops are 6' long x 24" wide x 30" high. The display fee includes, 1 (one) pre-draped table, 1 (one) upholstered chair and (1) one 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 7:00 p.m. on Wednesday, October 23, 2013. Exhibit set-up will not be permitted on Thursday, October 24, 2013. Tradeshow hours of operation are from 9:00 a.m. to 3:00 p.m. on Thursday, October 24, 2013. 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 4:00 p.m. or after the conclusion of the Farewell Reception at 6:00 p.m. Any infraction of this agreement could result in penalties, termination of your contract and denial of future exhibition rights. Displays may not protrude, under any circumstances, beyond the space allotted or interfere in any way with the traffic to all exhibits of others. All displays must be fully contained on the table top 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 Thursday, September 5, 2013: Refund 50% of booth fee.

Notice of cancellation after Thursday, September 5, 2013: 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 and Conditions, become objectionable, or otherwise distract 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 restrictions, 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 registered sponsors of the Conference & Expo.

Samples and Souvenirs: Distribution of samples and souvenirs in a restrained fashion is permitted, providing 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 material 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 material 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: The Regulations and Conditions become part of the contract between the exhibitor and CAI-NJ. All matters in question, not covered by these Regulations and 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 and Conditions. Authority to enforce these Regulations and 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 attorney fees incurred by 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 the 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 & Expo on-site program and other marketing materials cannot be fulfilled for sponsors whose contracts are signed after the 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 any time. CAI-NJ will announce all exhibitor door prizes at the

Farewell Reception.

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: _____ Print Name: _____

Title: _____ Date: _____ Booth# _____

PLEASE SIGN & RETURN

(For CAI-NJ Use Only)

Exp: _____

(For CAI-NJ Use Only)

Exp: _____



2013 CAI-NJ Annual Conference & Expo
**ADDITIONAL BOOTH REPRESENTATIVE
REGISTRATION FORM**

Thursday, October 24, 2013
Revel Resort & Casino, 500 Boardwalk
Atlantic City, New Jersey 08401

Presented by:



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

Company/Association Name: _____

Address: _____

City/State/Zip: _____

Telephone: _____ Fax: _____

Email: _____ Website: _____

Authorized Company Representative: _____

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.

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

(Example: John Smith, AMS, CMCA, PCAM, Conference & Expo Property Management) **Attach additional forms if necessary. Please note each booth includes one (1) complimentary booth representative.**

- | | | |
|----------|----------|-----------|
| 1. _____ | 5. _____ | 9. _____ |
| 2. _____ | 6. _____ | 10. _____ |
| 3. _____ | 7. _____ | 11. _____ |
| 4. _____ | 8. _____ | 12. _____ |

of Additional Reps _____ x \$25.00 = \$ _____
Grand Total

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.

Hotel Accommodations: CAI-NJ has reserved a room block at the Revel Resort, 500 Boardwalk, Atlantic City, New Jersey. To secure your reservation, visit our website, www.cainj.org and click on the Revel Resort booking link. If you experience difficulty reserving a room under the room block, please call Robin Micallef at (609) 588-0030 or email events@cainj.org.

Payment by Check

Mail form with check payable to:

CAI-NJ
Attn: 2013 C&E
1675 Whitehorse-Mercerville Road
Suite 206
Mercerville, NJ 08619

Questions: Contact Robin Micallef at (609) 588-0030 or email events@cainj.org.

Payment by Credit Card

Please fax your signed application 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 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: _____



2013 CAI-NJ Annual Conference & Expo
ATTENDEE REGISTRATION FORM
Thursday, October 24, 2013
Revel Resort & Casino, 500 Boardwalk
Atlantic City, New Jersey 08401

Presented by:



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Please type or print all information below:

Attendee Name/Designation (1) : _____

Company/Association Name: _____

Address: _____

City/State/Zip: _____

Telephone: _____ Fax: _____

Email: _____ Website: _____

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

(Example: John Smith, AMS, CMCA, PCAM, Conference & Expo Property Management) **Please note if attendee's affiliation is different than the registrant's company or association. Attach additional sheets if necessary.**

- | | | |
|----------|----------|-----------|
| 2. _____ | 5. _____ | 8. _____ |
| 3. _____ | 6. _____ | 9. _____ |
| 4. _____ | 7. _____ | 10. _____ |

CONFERENCE FEES:

	CAI Members		Non-CAI Members	
	By 10/5/13	After 10/5/13	By 10/5/13	After 10/5/13
Business Partners	\$125.00	\$150.00	\$150.00	\$180.00
Individual Managers	\$75.00	\$100.00	\$100.00	\$130.00

Homeowners, Unit Owners, Board Members- FREE! Pre-registration is recommended as space is limited.

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Payment by Check

Mail form with check payable to:

CAI-NJ
Attn: 2013 C&E
1675 Whitehorse-Mercerville Road
Suite 206
Mercerville, NJ 08619

Questions: Contact Robin Micallef at (609) 588-0030 or email events@cainj.org.

Payment by Credit Card

Please fax your signed application 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 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: _____



Presented by:



2013 CAI-NJ Annual Conference & Expo **Sponsorship Opportunities**

Name: _____ Company: _____
Address: _____
Telephone: _____ Fax: _____
Email: _____

Please Check:

[] Lunch Sponsorship- \$3,000.00

As a lunch sponsor, your logo will be placed on every boxed lunch distributed the day of the Conference & Expo. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (Sponsorship quantities currently unlimited.)

[] Ad Journal Sponsorship- \$3,000.00

As an ad journal sponsor, your logo will be placed on the bottom of each page of the ad journal. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (1 Available.)

[] Breakfast Sponsorship- \$2,500.00

As a breakfast sponsor, you receive signage at the event by the continental breakfast, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (Sponsorship quantities currently unlimited.)

[] Lanyard Sponsorship- \$2,000.00

As the exclusive lanyard sponsor for the 2013 Annual Conference & Expo, you will increase your firm's visibility to conference exhibitors and attendees by showcasing your company's logo on the lanyards attached to each name badge. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (1 Available.)

[] Packet Sponsorship- \$1,750.00

As the packet sponsor for the 2013 Annual Conference & Expo, you will increase your firm's visibility to conference exhibitors and attendees with logo placement on the packets which will be given to every attendee at registration. CAI-NJ will provide the packets. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (Sponsorship quantities currently unlimited.)

[] LAC Update Brochure Sponsorship- \$1,250.00

As the LAC Update Brochure sponsor for the 2013 Annual Conference & Expo, you will increase your firm's visibility to conference exhibitors and attendees with logo placement on the LAC Update Brochures. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. CAI-NJ will provide the LAC Update Brochures. (Sponsorship quantities currently unlimited.)

[] Conference Notepad Sponsorship- \$1,000.00

Be a sponsor for our conference notepads and make a bold statement with your firm's logo. Notepads are inserted in registration packets and placed at all Conference & Expo seminars. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. CAI-NJ will provide the notepads. (Sponsorship quantities currently unlimited.)

[] Coffee Bar Sponsorship- \$1,000.00

As the coffee bar sponsor, your firm will start off the day with signage at the coffee bar in the Expo Center lobby and later in the day in the Food Court. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (Sponsorship quantities currently unlimited.)

[] Education Seminar Sponsorship- \$1,000.00

As the education seminar sponsor for the 2013 Annual Conference & Expo, you will increase your firm's visibility to conference exhibitors and attendees at our nine educational seminars running concurrently throughout the day. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. (Sponsorship quantities currently unlimited.)

[] Conference Badge Sponsorship- \$750.00

As the exclusive badge sponsor for the 2013 Annual Conference & Expo, your logo will be placed on each badge given to all the attendees. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. CAI-NJ will provide the badges. (1 Available.)

[] Conference Pen Sponsorship- \$500.00

As the exclusive pen sponsor for the 2013 Annual Conference & Expo, your logo will be on this item which will be inserted in all registration packets and placed at all of the education seminars. You also receive signage at the event, placement in the Conference & Expo ad journal, recognition in *Community Trends*®, as well as a special post-event thank you in Community Trending. CAI-NJ will provide the pens. (1 Available.)

I would like to sponsor: _____ Sponsor Signature: _____
Sponsorship Total \$ _____

Payment Options:

Pay by Check- Mail form with check payable to:
CAI-NJ
Attn: 2013 CAI-NJ Conference & Expo
1675 Whitehorse-Mercerville Road, Suite 206
Mercerville, NJ 08619

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

Cardholder Name: _____
Card Number: _____
Exp. Date: _____ Security Code: _____
Cardholder Signature: _____

Questions: Contact Robin Micallef at (609) 588-0030 or email events@cainj.org.



2013 CAI-NJ Annual Conference & Expo
Thursday, October 24, 2013
Revel Resort- Ovation Hall

AD JOURNAL REPLY FORM

- ☐ **Gold Page Ad Sponsor**- Commitment of \$750
- ☐ **Silver Page Ad Sponsor**- Commitment of \$500
- ☐ **Bronze Page Ad Sponsor**- Commitment of \$400
- ☐ **Full Page Ad Sponsor**- Commitment of \$250
- ☐ **Half Page Ad Sponsor**- Commitment of \$100

*Please note full page ad dimensions are 8.5" x 11". Please forward camera ready artwork electronically to events@cainj.org.

Name _____ Company _____
Address _____
Phone _____ Fax _____
Email _____

Please make contributions payable to CAI-NJ. Please fax credit card payments to (609) 588-0040.

Total \$ _____

Cardholder Name _____
Card Number _____
Exp. Date _____ Security Code _____
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For more information, please contact Robin Micallef at (609) 588-0030 or email events@cainj.org
Completed Welcome Networking Reception Reply Forms can be mailed to:
2013 CAI-NJ Welcome Networking Reception
1675 Whitehorse-Mercerville Road, Suite 206, Mercerville, NJ 08619

(For CAI-NJ Use Only)

Exp. Date: _____



2013 CAI-NJ Annual Conference & Expo
CONFERENCE GOLF OUTING REPLY FORM

Wednesday, October 23, 2013
Galloway National Golf Club
270 South New York Road, Galloway, NJ
Registration & Brunch: 11:30 p.m.
Shotgun Start: 12:30 p.m.
Rain or Shine

Conference Golf Outing Individual Reservations

☐ Commitment of \$300
(includes greens fee, cart, brunch and boxed lunch.)

☐ **Conference Golf Outing Cart Sponsor-** Commitment of \$500 entitles the sponsor to signage as a Cart Sponsor.

☐ **Conference Golf Outing Brunch Sponsor-** Commitment of \$350 entitles the sponsor to signage as Brunch Sponsor and 2 attendees to the brunch.

☐ **Conference Golf Outing Boxed Lunch Sponsor-** Commitment of \$250 entitles the sponsor to signage as the Boxed Lunch Sponsor and logo placement on the Boxed Lunches.

*Please forward camera ready logo electronically to events@cainj.org.

Name _____ Company _____
Address _____
Phone _____ Fax _____
Email _____

Please make contributions payable to CAI-NJ. Please fax credit card payments to (609) 588-0040.

Total \$ _____

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 for in the cardholder's agreement with the issuer.

For more information, please contact Robin Micallef at (609) 588-0030 or email events@cainj.org
Completed Welcome Networking Reception Reply Forms can be mailed to:
2013 CAI-NJ Welcome Networking Reception
1675 Whitehorse-Mercerville Road, Suite 206, Mercerville, NJ 08619

(For CAI-NJ Use Only)

Exp. Date: _____



2013 CAI-NJ Annual Conference & Expo
WELCOME NETWORKING RECEPTION REPLY FORM

Wednesday, October 23, 2013

Revel Resort- Ovation Hall

Registration: 5:30 p.m., Event: 6:00 p.m. - 9:00 p.m.

Welcome Networking Reception Individual Reservations

- ☐ Member Individual Reservations \$95 per person
☐ Non-Member Individual Reservations \$145 per person

☐ **Welcome Networking Reception Sponsor-** Commitment of \$1,500 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 5 reservations to the Welcome Networking Reception.

☐ **Welcome Networking Reception Bar Sponsor-** Commitment of \$750 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 3 reservations to the Welcome Networking Reception.

☐ **Welcome Networking Reception Dessert Bar Sponsor-** Commitment of \$500 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 2 reservations to the Welcome Networking Reception.

☐ **Welcome Networking Reception Favor Sponsor-** Commitment of \$350 entitles the sponsor to logo placement on favor distributed by CAI-NJ.

☐ **Welcome Networking Reception Cocktail Napkin Sponsor-** Commitment of \$250 per sponsor entitles the sponsor to logo placement on cocktail napkins.

*Please forward camera ready logo electronically to events@cainj.org

Name _____ Company _____
Address _____
Phone _____ Fax _____
Email _____

Please make contributions payable to CAI-NJ. Please fax credit card payments to (609) 588-0040.

Total \$ _____

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 for in the cardholder's agreement with the issuer.

For more information, please contact Robin Micallef at (609) 588-0030 or email events@cainj.org

Completed Welcome Networking Reception Reply Forms can be mailed to:

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1675 Whitehorse-Mercerville Road, Suite 206, Mercerville, NJ 08619

(For CAI-NJ Use Only)

Exp. Date: _____



2013 CAI-NJ Annual Conference & Expo
FAREWELL RECEPTION REPLY FORM

Thursday, October 24, 2013
Revel Resort- Ovation Hall

Registration: 3:00 p.m., Event: 3:30 p.m. - 5:30 p.m.

ALL BOOTH PRIZES WILL BE DISTRIBUTED AT THIS RECEPTION!

Don't miss the raffle for a complimentary 2014 Booth- must be present to win!

*Please note all booth sponsors, managers and CAVL's receive one (1) complimentary reservation to the 2013 CAI-NJ Annual Conference & Expo Farewell Reception.

Farewell Reception Individual Reservations

[] Commitment of \$60 per person

[] **Farewell Reception Sponsor**- Commitment of \$1,250 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 10 reservations to the Farewell Reception.

[] **Farewell Reception Bar Sponsor**- Commitment of \$1,000 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 8 reservations to the Farewell Reception.

[] **Farewell Reception Mucha Fresca Food Bar Sponsor**- Commitment of \$750 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 6 reservations to the Farewell Reception.

[] **Farewell Reception Cupcake Bar Sponsor**- Commitment of \$250 entitles the sponsor to signage, listing in the program journal, recognition on the website and in *Community Trends*[®] as well as 2 reservations to the Farewell Reception.

Name _____ Company _____
Address _____
Phone _____ Fax _____
Email _____

Please make contributions payable to CAI-NJ. Please fax credit card payments to (609) 588-0040.

Total \$ _____

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 for in the cardholder's agreement with the issuer.

For more information, please contact Robin Micallef at (609) 588-0030 or email events@cainj.org

Completed Welcome Networking Reception Reply Forms can be mailed to:

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Exp. Date: _____

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**See details about the 2013 CAI-NJ Recruiter Club Challenge
on page 43 of this issue!**

CAI MEMBERSHIP APPLICATION

Community Associations Institute, New Jersey Chapter
1675 Whitehorse-Mercerville Road, Suite 206
Mercerville, New Jersey 08619
Phone: (609) 588-0030 Fax: (609) 588-0040
Web: www.cainj.org
Email: membership@cainj.org

MEMBERSHIP CONTACT (Where membership materials will be sent):

Name: _____

Title: _____

Association/
Company: _____

Address: _____

City/State/Zip: _____

Phone: (W) _____ (H) _____

Fax: _____

E-Mail: _____

Select your Chapter: _____ NEW JERSEY

Recruiter Name/Co. Name: _____

CATEGORY OF MEMBERSHIP: (Select one)

- | | |
|--|-------------------|
| <input type="checkbox"/> Community Association Volunteer Leader (CAVL) | <i>Dues vary*</i> |
| <input type="checkbox"/> Manager | \$124 |
| <input type="checkbox"/> Management Company | \$390 |
| <input type="checkbox"/> Business Partner | \$535 |
| <input type="checkbox"/> Business Partner Affiliate (CAI-NJ only) | \$100 |

PAYMENT METHOD:

☐ Check made payable to CAI ☐ VISA ☐ MasterCard ☐ AMEX

Card Number: _____ Exp. _____

Name on Card: _____

Signature: _____ Date: _____

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

- | | |
|---|-------|
| <input type="checkbox"/> Individual Board Member or Homeowner | \$114 |
| <input type="checkbox"/> 2nd Board Member | \$200 |
| <input type="checkbox"/> 3rd Board Member | \$275 |
| <input type="checkbox"/> 4th Board Member | \$345 |
| <input type="checkbox"/> 5th Board Member | \$395 |
| <input type="checkbox"/> 6th Board Member | \$445 |
| <input type="checkbox"/> 7th Board Member | \$500 |

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:

- | | |
|--|---|
| <input type="checkbox"/> Accountant | <input type="checkbox"/> Attorney |
| <input type="checkbox"/> Builder/Developer | <input type="checkbox"/> Insurance Provider |
| <input type="checkbox"/> Lender | <input type="checkbox"/> Real Estate Agent |
| <input type="checkbox"/> Supplier (landscaping, power washing, snow removal, etc)
Please specify: _____ | |
| <input type="checkbox"/> Technology Partner
Please specify: _____ | |
| <input type="checkbox"/> Other
Please specify: _____ | |

BUSINESS PARTNER AFFILIATE:

Name of Primary Company Contact: _____

NEW MEMBERS OF THE NEW JERSEY CHAPTER

(April 11, 2013 through May 10, 2013)

Business Partners

BELFOR Property Restoration
Mr. Amir Gilani

Computer Design & Services
Mr. Tom Summers

E.J Peters Co, Inc.
Mr. Edwin Peters

P. Cooper Roofing, Inc.
Mr. Steven Dicker

R & B Electrical, LLC
Mr. Fabiano L. Bezerra

Remcon Enterprises, LLC
Mr. Josh Jackson

Servpro of Manahawkin
Mr. Gary Brown

**Wilson Elser Moskowitz Edelman &
Dicker LLP**
Ms. Tana Bucca

Community Association Volunteer Leaders

Mr. Thomas Frazzitta
Adamsway Condominium Association

Ms. Jennifer Lebowitz
Adamsway Condominium Association

Mr. Nicholas Lorio
Canal Walk Homeowners Association

Mr. James Lyttle
Canal Walk Homeowners Association

Mr. Ernst Mucke
Liberty Terrace Condominium Association

Mr. John O'Keefe
Liberty Terrace Condominium Association

Ms. Hollie Palmisano
Adamsway Condominium Association

Dr. Margaret Rodriguez
Liberty Terrace Condominium Association

Mr. Robert Rossomando
Canal Walk Homeowners Association

Ms. Rachael Scheib
Maplewood Village Association

Mr. Kevin Stevens
Liberty Terrace Condominium Association

Mr. Leo Wong
Liberty Terrace Condominium Association

Mr. Bernard Worst
Canal Walk Homeowners Association

Managers

Ms. Joan Erbs, CMCA
Integra Management Corporation, AAMC

Ms. Elizabeth Marie Loewrigkeit
Wentworth Property Management Corp., AAMC



The 2013 CAI-NJ Recruiter Club Challenge

RECRUIT YOUR WAY TO A FREE TRIP TO ORLANDO!

GRAND PRIZE:
A free trip to the 2014
CAI National Conference in
Orlando, Florida

2ND PRIZE:
iPad Mini

3RD PRIZE:
\$50 Gift Card

Recruit at least five new CAI-NJ members, and you qualify to win this year's CAI-NJ Recruiter Club Challenge. New members can be any combination of Business Partners, Managers, Community Association Volunteer Leaders, and Management Companies.

Sponsored by:



For contest details contact CAI-NJ:

(609) 588-0030 or
membership@cainj.org

Contest Rules:

1. Contestants must recruit at least five new members between January and November 2013 to be eligible.
2. Whomever has the most new member recruits between January 1, 2013 through November 30, 2013, will win.
3. Recruiters can only win one 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 2013.
6. Winner(s) need not be present to win.
7. *The Grand Prize is a trip to the 2014 CAI National Conference in Orlando, Florida, and includes airfare to Orlando, Florida, from Newark, New Jersey, or Philadelphia, Pennsylvania; two nights at the conference hotel; and conference registration.

Managing Association Committees

Jacquie Rogers, CMCA, AMS
Access Property Management, LLC, AAMC, AMO

Many association boards rely heavily on committees for input and advice regarding the issues facing their community. This input and advice may be both an asset and a hindrance for the board. Well...maybe not a hindrance, but if the advice of the committee is not accepted by the board, a strained working relationship could result. It is the responsibility of the board in setting up the committee to also lay the proper foundation by communicating the limits and proper function of the committee. If the proper foundation is not laid early, then it will likely be a more difficult relationship to navigate for both the board members and the committee. The work load of a board can be heavy and having any type of help is always welcome. The committee members are volunteers who have committed their time to benefit their neighbors, just like board members. They should be treated respectfully. However, if they are not provided with a defined scope of work, then the board is doing them an injustice. It is important to encourage and support committees but it is also important to monitor the process closely and keep communications open between the committee and the board.

In order to have a successful committee, the scope of work must be clear and defined. Unless the governing documents reference committees and provide guidelines for their operation, the board must decide what each committee is responsible for and

what parameters they will be working under. This scope may need to be changed from time to time and that responsibility falls to the board. In addition, if there is a specific project that a sub-committee or task group may be working on, that group will need to know exactly what the required work is, the number of proposals to get, insurance requirements, a tentative budget, and a time-frame for completion.

The integrity of the committee process should never be in question. The committee must understand that they are held to a high standard and that they have a responsibility to interact professionally with the board and with those owners whose disputes and issues may be brought before the committee. A failure to maintain confidentiality where appropriate is not an option. Personal agendas have no place on boards or committees. The members of the committee, like the board, must consider what is best for the entire community and not themselves in the course of their responsibilities.

Communication between the board and the members of the committee is important. Committees may make a recommendation that they believe makes perfect sense yet the board may decide to move in a different direction. This is usually where frustration sets in between the board members and the committee members unless there is appropriate and timely communication between them. This is where the managers' ability to



© iStockphoto.com

“In order to have a successful committee, the scope of work must be clear and defined.”

navigate and communicate between the concerns of the board and a committee comes into play. It is the role of the manager to gather the information and present it to the board in a cohesive manner. If the scope of work and budget were properly discussed and hopefully written clearly, the end result is very often a good one. Most boards appreciate the hard work and dedication of the committee and usually approve what has been presented to them.

The number of people who dedicate so much of their time to their community is impressive. They often commit many nights and weekends simply to serve their community and its people. This spirit of commitment is inspiring and makes the community association industry enjoyable. ■

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2013 Recruiter Club New Jersey Chapter

(As of May 10, 2013)

David J. Byrne, Esq. - 1

Dean Catanzarite - 1

Joseph Chorba, CPA - 9

Liz Comando, CMCA, PCAM - 1

Ramon Cuevas - 1

Louis J. Curtis, CMCA, AMS, PCAM - 2

Scott T. Dalley, CMCA, AMS, PCAM - 1

Michael Flippin, CMCA, AMS, PCAM - 4

Lee Allison Klimansky - 1

Martin Laderman - 1

Denise Lindsey, CMCA, AMS, PCAM - 4

Jeff Logan - 10

Michael Pesce, PCAM - 1

Matt Rosenthal - 2

Barry J. Scarr, CIRMS - 1

Jane Strydesky, CMCA, AMS, PCAM - 1

Marjorie M. Wilson, CMCA - 2

2013 CAI-NJ RECRUITER CLUB CHALLENGE...

See details on page 45!



arriving at a solution, but does not impose a decision. The mediator helps the parties look at all the issues and explore what may be acceptable to both parties as a solution. ADR is offered to parties who live or work in community associations including to resident homeowners, absentee homeowners, board members, community managers and developers.

The topic for The Managers-Only Seminar is "Surviving a Disaster for Community Managers" and the second installment will be held Wednesday, June 26, 2013, 9:00 a.m.-12:00 p.m., at Greenbriar Woodlands in Toms River. Contact Angela Kavanaugh at angela@cainj.org or (609) 588-0030 for more information.

Mark your calendars for the Senior Summit on July 18, 2013 at the Renaissance

"Producing the right venue with topics of timely interest is of utmost importance to continuously generate our strong history of success stories."

at Manchester, New Jersey, 1 Renaissance Boulevard, Manchester. Registration is at 8:30 a.m. and the program will be 9:00 a.m.-12:00 p.m. This is the first of three summits, watch for future dates in the southern and northern areas. Contact Angela Kavanaugh at angela@cainj.org or (609) 588-0030 for more information.

The volunteer Board Members, committee members, business partners and the CAI-NJ office staff invest time, financing and a lot of effort to bring the members together for education, networking and fun. Producing the right venue with topics of timely interest is of utmost importance to continuously generate our strong history of success stories. Please continue to come out and support these activities so we can truly measure our achievements. ■



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**Check out the newly redesigned
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Community Trends® **“You Provide the Caption” Contest**



The CAI-NJ Editorial Committee is pleased to introduce its Inaugural *Community Trends®* Caption Contest.

WHO: Gabe Vitale, President at C&L Sweeper & Pavement Maintenance, CAI-NJ Treasurer (Left); and Jim Rademacher, President at Rezkom Enterprises, Inc., 2009 CAI-NJ President

WHERE: CAI National Conference in San Diego, CA

WHAT: ??????????

Your mission, should you choose to accept it, is to provide a clever caption for the picture above. Send your caption submission to info@cainj.org. Just a friendly reminder — only captions with appropriate content will be eligible to win!

The deadline for caption submissions is **Friday, July 26, 2013**. The winner will be chosen by the CAI-NJ Editorial Committee.

The winner will be featured in the September issue of *Community Trends®* and receive a \$25.00 CAI-NJ Gift Certificate redeemable at any CAI-NJ event or program. Runners-up will have their captions published in the September issue.

So put your thinking caps on and submit those captions!



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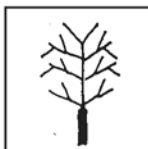


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Community Trends®,

Jonathan Katz, Esq., *Editorial Chair*

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Community Trends® recently traveled with Chip Hoever, CMCA, AMS, PCAM, Wilkin Management Group, Inc. to sunny Naples, Florida.



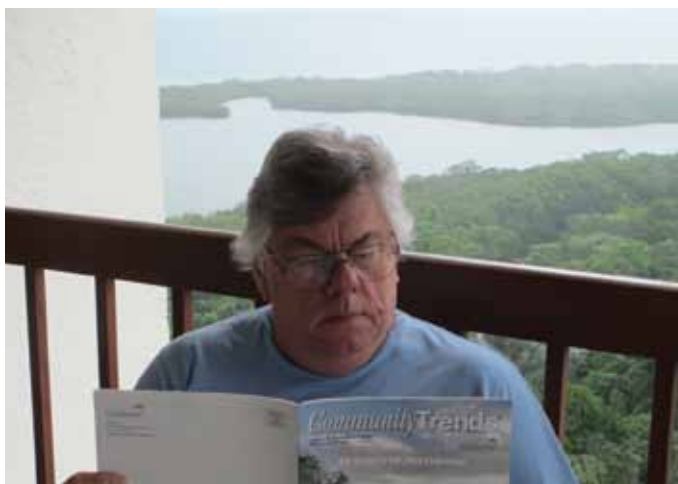
(above) arrival at RSW airport waiting for bus to car rental counter



(left) arrival at
Waldorf Astoria –
Naples, Florida



(above) With this kind of weather who cares
about *Community Trends*®?



(left)...and then the
rains came.



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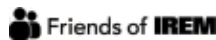
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CAI-NJ Mediation Training Program...

On Tuesday, May 21, 2013 CAI-NJ hosted the Mediation Training Program at the Clearbrook Cultural Center in Monroe Township, New Jersey. Attendees who successfully completed the course became trained mediators for CAI-NJ's Alternative Dispute Resolution program. Mediation is an affordable, non-adversarial approach in which a neutral party, the mediator, guides disputing parties through the resolution process to reach a mutually acceptable agreement.

CAI-NJ would like to express our sincere appreciation to the facilitators of this program: Ronald L. Perl, Esq., CCAL, Hill Wallack LLP, 2007 CAI National President, 1987 CAI-NJ President, Adjunct Professor, Seton Hall University Law School and Paul Santoriello, PCAM, President, Taylor Management Company, AAMC, AMO, 2011 CAI-NJ President. Assisting them were Jack McGrath, R, The Grande at Colts Neck Condominium Association, 2006 CAI-NJ President, 2013 CAI-NJ Board of Directors, Nina Stanton, Clearbrook Community Association, 2013 CAI-NJ President, Kenneth Sauter Esq., CCAL, 2013 CAI-NJ Board of Directors and Caroline Record, Esq., CCAL, 2008 CAI-NJ President, both formerly of Berman, Sauter, Record & Jacobs, P.C., currently with Hill Wallack LLP.

The facilitators covered the following topics: role of mediation in complex issues, how to prepare for mediation, useful strategies in resolving disputes, rules and policies for mediation, how insurance plays a role in mediation and how valuable dollars can be saved.

If you missed this program or were unable to attend, CAI-NJ hopes to schedule an additional Mediation Training Program in northern New Jersey at a later date in 2013. Check your mailbox and inbox for the date and location. ■



(left) Joe Chorba, CPA, Wilkin & Guttenplan, P.C., chair of the 2013 CAI-NJ Membership Committee, spoke to the attendees about the benefits of CAI membership and how they can become more involved with the chapter.



(below) Ronald Perl, Esq., CCAL, Hill Wallack, LLP facilitates the Mediation Training Program.



(above) Jack McGrath, R, The Grande at Colts Neck Community Association lends his experience as a CAI-NJ mediator during a training exercise.

(right) Paul Santoriello, PCAM, Taylor Management Company, AAMC, AMO talks about techniques of an effective mediator.



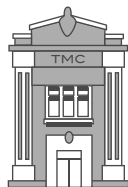
(right) Nina Stanton, 2013 CAI-NJ President, Clearbrook Community Association uses her expertise to help facilitate a training exercise.



(left) Kenneth Sauter, Esq., CCAL helps a mediation roll-play.

(right) Caroline Record, Esq., CCAL assists during a mediation exercise.





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CAI-NJ UPCOMING EVENTS

CAI-NJ Beach Party

Thursday, August 15, 2013
Martell's Tiki Bar
308-310 Boardwalk
Point Pleasant, New Jersey
Registration: 4:30 p.m.-8:00 p.m.
Event: 5:00 p.m.- 9:00 p.m.

CAI-NJ Conference & Expo

Wednesday & Thursday,
October 23-24, 2013
Revel Resort Ovation Hall
500 Boardwalk
Atlantic City, New Jersey

CAI-NJ Conference Golf Outing

Wednesday, October 23, 2013
Galloway National Golf Club
270 South New York Road
Galloway, NJ 08205
Registration & Brunch: 11:30 a.m.
Shotgun Start: 12:30 a.m.

CAI-NJ Conference Welcome Networking Reception

Wednesday, October 23, 2013
Revel Resort Ovation Hall
500 Boardwalk
Atlantic City, NJ 08401
Registration: 6:30 p.m.
Event: 7:00 p.m. - 9:00 p.m.

CAI-NJ Annual Conference & Expo

Thursday, October 24, 2013
Revel Resort Ovation Hall
500 Boardwalk
Atlantic City, NJ 08401
Registration: 8:30 a.m.
Conference: 9:00 a.m. - 3:00 p.m.

CAI-NJ Conference Farewell Reception

Thursday, October 24, 2013
Revel Resort Ovation Hall
500 Boardwalk
Atlantic City, NJ 08401
Registration: 3:30 p.m.
Event: 4:00 p.m. - 5:30 p.m.

2013 CAI-NJ EDUCATION SCHEDULE

All course dates and locations are tentative. Please check www.caionline.org
or www.cainj.org for updated information.

JUNE 26, 2013

Managers-Only Educational Program:

*Surviving a Disaster for Community
Managers*

Greenbriar Woodlands
1 Kensington Circle
Toms River, New Jersey
Registration: 8:30 a.m.
Program: 9:00 a.m.-12:00 p.m.

JULY 18, 2013

Senior Summit

The Renaissance at Manchester
1 Renaissance Boulevard
Manchester, New Jersey
Registration: 8:30 a.m.
Program: 9:00 a.m.-12:00 p.m.

*NOTE: This is the first of three Summits.
Watch for dates to be announced for two
more Summits — one each in north and
south Jersey.*

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OCTOBER 22-24, 2013

M-100: The Essentials of Community Association Management

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DECEMBER 5-6, 2013

M-350: Manager and the Law

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NOVEMBER 14-16, 2013

M-100: The Essentials of Community
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Pittsburgh, Pennsylvania

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CHAPTER TRENDS... from page 7.

challenges and potential predators as they made their way through the obstacle course following the shad's dangerous path.

"It was a really fun opportunity for our team to share our enthusiasm for water resources with the kids," said Shannon Junior, Aquatic Ecologist and Regional Manager for SOLitude. "Many of them had never caught a fish before, and it's an experience that they'll remember forever."

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Post Hurricane Sandy — NJ Municipalities Aiding Community Associations should Appeal FEMA DENIALS

Community associations impacted by Hurricane Sandy continue to face high recovery costs as local governments are denied Federal Emergency Management Agency (FEMA) reimbursement for debris removal and other disaster recovery expenses in community associations.

In New Jersey, your municipality should appeal FEMA reimbursement denials for debris removal in community associations on the basis that the work was in the public interest and that the local government had a legal obligation to clear debris from community associations.

FEMA Restricts Assistance for Private Property

In general, FEMA regulations classify all roads and waterways in community associations as private property. This classification means that eligibility for debris removal reimbursement is limited. FEMA publications on debris removal activities state—

Debris on private property rarely meets the public interest standard because it does not affect the public-at-large and most often is not the legal responsibility of a State or local government. Debris removal from private property is usually the responsibility of the individual property owner.¹

To be eligible for reimbursement, FEMA program rules require that debris removal from private property (in this instance a community association) meet two important standards.

A. FEMA must determine that the debris removal is in the public interest, and

B. The municipality has an ongoing legal obligation to remove debris from the private property in question.

1. Meeting the Public Interest Standard

FEMA defines “public interest” as debris removal that is necessary to:

- 1) Eliminate immediate threats to life and public health and safety; or
- 2) Eliminate immediate threats of significant damage to improved public or private property; or
- 3) Ensure economic recovery of the affected community to the benefit of the community-at-large.

Municipalities are required to provide in writing the basis for a determination that debris removal satisfies one of the components of the public interest standard. Examples of such documentation include the specific threats to life as determined by an agency with the legal responsibility and expertise to determine such conditions exist; a cost-benefit analysis that shows debris removal is more cost effective than not removing the debris; and documentation demonstrating that removal of debris from private property will expedite recovery of the community-at-large.

At the request of New Jersey Governor Chris Christie, FEMA issued a blanket determination that removal of Sandy-related storm debris from private property was in the “public interest”. This general determination means that debris removal from community

associations meets the “public interest” test and that municipalities in New Jersey may seek reimbursement under FEMA’s Public Assistance program.

2. Demonstrating a Legal Obligation

FEMA requires that municipalities prove both a legal obligation and the authority to remove storm-related debris from private property. For example, a municipality must demonstrate that it is compelled by State statute or local ordinance to remove debris from a community association, that the legal obligation was in place at the time of the disaster, and that the municipality would remove the debris even if it did not anticipate FEMA reimbursement.

The New Jersey Municipal Services Act (MSA) requires municipal governments to remove debris from roads within community associations to ensure passage of emergency response vehicles and services. A municipality that removed debris from association roads pursuant to the MSA may be eligible for reimbursement of these costs under FEMA’s Public Assistance Program. If your municipality has been denied reimbursement of debris removal within a community association in the aftermath of Hurricane Sandy, the municipality should appeal this decision on the basis that the MSA required the municipality to remove debris from the community.

APPEAL A REJECTION DECISION

Engage Your Local Government

If your local government removed debris from association roads and waterways and FEMA denied a reimbursement request,

CONTINUES ON PAGE 64.

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NATIONAL TRENDS... from page 62.

encourage your local officials to file an appeal. Additionally, FEMA officials have engaged in community outreach efforts to inform local officials that debris removal from private property is eligible for reimbursement. All units of local government should be encouraged to contact FEMA representatives to ensure that the municipality and community associations receive full federal disaster recovery assistance.

If you received a letter from FEMA stating you, your community association or your municipality is not eligible for assistance, it does not necessarily mean you have reached an end in the application process. Your letter tells you how to appeal the decision and what additional information you need to provide to FEMA, in order for your case to be reviewed again. It is important to note that you must submit an appeal within **60 days** of the date on the determination letter you received.

Don't wait to encourage your local government to file an appeal! Community associations deserve equal access to federal disaster assistance and sometimes municipal governments are hesitant to provide disaster recovery services to associations for fear FEMA will refuse to reimburse these costs. Having our local officials successfully appeal FEMA denials for debris removal in associations will help change the culture of denying community associations FEMA disaster relief.

Be sure to read your FEMA denial carefully. FEMA may only need you to provide additional documentation in the case. The appeal must include new or missing information, documents and damage repair estimates that support the appeal request. It is important to date the appeal letter and mail it to the proper address which can be found here on FEMA's website. Other contact information and instructions are also included in the link.

INELIGIBLE APPEALS

Support Direct Access to FEMA Funding for Associations

If your association paid to have debris removed from your community, the association is not eligible for FEMA reimbursement. Further, your local community government may not apply for FEMA reimbursement on behalf of the association. FEMA will only reimburse municipalities and State government agencies for debris removal in community associations. Under FEMA rules, community associations are not eligible to apply directly to FEMA under the Public

Assistance program and therefore will not reimburse a community association for debris removal expenses that the association itself incurred.²

For decades, community associations have been denied equal access to federal disaster recovery assistance. With your help and voice, this can change. Residents of community associations should be treated equally with all other taxpayers and should be eligible to participate directly in FEMA disaster response programs. CAI continues to work on behalf of the 62.5 million people living in America's 325,000 community associations to create equity in this important disaster recovery and other issues important to the sustainability of community associations and enhancement of community living.

To find out how you can help change this, please visit CAI's FEMA Advocacy Center where you can learn more about fairness for associations in disaster recovery and take action.

Questions or comments may be directed to CAI's Government & Public Affairs Team at government@caionline.org or (888) 224-4321. ■

1. Public Assistance Applicant Handbook—FEMA P-323 (2010): p. 14. A similar statement may be found in FEMA's Public Assistance Debris Management Guide (FEMA-325/July 2007).
2. While it is possible for a community association to meet FEMA's applicant eligibility requirements under the Public Assistance Program as a qualified private nonprofit, this is not common. The vast majority of community associations do not meet FEMA eligibility rules to directly participate in the Public Assistance program.

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Community Association Volunteer Leader (CAVL) Roundtable...

CAI-NJ was pleased to host its first-ever Community Association Volunteer Leader (CAVL) Best Practice Roundtable and Networking Event on Thursday, May 16, 2013 at Buona Sera Ristorante in Red Bank, New Jersey. Over 35 CAVLs attended this event which covered topics ranging from running effective board meetings to technology to a concerned residents' forum. The facilitators and attendees were engaged in constructive dialogue that we hope will lead to enhanced communication between board members, managers and professionals.

CAVLs each participated in four of the six roundtable discussions which allowed them to learn from the expertise of the professionals as well as their peers. CAI-NJ would like to thank the following sponsors/facilitators for the success of this important event:

Harold Berlowe

MEM Property Management

Richard Linderman, Esq.

Herrick, Feinstein LLP

Denise Lindsey, CMCA, AMS, PCAM

Signature Property Group, AAMC

Loren Lightman, Esq.

Lomurro, Davison, Eastman & Munoz, PA

Michael Pesce, PCAM

Community Management Corporation

Herman Shauger

The Shauger Group

If you missed this event or were unable to attend, CAI-NJ will be scheduling an additional CAVL Roundtable in 2013 in northern New Jersey. Check your mailbox and inbox for the date and location.



(left) The event was kicked-off by Angela Kavanaugh, Assistant Director, Membership & Education for CAI-NJ.

(below) Herman Shauger, The Shauger Group and Elysa Bergenfeld, Esq., Herrick, Feinstein LLP, both of the CAI-NJ Membership Committee, gave a brief presentation about the benefits of CAI-NJ membership.



(below) Denise Lindsey, CMCA, AMS, PCAM, Signature Property Group, AAMC spoke about running effective board meetings.



(above) The ballroom at Buona Sera was host to a successful first-ever CAVL Roundtable. The facilitators and attendees were engaged in constructive dialogue that we hope will lead to improved communication.





(above) Loren Lightman, Esq., Lomurro, Davison, Eastman & Munoz, PA gave an update on condominium legislation in New Jersey.

(below) Michael Pesce, PCAM, Community Management Corporation led a conversation on productive ways to deal with difficult people.



(above) Harold Berlowe, MEM Property Management led a discussion about the best ways for concerned residents to voice their troubles effectively.



(left) Richard Linderman, Esq., Herrick, Feinstein LLP facilitated a conversation on how technology can improve communication between board members, managers and professionals.



(right) Herman Shauger, The Shauger Group led a discussion on how to interact with your association professionals.



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“Holiday season at the mall is crazy like everyone knows! I was finishing the last bit of my shopping and in a panicked rush as usual. Finally I was done and with great pride in my efficiency, headed to the car to load my booty up and head home. Oddly, the doors were unlocked. I put my packages in the trunk and got into the driver’s seat but my key wouldn’t work. Aggravated, I called my husband who came to the mall to see what the problem was. Well...it wasn’t my car!!!”

Graceanne Welsh, AMS
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