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In This Issue

- Happy Holidays! Political Signs and Holiday Decorations in Community Associations
- Year End Compliance
- Grateful Gains: Success Stories of Community Associations Thriving with Expert Help
 ... and more!



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THE CAI-NJ COMMUNITY TRENDS® MAGAZINE









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"This year has been

a wonderful year to

lead the organization

and my fellow board

members have been

truly exceptional..."

November is upon us, fellow CAI-NJ Members! Welcome to another edition of *Community Trends*[®]!

his month's issue of *Community Trends®* focuses on gratitude. While November traditionally has an aura of gratitude because of the Thanksgiving holiday, this year hits a little differently as I head into the final two months of my presidency. Please indulge me for a few paragraphs as I try

to appropriately express gratitude for my time as president of CAI-NJ.

First, I have to thank my fellow board members. This year has been a wonderful year to lead the organization and my fellow board members have been truly exceptional in their commitment and focus as we tackled the business of the organization, including some new and exciting initiatives. It is always easier to

exciting initiatives. It is always easier to lead when you have an amazing team with you to discuss, discern, and decide and the 2024 CAI-NJ Board of Directors are true professionals and dedicated servants of the organization. Thank you for your efforts on behalf of the chapter — it has made my final year on the board a treat and a highlight of my career.

Next, I want to express my gratitude for Angela and the entire CAI-NJ chapter staff. Our team in the chapter office represents the absolute best anywhere throughout CAI and I am truly thankful for their continued dedication, creativity, and member-centric drive on behalf of all of us. As a board member for the last 7 years and a committee member before that, I have had the distinct pleasure of working with our chapter staff and witnessed the evolution of leadership and culture that has allowed our entire organization to flourish. I appreciate all of you: Angela, Jackie, Robin, Brooke, Jocelyn, and Helen. Thank you on behalf of a grateful organization!

CAI-NJ is incredibly fortunate to have such a dedicated group of volunteer professionals that are willing to commit so much time to serve on our various committees. CAI-NJ has the most volunteers serving on committees of any chapter throughout all of CAI. I am incredibly grateful for all the time and talent given back to CAI-NJ by our committee members to advance all the various initiatives and programs of the chapter forward. Thank you for your continuing commitment and dedication to making CAI-NJ the best membership organization it can be now and into the future.

CONTINUES ON PAGE 55



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LOOKING AHEAD

ANGELA KAVANAUGH | CAI-NJ CHAPTER EXECUTIVE DIRECTOR

Dear CAI-NJ Family – Wishing that all good things fill your days throughout the year.

hanksgiving is such an easy holiday, centered around food and family. It's a day of reflection on how fortunate we are. It's a day to spend with people that we love, and the gifts shared are the time and memories that we make. Thanksgiving is too big for one single day. How wonderful it would be if everyone perpetually practiced gratitude, remembering to appreciate and thank those in our lives that make a difference.

Thank you to all of the New Jersey chapter members of CAI, that have faith in the organization and recognize the value of their membership, year after year; our loyal Board of Directors that can be counted on to always choose what is best for the members; the dedicated New Jersey Legislative Action Committee (NJ-LAC) as they advocate for those living in Common Interest Communities (CICs); the 200 volunteers sitting on our committees who create programs and events for all member representation groups of the chapter; the CAI-NJ Partners and event sponsors, who without their continued support we would not be able to provide the education and resources to our members and the enthusiastic CAI-NJ team, that strives to create every program and event to be the best it can.

2025 Partnership Program is now available. Business Partner and Management Company members, you can take advantage of this program to gain brand recognition and enhanced exposure that will allow you to stand out in New Jersey's community association industry. For further information, <u>https://cainj.org/partnership/</u>

Adopt-A-Family – Once again the CAHNJ F.A.S.T. Committee will be hosting the **Adopt-A-Family** program, to ensure that families in need enjoy the holiday season. Please remember to support this initiative. For further information please go to the CAI-NJ website at <u>www.cainj.org</u>.

Annual Retreat and Winter Break Party on Tuesday December 3rd, at the Grand Marquis. Please join us as we welcome the 2025 CAI-NJ Board of Directors and all of the upcoming year's volunteer members. The committees will come together and have the opportunity to

"Thank you to all of the New Jersey chapter members of CAI, that have faith in the organization and recognize the value of their membership, year after year..."

begin to plan for their year of initiatives. The Winter Break Party will follow as we kick-off the holiday season with our colleagues and network to build new relationships.

Veterans Day – Let us not forget to thank our veterans for their service, bravery, and sacrifice, allowing us to live in peace every day, as we celebrate Veterans Day on Monday, November 11th.

For further information and to register for all our upcoming programs, please visit, <u>https://cainj.org/network-events/</u>, for networking events and for educational programs, visit <u>https://cainj.org/education-events/</u>.

I hope you enjoy the season. 🔳

2024-2025 Events & Education Calendar

FEBRUARY

Wednesday, February 19th Annual Awards Celebration Hyatt, New Brunswick

MARCH

Thursday, March 27th CA-PAC Top Golf Top Golf, Edison

JUNE

Wednesday, June 4th PAC the Haus Beach Haus Brewery, Belmar

Tuesday, June 17th Dennis R. Casale Memorial Golf Outing Forsgate Country Club, Monroe Twp.

Forsgate Country Club, Monro

NEW JERSEY CHAPTER

communi

ASSOCIATIONS IN

NOVEMBER

Wednesday, November 6th Community Conversations Live Virtual

Wednesday, November 6th Fall Pints with PAC Chickie's and Pete's, Bordentown

Thursday, November 21 st Make-A-Wish Check Presentation Breakfast & Castle Tour Make-A-Wish New Jersey Castle, Monroe Twp.

DECEMBER

Tuesday, December 3rd Annual Meeting & Chapter Retreat Grand Marquis, Old Bridge

> Tuesday, December 3rd Winter Break Party Grand Marquis, Old Bridge

Register for these and other events at www.cainj.org All events are subject to change.



LEGISLATIVE UPDATE



MATTHEW Z. EARLE, ESQ. KATES, NUSSMAN, ELLIS, FARHI & EARLE, LLP LEGISLATIVE ACTION COMMITTEE CHAIR

As we approach the end of the Legislative year, there are several things that New Jersey community associations should keep in mind:

 The deadline for filing the information necessary to comply with the federal Corporate Transparency Act is the end of the year. Community Associations Institute (CAI) National currently has a pending lawsuit and application seeking to enjoin the law as applied to community associations. However, unless and until a judge grants an injunction, you must file by the end of the year. The filing website is https://fincen.gov/boi

In connection with same, you may wish to seek guidance from management and attorneys regarding information security and best practices.

2. If your association does not have a reserve study, or if your reserve study is more than five years old, you must have an updated reserve study in place by the end of the year. In addition, and subject to the catch-up periods in the reserve funding law, you must also fund reserves in the manner required by "If your association does not have a reserve study, or if your reserve study is more than five years old, you must have an updated reserve study in place by the end of the year."

the study. We strongly suggest that associations which are developing their budgets for 2025 consult with their reserve provider, professional management, and legal counsel to discuss your reserve funding strategy and legal compliance.

Additionally, we are pleased to announce that S3121, which requires municipalities to pay for the cost of fire hydrant maintenance, passed out of the Senate and Urban Affairs Committee on September 30, 2024. The bill will now go to the Senate Budge and Appropriations Committee.

As many of you may know, passing a bill requiring municipalities and water authorities to maintain private community fire hydrants in the same manner that hydrants are maintained for other taxpayers has been a high priority, and is currently one of our top legislative issues.

In that connection, former New Jersey Legislative Action Committee (NJ-LAC) Chairperson George Greatrex, Esq. and LAC member Paul Raetsch graciously agreed to attend the Senate Urban Affairs Committee and testify with regard to the bill. In particular, Paul provided incredibly impactful testimony about several fire losses that occurred due to faulty fire hydrant maintenance.

Hopefully the bill will begin to move. If it does, expect to receive an urgent LAC alert to contact your legislator to support the bill! ■

Stay up-to-date on legislative issues at www.cainj.org.



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Walk the halls of our capitol in Trenton and you see a lot of doors... doors to legislator's offices... doors to committee rooms... doors to the Assembly and Senate chambers. It takes a lot to get through those doors. You're not just invited in. You need a key. With a key you're taken seriously. With a key, you get things done.

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- Your Political Action Committee (CA-PAC): Your key contributions to support elected officials who aim

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• **Give** – Your donations are key! Supporting the PAC with your donations shows legislators that you're serious, and that our cause counts.

• **Promote –** Your personal influence is key! Talk about CAI-NJ's legislative engagement in your community and business. Let fellow residents know that we're fighting for them and their communities!

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 THURSDAY
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 2024



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DETAILS ON WWW.CAINJ.ORG

Fappy Folloays Political Signs and Holiday Decorations in Community Associations

By David L. Dockery, Esq., Becker

ith election and holiday season upon us, community association boards are typically tasked with the best way to promulgate rules and regulations concerning political signs and holiday decorations. Living in a pluralistic society can have its challenges. However, a lawful, well-crafted, objective, and non-discriminatory policy can help a community live harmoniously while respecting the beliefs and traditions of all its members.

decoronions or ended

Political Signs

Many Master Deeds and Declarations prohibit any signs to be displayed on common property or in the doors and windows of the Unit. While such restrictions are permissible if the signs are in connection with a commercial or personal interest, such as a for-sale sign or a happy birthday sign, political signage cannot be completely banned. The New Jersey Supreme Court determined in two recent cases, Committee for a Better Twin Rivers v. Twin Rivers Homeowners Ass'n, 192 N.J. 344 (2007), and Mazdabrook Commons Homeowners Ass'n v. Khan, 210 N.J. 482 (2012), that due to the free speech protections as provided for in the New Jersey Constitution, notwithstanding the association's

CONTINUES ON PAGE 16







Siding, Façade & Roofing

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Building Design Specifications



Site Design Specifications



Contract Oversight

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HAPPY HOLIDAYS...

from page 14.

rules or covenants, political signage cannot be completely banned; however, the association can regulate the time, manner, and place of such signs. It is presumed in this instance that signs, banners, and flags of a political nature are synonymous.¹

In general, courts hold that the First Amendment to the United States Constitution and the Bill of Rights only applies to "state action" (i.e., a governmental entity). However, the New Jersey Supreme Court's reasoning in the above-referenced cases was that the New Jersey Constitution provides for greater First Amendment rights than found in the United States Constitution; and even though community associations are private entities which normally would not be defined as a state actor, the Court held the New Jersey Constitution grants certain free speech rights to owners within private community associations. The court's holding was narrow and only applies in the context of political free speech and not to other areas of the law. Typically, under the time, manner, and place rule, an association, for example, could enact a policy at a condominium providing that political signs are prohibited on the common elements, only a certain number of signs are permitted to be displayed from the unit, the size of the signs can be limited, illumination of signs are prohibited, and the signs can only be displayed for a certain period of time before and after an election. Legally, it is imperative, however, that the board enact a written policy reviewed by legal counsel prior to enforcement as every community is different in layout, such as a townhome versus a high-rise, and may have different covenants and restrictions in their governing documents.

Holiday Decorations

Some associations have taken the position that all holiday decorations are prohibited due to competing traditions and religious interests. Care should be taken to ensure that a community association has the legal authority in its governing documents to enact such a ban. While the focus of this article is not on religious symbols, there are instances where a community association may have to allow the dis-*CONTINUES ON PAGE 18*



BEC 2024 GRAND MARQUIS, OLD BRIDGE 3:30 PM - 5:00 PM

SAVE THE DATE!

CAI-NJ

Annual Meeting



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HAPPY HOLIDAYS...

from page 16.

play of a permanent religious symbol regardless of its covenants and restrictions, such as a mezuzah.

Most associations want to ensure that residents can enjoy the holidays and for the most part, many communities do so harmoniously without incident. However, it only takes the one owner that goes to the extreme with too many lights and the giant inflatable snowman, ultimately creating an

"...it only takes the one owner that goes to the extreme with too many lights and the giant inflatable snowman..."



interminable display that would rival any Christmas store, where a board determines a policy is needed to rein in Santa's reindeer and the over-exuberant holiday reveler.

There are of course some practical issues that arise with holiday decorations, such as placing items on the common property and penetration of any common element, both of which are rightfully prohibited due to the need to preserve the integrity of the building, fire safety issues, and the *CONTINUES ON PAGE 48*

MARTELL'S TIKI BAR, PT. PLEASANT THURSDAY, SEPTEMBER 12, 2024

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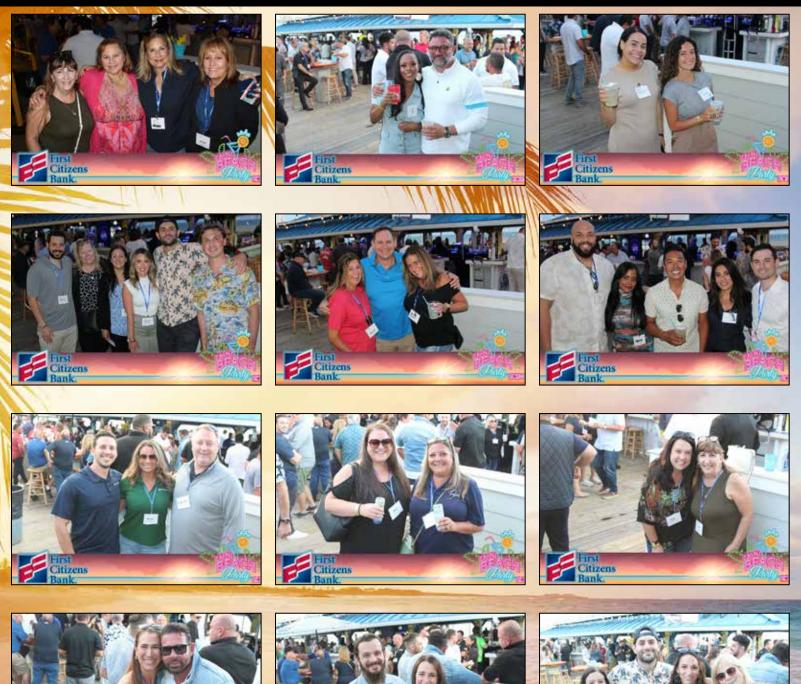


















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YEAR END COMPLIANCE

By Robert Arnone, MSRE, AMS, CPM, RCA Management Properties, LLC

re the recent deadlines set in place by the state and federal government in your best interest? From the perspective of the property manager, we are faced with an encompassing challenge of managing an asset for the members of its communities. We need to be constantly aware of outside variables that can impact the community we manage. Now it may not be as dramatic as the butterfly effect in which a butterfly flaps its wings in one state and causes a tornado in another, but for the community leaders we represent, it can feel like a sandstorm – rubbing their eyes at how we are going to get through this. This article addresses three recent deadline requirements.

FinCen Corporate Transparency Act (CTA)

In January of 2024 the United States Congress passed the Corporate Transparency Act (CTA), requiring that companies report and provide certain information about owners with beneficial ownership or control. The classification for control in your community is the board of trustees. The reactions have been mixed, such as, "Why do you need my ID?", "I don't feel comfortable emailing it.", and "I've been told by my attorney that it's not necessary."

The purpose of the law was to prevent illegal activities with foreign and domestic companies including fraud, domestic terrorist activities, and money laundering, among other criminal activities – scenarios unlikely to be present in most community associations. That is why CAI National advocated for community associations to be exempt from CTA requirements. There is an ongoing legal challenge by a number of interest groups to the CTA, and CAI has filed briefs of its own to exempt community associations from the law's reach. Unfortunately, however, this challenge will not likely be resolved before the statutory compliance deadline of January 1, 2025. Therefore, while we remain hopeful of a legislative or legal solution, you must be prepared to file the required information no later than January 1, 2025.

Structural Integrity Inspections

Buildings covered by this legislation, as described below, that were newer than 15 years old as of January 8, 2024, must have a structural inspection of the primary load bearing system and report issued within 1 year of the 15th anniversary of the building's Certificate of Occupancy. For communities with covered buildings that were older than 15 years as of January 1, 2024, there is a firm deadline of January 8, 2026, to obtain an initial structural integrity report. Notwithstanding these deadlines, if a covered building shows signs of any "observable damage" to its primary load bearing system, the community must have

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YEAR END COMPLIANCE ...

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a structural engineer inspect and issue a report within 60 days. Although "observable damage" is not defined by statute, an example would include visible damage to a wall or interior podium support caused by a car crash or other significant impact event.

As the legislation states, **residential buildings** with a load-bearing system of concrete, masonry, steel, or hybrid structure must perform a structural study. The structural study will include observations, immediate repairs, and recommendations. Boards should review the study, including repair recommendations, with their property manager to implement an action plan. Here is what can become confusing for board members. What is the overlap between the structural study and the second part of the law, the Reserve Study? A professional who performs the façade study will include photos, details, observations definitions, and immediate repairs and recommendations as mentioned. "If the funding increase requires a ten percent (10%) increase to meet funding requirements, the association has up to ten (10) years to meet the funding requirements."

Reserve Study

If your last reserve study is dated before January 8, 2019, it must be updated by January 8, 2025. If your association does not have a reserve study, it must obtain one by January 8, 2025. Thereafter, the reserve study must be updated at least once every 5 years. If your last reserve study is dated after January 8, 2019, the deadline is the five-year anniversary of the last study's date. Senate. No. 2760 is a capital study to determine the adequacy of funding based on the replacement cost of the capital assets of the community association. It applies not only to residential condominium associations but all planned communities, including office condominiums. It is important *CONTINUES ON PAGE 58*

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Grateful Gains: Success Stories of Community Associations Thriving with Expert Help

THANK YOU

The Thanksgiving season is the perfect time to reflect on the many ways in which community associations thrive and be grateful for the invaluable contributions of professionals who have played a pivotal role in enhancing community associations. From MEP engineers ensuring building systems run smoothly, to pool companies creating sparkling sanctuaries for relaxation, and attorneys guiding boards through complex legal waters, these experts are an integral part of community living success. Rather than focusing on the doom and gloom of things that could and have gone wrong, here is a collection of case studies showing success stories of how CAI-NJ's business partners not only resolved challenges but also enriched our communal living experience.

GRATEFUL GAINS: Thankful for High-Efficiency MEP Equipment That Keep Our Communities Comfortable By Casey Sky Noon, CoolSys Energy Design

s we gather around our tables for turkey and mashed potatoes, we remember to be thankful for the comfort and warmth of our homes, but it is easy to overlook the behind-the-scenes mechanical, electrical, and plumbing (MEP) equipment that keeps our buildings running. In recent years, technological advancements have revolutionized the efficiency and greenhouse gas (GHG) emissions associated with MEP systems. Today's equipment is not only more environmentally friendly but also less expensive to operate and maintain, making it a win-win for community associations and their residents.

CONTINUES ON PAGE 32



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GRATEFUL GAINS...

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Take, for instance, modern boilers. Condensing boilers capture and utilize heat that would otherwise be lost in traditional systems by condensing water vapor in the exhaust gases and using the latent heat to warm the water. This process allows the boiler to extract more heat from the same amount of fuel, achieving efficiency ratings of up to ninety eight (98%). Additionally, modern boilers often feature modulating burners that adjust the flame size to match the exact heating demand, further reducing energy waste. Enhanced insulation and electronic controls also contribute to minimizing energy loss and optimizing performance, making today's boilers far more efficient and environmentally friendly than their predecessors.

Another shining example of high-efficiency technology is LED lighting. Unlike traditional incandescent bulbs, which convert only about ten percent (10%) of their energy into light (the rest is wasted as heat), LED lights are designed to be incredibly efficient. They use a fraction of the energy to produce the same amount of light, resulting in substantial energy savings. LEDs also have a much longer lifespan, often lasting up to twenty-five (25) times longer than incandescent bulbs. This means that community associations can spend less time and money on maintenance and replacements. Additionally, the return on investment for LED upgrades is impressively short, making them a smart finan-

> "Easily taken for granted, building systems not only keep residents comfortable but also healthy and safe..."



cial decision for any association or individual unit owner. While LED technology has been around for years now, there are continuous technological advancements making LED lighting more and more attractive for new and retrofit projects.



For mid and high-rise buildings, high-efficiency and low-emissions MEP equipment is especially important. These buildings rely on large-scale systems like boilers, chillers, cooling towers, air handling units, pumps, ventilation fans, building automation systems (BAS), water heaters, and domestic water pumps to maintain comfortable living conditions for hundreds, if not thousands, of residents. Not to mention the ongoing challenge of being able to comply with more and more stringent regulations.

"Easily taken for granted, building systems not only can keep residents comfortable but also healthy and safe," said Ben Rosenzweig, Vice President and General Manager of CoolSys Energy Design.

CONTINUES ON PAGE 34



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GRATEFUL GAINS...

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Ventilation is a great example. Air Handling Units (AHUs), exhaust fans, and ventilation ducts work together to bring in, filter, condition, and distribute fresh outdoor air throughout the building. The system also removes stale indoor air, which helps maintain good indoor air quality (IAQ) by reducing the concentration of pollutants and controlling humidity levels.

"In addition to being grateful for the equipment that maintains healthy indoor environments, I think we can be excited about the technological improvements that continue to improve indoor environments while decreasing buildings' carbon footprints and operating costs," Ben said. "For example, today's demand-controlled ventilation (DCV) technology adjusts the amount of fresh air based on occupancy and air quality sensors, optimizing air exchange and energy efficiency."

It is recommended that boards consider working with a professional engineer to evaluate the possibility of installing the latest and greatest high-efficiency systems rather than replacing outdated equipment one-for-one.

Overall, in the spirit of the Thanksgiving season, let's take a moment

to appreciate the high-efficiency MEP equipment that quietly enhances our quality of life and the technological advancements that continue to make them more sustainable and affordable for community associations across the state.

Thank you!

GRATEFUL GAINS: Overcoming Obstacles with the Power of Teamwork

By Laura Rivera, Denali Property Management, Inc.

high-rise community with over one hundred and twenty (120) units located in the heart of Hackensack, New Jersey, was experiencing a range of challenges. In fact, the community had long suffered from inadequate attention, evidenced by frequent staff changes, significant structural issues, a serious funding shortfall, and several other pressing problems.

Working with the management company, the board, and their respective property manager they began by addressing these long-standing issues with a strategic approach, transforming an overwhelming list of problems into manageable tasks and providing creative funding options. Within a short period, a comprehensive \$5 million project was launched that aimed to resolve both the aesthetic and the structural concerns that had been plaguing the community. The management company and the board used a combination of special assessments along with securing a capital improvement loan to minimize the financial burden on the unit owners. This spread the cost to the association over fifteen (15) years.

One of the first major undertakings was the penthouse roof project. For years, water seepage through the roofing had caused internal damage to the penthouse units and beyond.

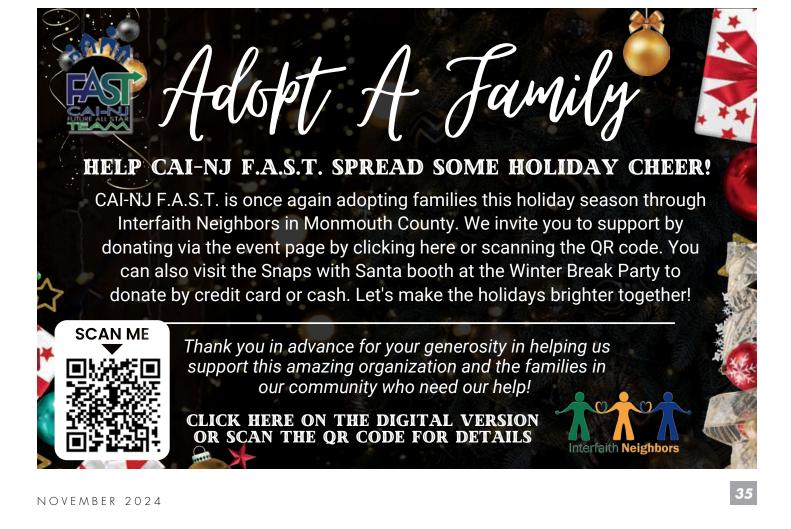
"What initially seemed like a formidable challenge was quickly brought under control thanks to teamwork."

The damage was both aesthetic and structural. The community tackled this issue by replacing the roof and implementing waterproofing measures, effectively halting

the water damage and restoring the building's structural integrity.

Next was the parking garage, which was in dire need of structural repairs and on the brink of disaster. What initially seemed like a formidable challenge was quickly brought under control thanks to teamwork. Both the property management team, the cap-

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GRATEFUL GAINS...

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ital project management team, and the community worked together to devise and execute a plan to successfully raise the necessary funds to embark on this critical project.

Today, more than halfway through the strategic journey originally planned, all can proudly say that the internal issues affecting the building have been substantially resolved. No challenge is too great for strategy, collaboration, and teamwork. Having a single partner who is able to provide a full range of services for large projects like these eases the stress of large capital projects and ensures greater collaboration and communication—with a better outcome as a result!

Overall, the community is grateful for the guidance and expertise of the professionals it has enlisted to overcome major obstacles with lasting solutions.



GRATEFUL GAINS: The Journey from Drab to Fab

By Lois Gerber, Harbour Mansion Condominium Association

The road to "things that go right can be a rough one," said Lois Gerber, Board Trustee of Harbour Mansion Condominium Association, but the only place where success comes before work is in the dictionary. Harbour Mansion is a one hundred and fifteen (115)-unit high-rise beach-front building constructed as a rental property in 1968. Several years later, the building was converted into one of New Jersey's first condominiums. Over the decades, the glitzy decor aged, and prior boards made patchwork repairs in the spacious lobby, indoor pool area, hallways, and two large public rooms. This minimal upkeep reflected a cost-cutting mindset regardless of community impact. The flooring that was damaged was replaced with mismatched tiles. The building was clean but shabby. Important structural projects like facade repairs were postponed until the Department of Community Affairs ("DCA") came in and ordered Harbour Mansion to



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However, despite the state of the building, the oceanfront location set on the beach with coveted riparian rights attracted newer owners who wanted to protect and enhance their investment. By 2015 a new board was voted in, eager to make a vast improvement on the first impression upon entry: the spacious lobby area. Lois Gerber was one (1) of five



(5) board members who supported the then-president to start a lengthy process of beautifying the shared living spaces. The board and managing agent undertook the project, which did not go at all smoothly despite everyone's best efforts. There was unanticipated additional structural work that was required, such as bringing stairwells up to code, clashing personality issues amongst board members, and decisions to make improvements to the adjacent public card room. The jackhammers removing the old tile hardly drowned out the contentious board meetings.

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GRATEFUL GAINS...

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Working through the difficulties, the Harbour Mansion board recruited community members to serve on a newly formed decorating committee. They collected and presented a color scheme and fabric boards, furniture layout diagrams, and shopped for best prices. Clearly, this was a community-wide effort.

Many Thanks

When completed, unit owners were so pleased with the lobby results that they wanted to next address the outdated, dingy hallways with torn and patched carpet, sagging wallpaper, and mismatched lighting fixtures. The board concurred and the decorating committee went into high gear. The indoor pool area, locker rooms, and first and second-floor public rooms featuring full kitchens and en-suite bathrooms were then tackled. It should be noted that none of the above went smoothly. Contractors disappointed, suppliers made errors, residents complained about construction inconvenience and cost concerns, and there

was an inordinate amount of public relations efforts from the board to keep things running, if not smoothly, at least in the right direction.

In the end, after several years of doggedly moving from improvements in one area to another, all these efforts resulted in today's very attractive and updated building. Residents' guests and even realtors comment on the attractive and modern interior, which remains in nearly-new

"After years of dedication and perseverance, the entire complex can be thankful for the management, board members, and other community leaders..."

condition. Property values nationwide have been on the increase in recent years but Harbour Mansion selling prices have far outpaced the trend.

They say the harder you work for something, the greater you'll feel when you achieve it. For Harbour Mansion Condominium Association this couldn't be truer. After years of dedication and perseverance, the entire complex can be thankful for the management, board members, and other community leaders who led the building's journey from drab to fab.

GRATEFUL GAINS: Thankful for Disasters Dodged

By Casey Sky Noon, CoolSys Energy Design

Featuring contributions from Elaine Warga-Murray, MA, CMCA, AMS, PCAM, E.W. Murray Consulting, LLC

t is often said that it's not happiness that brings us gratitude, it's gratitude that brings us happiness. As Thanksgiving approaches, we reflect on the many things we are grateful for-family, friends, and the comfort of our homes. For community associations, there's an additional layer of gratitude: the dedicated professionals who work tirelessly behind the scenes to prevent disasters before they strike. Their foresight and proactive measures have saved countless communities from potential crises, allowing residents to enjoy the peace and security of their communal living environments.

Elaine Warga-Murray, MA, CMCA, AMS, PCAM, and CEO of E.W. Murray Consulting, LLC, has seen firsthand the invaluable role that professionals play in safeguarding communities.

"As the shared living industry has grown, so too has the use of professionals specifically geared toward communal communities, and that has safeguarded associations from major problems," she says. Property managers, engineers, attorneys, accountants, maintenance, insurance agents, landscapers, and other professionals who specialize in community associations are trained to take a proactive approach that is not just about addressing current issues, but also anticipated future ones. "Planned communities can be grateful that they have teams of people dedicated to preemptively identifying and avoiding problems."

A prime example of this proactive protection was where a three hundred (300)-unit community of garden apartments converted into condominiums faced a potentially hazardous situation. When the community, which was self-managed for a decade transitioned to professional management, the new property manager immediately recognized the need for an inspection and an official certificate of occupancy (CO) for the superintendent's basement apartment. This decision proved to be lifesaving. The inspection revealed exposed asbestos pipes throughout the basement, a hidden danger that could have had severe health consequences for the superintendent and the residents who frequented the shared laundry room, which was also located in the basement. Thanks to the property manager's insistence on a thorough evaluation, the community secured a grant that covered most of the remediation costs. The asbestos was safely removed or encapsulated, and the air was cleaned, ensuring a safer environment for all.

In another instance, a u-shaped community faced an issue with one of its feeder water lines. Initially, the community considered a quick fix for the single problem. However, the professional property management company advised that the board hire a professional to perform a comprehensive forensic evaluation of the entire piping system. The association heeded this advice, and it's a good thing they did. The inspection uncovered additional issues within the system, allowing the community to address them before they escalated into costly and disruptive emergencies.

"A lot of times homeowners don't want to hire consultants because of the initial costs, but I think it is essential for longterm community health," Elaine notes. The expertise and foresight provided by specialists are invaluable resources for community associations. These professionals not only prevent disasters but also help communities save money and avoid the stress of emergency repairs. "One of the reasons people choose to live in planned unit communities is to minimize their stress and anxiety. Thankfully, homeowners can have professionals worry about and resolve maintenance issues."

And so, as we give thanks this season, let's not forget the unsung heroes of our communities-the property managers and other CAI business partners whose proactive measures and vigilant oversight keep our shared living environments safe, secure, and disaster-free. Their dedication to forensic inspections, preventive maintenance, and long-term planning is something every community can be truly grateful for. ■

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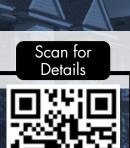
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TERMS & CONDITIONS:

I affirm that I am authorized to make the above Partnership commitment on my company's behalf. I have read and understand the Partnership Program is sold as a benefit package, not individually and agree to pay in accordance with my selected billing preference and payment option listed above. Partnership refunds or cancellations cannot be made after the contract is signed as potential partners may be turned away as a result of your acceptance. I understand that this form becomes a contract when signed. Please note that by signing up for the 2025 Partnership Program, CAI-NJ holds the right to make changes to benefits, events and programming throughout the course of this agreement. I understand and accept that changes to offerings during the contract period by CAI-NJ that are deemed necessary by the chapter to accommodate acts of god, pandemics, governmental orders, etc. may be made at any time, at the sole discretion of CAI-NJ, including but not limited to virtual substitutions in lieu of in-person events.

I understand that if I or anyone from my company is no longer a member in good standing or violates either the suitcasing and or the code of conduct, at the discretion of the CAI-NJ Board of Directors, this contract may be rescinded without refund.

Name:	Date:Date:

Signature (Authorizing Officer): ___

REGISTER NOW! APPLICATIONS & PAYMENT DUE BY DECEMBER 6, 2024.

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

CAI-NJ ADR Mediation Program

CAI-NJ is proud to offer our Alternative Dispute Resolution (ADR) – Mediation Program to our members as an exclusive benefit. Community Associations are required by state law to offer homeowners a "fair and efficient" solution, outside of litigation. This simple program is designed as quick and affordable alternative to the traditional justice system.

Now, more than ever, community associations need a quicker, more affordable way to solve their disputes.

Now on Zoom!

What is ADR?

The CAI-NJ ADR-Mediation Program is designed as an alternative to the traditional justice system. It includes negotiation and mediation with a third party. This service is offered to parties who live or work in community associations. Community associations are required by state law to offer homeowners a "fair and efficient" alternative to litigation.

How does ADR work?

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

What are the benefits of ADR through CAI-NJ?

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



Email ADR@cainj.org or call (609) 588-0030 for questions and to utilize this valuable service today!

9 Nosh

DATE TUESDAY, OCTOBER 1, 2024

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Management trends

I'm Thankful For Internet Reviews... Good or Bad!

By Erin Spiliotopoulos, CMCA, AMS Matrix Property Management Group, LLC

ith technology growing at a rapid rate, it's no surprise that internet reviews hold the power to make or break a corporation's reputation. Whether it's a management company's goal to foster positive growth or an association showcasing the benefits of living in their community, reviews are a key benefit to having members give an honest opinion. Let's dive into how you can take reviews, both good and bad, and use them to your benefit!

Is it true that all press is good press? We think so! Let's look at the benefits of why the good and the bad are important to making a positive online presence.

ASSOCIATIONS

- Positive community reviews can inspire boards to work on what is important within their association. It can also show potential homeowners what makes your community special and why choosing to live there is better than the place down the street.
- Homeowners may be worried about voicing strong opinions in an open setting, leading to honest reviews being posted online. Boards can take these opinions and address them at their executive sessions or open meetings. By bringing the situation to light, it shows transparency between the board and the community members, which is always well received.

MANAGEMENT COMPANIES

- Positive feedback can motivate employees to do better and create a stronger focus on what really matters to association members. It's an easy morale booster and can lead to powerful initiatives within your team.
- Negative reviews can encourage reflection on protocols and employees to ensure efficiency within their operation. If there is something that homeowners are



"Have a designated person from your team who will get notifications if a new review is posted."

concerned over or confused about, you can address this by clearing up any blurred areas and making members aware of your companies' normal procedures.

Got it, all press is good press, but how do I respond to a negative review?

- Have a designated person from your team receive notifications if a new review is posted. Make sure that it is checked frequently so nothing goes unnoticed and timely responses occur. Ensuring that all reviews get answered quickly shows potential buyers or associations that you take your brand seriously and want to uphold a good rapport with your members.
- Address any grievances in the response and reach out! By creating a connection to address any concerns, it shows that you take your position seriously and are trying to come to a peaceful resolution to satisfy both parties. It's also a great way to convert their views from negative to positive!

 If you're part of a board or committee, use these reviews to strategize how you want your community to see you. Treat these comments as an open forum and offer resolutions for how to improve. Boards could offer to create committees or address concerns at their association's open meetings if it's a topic that is easy to resolve.

Building an online reputation can be difficult and slow to start, but gaining feedback for your work is always rewarding, aiding in growth whether positive or negative. Although reviews may not always be nice, they show that someone cared enough to take the time to leave one. You can always turn the outcome around with the way you respond and how you choose to move forward with the feedback. ■

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HAPPY HOLIDAYS...

from page 18.

well-being of residents. Again, as with the case of political signs, depending on the layout and ownership style of the community, such as whether it is a condominium or homeowners association, which may dictate different ownership interests as to building components and grounds, the board should enact a written policy reviewed by legal counsel if it wishes to provide decoration guidelines.

Further care is needed to act in a non-discriminatory manner. The "Holidays" do not only occur at the end of the calendar year with the celebration of Christmas and Hanukkah, but there are several other religions and cultural traditions that also celebrate certain holidays throughout the year. Just to highlight a few examples, while writing this article, it is almost "The 'Holidays' do not only occur at the end of the calendar year with the celebration of Christmas and Hanukkah, but there are several other religions and cultural traditions...



time for Sukkot, or the Feast of the Tabernacles, that the lewish community celebrates by building a Sukkah outdoors which is meant to be lived in during Sukkot. The Muslim community commonly decorates for Ramadan. A popular festival for the Indian community is Holi, the Festival of Colors which heralds the approach of spring. And, the Chinese New Year celebration invites festive decorations typically in January and February. Therefore, when enacting a policy, while a similar approach to the political sign policy can be taken by regulating the time, manner, and place of such displays, it must be done so in a manner that encompasses the pluralistic nature of our society throughout the year so that all residents can enjoy the holidays. 🗖

END NOTE:

 Note that under New Jersey and Federal law, the display of an American Flag, and yellow ribbons and signs in support of American troops cannot be prohibited in community associations; however, reasonable manner and place restrictions are likely enforceable. (See N.J.S.A. 45:22A-48.1 and 4 U.S.C. 5)

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2025 CAI-NJ ONLINE SERVICE DIRECTORY



When your company is listed in CAI-NJ's Online Service Directory, members and the general public can easily find your company and take advantage of your products, services and professional expertise. This is the most affordable way to reach your target market!

ONLINE SERVICE DIRECTORY LISTING INFORMATION:

Listings run through December 31, 2025 and include one (1) of each of the following per company: Company Name, Contact Name, Address, Phone and Fax Number, E-mail, and Website Link. Participating companies must be a CAI-NJ Business Partner or Management Company member in good standing.

ONLINE SERVICE DIRECTORY LISTING COST:

Primary Category Listing: Just \$200.00 for the year! **Additional Category Listing/s:** Just \$100.00 for each additional category. (Additional category listings contain the same information as your primary listing.)

MAKE YOUR LISTING STAND APART FROM THE REST WITH AN UPGRADE FOR THE YEAR!

Feature Video: Add to your listing/s for \$200.00 **Logo:** Add to your listing/s for \$50.00* (*Ultimate, Elite & Premier Partners have their logo included free.)

2025 PARTNERSHIP PROGRAM PARTICIPANTS:

For 2025, one (1) primary listing and logo is included in the Partnership Program for Ultimate, Elite, and Premier Partners.

CATEGORY

PLEASE CHECK THE CATEGORY(IES) UNDER WHICH YOU WOULD LIKE YOUR COMPANY TO BE LISTED IN THE ONLINE SERVICE DIRECTORY:

□ 24-Hour Emergency Service

- Accountants
- ADR/Mediation
- Air Conditioning
- Air Duct Cleaning
- Architects
- Asphalt /Maintenance/Seal Coating
- Attorneys
- Backflow Certification & Inspection
- Basement Systems
- Builder/Developers
- Building Products/Services
- Carpentry
- Carpet/Flooring Cleaning/Sales/Install.
- Catch Basin/Sinkhole Repair
- Chimney Cleaning
- Collections
- Community Management Companies
- Concrete/Concrete Repair
- Construction/General Contractors
- Construction Inspection
 Construction Management
 Deck Maintenance
 Doors Entry/Storm/Patio
 Drain Cleaning
 Dryer Vent/Dryer Vent Cleaning
 EIFS/EIFS Repair
 Electrician
 Energy Consultants
 Engineering Firms
 Exterior Coatings/Waterproofing
 Exterior Façade Restoration
 Financial Management
 Flooring
 Gutter Cleaning & Installation
- Inspection Services
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Contact (609) 588-0030 or brooke@cainj.org

2025 CAI-NJ ONLINE SERVICE DIRECTORY FORM

One (1) Primary Listing & Link = (Included with Ultimate, Elite & Premier Partnership) Qty: Additional Listings x \$100.00 ea. = Video Directory Upgrade x \$200.00 = Logo Upgrade x \$50.00 (Included with Ultimate, Elite & Premier Partnership)	\$
Company:	PAYMENT OPTIONS: TOTAL: \$
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Kelly Arnold Towne & Country Management, Inc.

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Parkview Crossings at Woodbridge Joanne Mecane

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CAINJ.ORG/EDUCATION-PROPOSALS

FOR ALL SPEAKING ENGAGEMENTS: PAYMENT WILL BE DUE UPON SELECTION AND SCHEDULING OF TOPIC. ALL SPEAKERS MUST BE MEMBERS IN GOOD STANDING OF CAI-NJ. PLEASE NOTE: ALL PRESENTATIONS MUST BE EDUCATIONAL, NOT ADVERTORIAL. SPEAKER SELECTIONS ARE AT THE DISCRETION OF THE CAI-NJ CHAPTER OFFICE.



NEW JERSEY CHAPTER PCAMS

PCAM (Professional Community Association Manager) is a designation awarded to managers who have five years of direct community association management experience, successfully completed all six M-200 level courses, and successfully passed the CMCA examination administered by CAMICB. and complete the PCAM Case Study Course to be awarded the designation. This list is provided by CAI National and is valid as of December 31, 2020. The New Jersey chapter is proud to acknowledge our manager members who have earned the PCAM designation!

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PRESIDENT'S CORNER...

from page 5.

This next group on my list is the backbone of our organization. Our Ultimate, Elite, and Premier Partners are dedicated sponsors that provide both talent and treasure to support our organization each year. Thank you to all our partners for your ongoing commitment to the organization, which enables us to do so much for the membership year after year!

Finally, I would be remiss if I did not take a moment to express my gratitude for all of you – our wonderful members. I have such pride in our organization

and each of you are an integral part of what makes our membership so special. Every program, advocacy initiative, seminar, and networking event is designed to benefit all of you and we thank you for your support and participation. I am grateful to have the opportunity to serve as the 2024 President and to hopefully leave the organization a little better than I found it. As we move

" I would be remiss if I did not take a moment to express my gratitude for all of you – our wonderful members."

into the final months of 2024, I encourage you to continue to take advantage of all CAI-NJ has to offer and enjoy the remaining events and programs scheduled over the next two months.

As a (monthly) friendly reminder, compliance with the Corporate Transparency Act (CTA) is still required by the end of this year. The Community Associations Institute® continues to pursue legislative and legal avenues to postpone and overturn this law, but at the present time, those efforts are still ongoing. As such, associations, management companies, and business partners are urged to plan for compliance before the end of 2024 to avoid violations of the Act, as noncompliance comes with significant civil and criminal penalties. CAI-NJ will provide updates if any additional information becomes available regarding the CTA and CAI's efforts on behalf of all community associations in the country.

So, once again, thank you all for your continued engagement as members of CAI-NJ! Until next time, have a wonderful November and enjoy this month's issue! ■



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YEAR END COMPLIANCE ...

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to work with your managing agent on the funding requirements. If the funding increase requires a ten percent (10%) increase to meet funding requirements, the association has up to ten (10) years to meet the funding requirements. But here is the important part – The law specifically states that the funding must meet the two (2) earlier tests. The first test is a ten percent (10%) increase or that the balance of the reserves will equal \$0. Here is where it has been found members scratching their eyes. Many communities that did not complete a reserve study before it was law to do so have found significantly underfunded reserves for which a 10% increase in common fees does not make up the difference. What are your options? I recommend you consult with your association's professionals, such as your property manager, engineers, accountants and legal counsel. Their expertise and guidance will be invaluable in this process. In addition, your community may want to consider a loan because assessments can be substantial. A popular CIRA (Common Interest Realty Association) loan may be an alternative.

The penalties can vary for failing to perform the reserve study. Two (2) possible scenarios are as follows: As a fiduciary, the board is responsible for following the law. You can expect loan officers to request copies of these studies when a buyer is looking to finance the purchase of a condominium. If a reserve study is unavailable, the board could be liable for impeding the sale. Also, the board can expect to be liable if not performing a façade or reserve study in the event of a property accident from a failing capital asset. While there is no specific mention of monetary penalties in the law, you can expect the government to define these in due time. ■

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