

# THE BEACON



CHESAPEAKE  
REGION CHAPTER  
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ASSOCIATIONS INSTITUTE

A CHAPTER OF THE COMMUNITY ASSOCIATIONS INSTITUTE (CAI)



## Landscaping Goals— They Matter

Setting landscaping goals is just as important as setting financial goals, lease up or sales goals, and personal goals. Landscaping says a lot to potential residents, clients and visitors, but if it's saying the wrong things—it's working against you. Whether it's an HOA, a condominium, an apartment community or an office complex, it is important to realize the role landscaping plays in defining your property's image.

As we come up on the halfway mark on the year, now is a perfect time to take a step back and evaluate how the landscape looks vs. how you want it to look. Really see the grounds through the eyes of a resident, client, visitor or potential purchaser. Does the landscape draw you in? Does it give a good first impression of you as a community

or company? Are there areas that could improve that impression or message? If you want to be the most memorable in the area or if you want it to increase traffic to your property, it's time to collaborate with your landscape contractor to make plans to achieve your goals so those changes make it to your budget.

### Deciding What to Change— Helpful Questions to Ask Yourself

When you look around your property, is your landscaping meeting the expectations of your clients, residents, visitors, or employees? More importantly, is the landscape providing a return to your bottom line? If your

*continued on page 4*



Announcing—  
**The Chesapeake Chapter  
has received a National  
Achievement Award in  
Recognition of Best Net  
Retention (89%)  
in the 2017 Calendar Year**



Our Chapter  
has hit an  
all-time high of **994**  
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# President's Message

*"There is nothing permanent except Change"*—Heraclitus (540 B.C.–475 B.C.)

I write to you on my 73rd birthday and ponder...I was one, then we were two, then we were four, then six and now ten.

Our family has grown and like all families we have faced challenges, compromise and change.

Our CAI Chesapeake Chapter Family has also grown from a fledgling chapter to over 900 members. The work of past boards, the dedication of you the members, guidance from CAI National and the support of the staff at The Laurel Group has made this possible.

Those of you who were at the beginning have witnessed the many changes in the chapter.

Your current board members are sensitive to the many challenges that arise from this growth and are working to provide the policies

and procedures that will assist future boards and our support staff to meet those challenges.

Your continued involvement, input and commitment is essential to this chapter's success.

Do not hesitate to contact myself or any board member with your ideas or concerns.

You are the chapter, you are valued and you can make a difference.

Regards,

*Ruth Harlan*  
410-756-4588  
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*Thank you*

**Many Thanks to Our Membership Committee**

for helping the Chapter obtain the Best Net Retention Achievement Award for the 2017 Calendar Year & for reaching an all-time high of **994 members!**

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landscape isn't adding value to your property in the form of resident or tenant retention as well as increased attraction to your site, it's time to reassess. Ask yourself these questions and share the answers with your professional landscape contractor, and you will be well on your way to achieving your goals for the landscaping for the upcoming season.

- 1. Is the landscaping attracting the tenants and visitors you are hoping for?** Your landscaping and grounds are one of the first things that potential tenants and visitors see so make sure it is working for you and drawing in the clients you want. Are the outdoor spaces inviting and clearly defined? Is there a clear theme throughout the property? Is there color that catches the eye? Do you have the amenity areas that people want or that competitors offer? If one or more areas need some extra TLC, this is a good time to identify and plan to make improvements.
- 2. Is your landscape healthy?** Turf should have minimal weeds and be lush and green during the active growing season. Shrubs and trees should be pruned for proper shape and to remove dead, dying or low hanging limbs. Seasonal color displays should be watered and fertilized from installation until removal, and all of the plants in your landscape should be maintained in an insect and disease-free state all season long. Services like these are typically part of a properly performed annual maintenance contract, but if your landscape isn't looking its best, now is the time to reevaluate the maintenance specifications and make sure that they address more than just mowing.
- 3. Is your property safe...day and night?** Safety comes in more forms than just well-lit walks and public spaces. Improperly pruned trees can break during storms causing property damage and extensive insurance claims. Low hanging branches impede pedestrian and vehicular traffic and detract from the site lines throughout the property. Overgrown shrubs can become hiding places for unwanted animals and intruders and can block valuable marketing and directional signage. Review and prioritize locations that need attention and set a time to prune or add additional low voltage lighting to increase security and safety. And don't forget about the walks and hard surfaces. Uneven sidewalks, patios, and paths are trip hazards so make sure they hit your list of upgrades.
- 4. Do we have to wait until next spring to start?** Some projects must be done regardless of season to remove hazards and head off costly insurance claims, but some things are seasonally driven. Installing new plantings and extensive pruning are typically reserved for spring and fall. Adding or improving amenity spaces, repairing drainage or erosion issues, or repairing and replacing retaining walls can be done year-round. Irrigation installation, and site lighting are best done during the growing season, but they can also be done during winter month if the weather is mild. No matter what you want to do, make sure you work with your landscaper to prioritize it so that you get the greatest impact at the best time for your community or business.
- 5. Are you spending your landscape money wisely?** Sometimes, it seems like reducing or eliminating services is the only way to save money, but the long-term consequences of not properly prioritizing landscaping projects can reduce property values and cost more to remedy down the road. Work together with your landscape contractor to see where adjustments to your

annual landscape program can be made to save money without compromising quality or proper horticultural care.

Getting the most out of your landscaping isn't as hard as it sounds, and it doesn't all have to happen at once. Good planning, well-defined goals, and partnering with the right professionals to get the job done are key to successfully making your landscape work for you. There is plenty of time to explore options and gather proposals for projects and improvements. With budget season right around the corner, now is the best time to really evaluate and plan what changes or improvements to make in the upcoming season or seasons. With the plan in hand, meeting your goals will be a sure thing!

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We are always looking for the best ways to improve our properties-and also for the best ways to save money. Yes, the two can go hand in hand when it comes to your facility's electrical components.

Here are the Property Electrical Improvements which can save you Green:

- 1. Retrofitting old lighting in tenant and common areas with energy efficient LED lamps and fixtures.** With incentives in Maryland through BGE Smart Energy Savers for installing new fixtures and bulbs, now is the time to consider these projects. Some businesses are realizing cost savings in the first year due to decrease in their utility bills. Many contractors or electricians will calculate savings upfront with a free estimate, so they are doing the homework identifying eligible incentives. And know, these LED bulbs emit less heat, so cooling your property this summer will be easier, and more efficient.
- 2. Daylight Dimmers and Occupancy Sensors.** Never pay for lighting which is not in use. Used many times in hallways, utility closets and common areas, these handy sensors shave cost savings immediately. A snap to install for any electrician, you will realize \$avings immediately.
- 3. Smart Power Strips—Using these in all of your office areas or common rooms can curtail phantom electricity use from a variety of culprits:** electronics, lamps, televisions, and more can soak up electricity even when not in use.
- 4. Smart Thermostats—Be in the know of available and valuable programs.** You can program these for more moderate temperatures at night, and more comfortable temperatures during the day. If you have not yet invested in these devices, they should be considered as we are heading into increased air conditioning use in the summer months. Right now BGE Smart Energy Savers Program is offering incentives for smart thermostat installations.
- 5. Upgrade Outdoor Lighting to LED and really realize the savings.** These bulbs, if not energy efficient, really take a bite out of your monthly utilities. Many contractors offer low cost site plans or estimates for a retrofit. Significant savings are on the way if you have not yet performed this project. There are many incentives on outdoor lighting as well, so be in the know, and know about your potential savings!
- 6. Timers and motion sensors for outdoor lighting.** Tenants will be spending more time outside and we want our properties safe and well-lit at the times they are occupied. However, why pay for lighting if no one is around? Motion sensors work well to save you on lighting costs, while also providing added security to shine the light on potential thieves.



**7. Exhaust fans, bathroom fans, and ceiling fans all contribute to better air flow and more temperate living conditions.**

Make sure all of yours are in working order in every unit. Do not rely on the tenants to offer this information. Inspections are key to know if any of their fans are not operating properly. Diminish bathroom mold, and make your units more comfortable, and ultimately, spend less on air conditioning costs!

“Smart electrical devices”, and being in the “know” about energy efficient LED’s and incentives can make our properties operate more efficiently, and create a more comfortable living environment in these warmer weather months.

*Written by: Donna Boesl  
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## **Pet Waste Piling Up?** *We Can Help!*

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## THE FALCON GROUP

### **Brief history of Falcon.**

The Falcon Group was founded over 20 years ago by Andrew Amorosi and William Pyznar with a vision of creating a full-service, client-centric engineering and architecture firm. “We wanted to create a ‘one-stop-shop’ with a strong focus on customer service to bring a higher standard to the industry.”

Since then, The Falcon Group has been dedicated to their clients and focused on delivering a wide range of services. Even 20 years later, The Falcon Group continues to grow. Our staff works tirelessly to bring creative and innovative solutions and services to the marketplace.

We pride ourselves on being able to assist with virtually every aspect of the construction process. From planning and design, to construction management, to inspections, renovations and compliance to litigation and forensic engineering—Falcon has it covered.

### **What sets your company apart from your competitors?**

Our wide-range of services offered certainly sets us apart from other engineering firms, however I truly believe it is our staff and their ability to make strong, lasting connections with our clientele that is our competitive advantage. We pride ourselves on delivering outstanding customer service and our repeat clientele, some for 20 years, is testament to that.

Falcon has a staff of some of the most talented and personable people in the business. Every day they strive to share their knowledge and passion to help improve our communities. Everyone at Falcon is always willing to go that extra mile to make sure the job not only gets completed and done right the first time but also that clients stay informed throughout the process via open lines of communication with our engineering and architectural professionals, project managers and office staff. We really care about our clients and take pride in our work.

At the end of the day, we sell two things: 1) Trust and 2) Results. Falcon has built a 20-year, positive reputation based on these two pillars of our foundation.

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

With the rapid advances in technology—the sky is the limit. Literally. With our acquisition and creation of Falcon Drone Services, we are able to provide the same services but with shorter lead times, safer working conditions with higher-resolution photography and videography. We see this as an upcoming trend not only for the community associations industry but overall in our everyday lives. Drones are going to be the future of how many different markets and companies conduct business.

### **CLUBHOUSE UPGRADES—TIME FOR A FACELIFT?**

A community clubhouse is usually the go-to gathering place for residents. It’s typically located near the recreation, pool or play areas, and can be the hub for daily life. Many times, it is the focal point of the community and will provide a visitor or potential home purchaser a glimpse of the community’s attributes as well as provide additional curb appeal. Essentially, the clubhouse may be one of the most noticeable buildings in the community. The clubhouse defines a sense of place and is usually the one building that new homeowners ask about.

Unfortunately, not all clubhouses are well-designed or fully integrated into the community. Some communities may find their facility being used more during the winter or summer. Sometimes the facilities are simply aged or run down and most communities overlook the potential of the clubhouse during the lengthy transition process, and find out later, the clubhouse does not provide for the diverse requirements of the community. As aesthetics differ from one community to the next, so does the range of use and needs for its clubhouse.

The redesigning process for the clubhouse begins with the Board. If they wish, they can contact an architect and request a meeting with them to discuss their concerns, scope and possible program. The architect has the required expertise in listening to clients, evaluating current facilities and developing scopes of work. Whether the clubhouse is run down or needs a large-scale addition, the architect is the best source for professional designs and advice. The solutions range widely from paint and finishes to full-out additions and re-programming of building elements. With each community being so unique, an architect has the education and experience that is required to formulate a plan of action that best suits a particular community’s needs.

If your association is interested in remodeling the clubhouse, it is recommended that an architect be consulted early on to help guide the board through the design process. Typically, the process is as follows:

- 1 The Board has an architect meet with them to discuss their ideas, possible scope of work and budget.
- 2 The architect performs a zoning and building analysis
- 3 Once the board and architect agree upon a particular scope of work, the design process begins.
- 4 The time frame required for the preliminary design can vary based upon the actual scope of work and constraints. The drawings should be concise and succinct; details of construction are not recommended at this time since the design should be approved first.
- 5 The design may require revision by the architect based upon the initial review and comments by the Board.

- 6 These drawings are technical in nature and are ultimately to be utilized for bidding and building permits.
- 7 Based upon the scope of work, the Association may require that the project be bid out to multiple contractors.
- 8 Once the bids are received, they are reviewed for completeness and compared to the others.
- 9 Once a contractor is awarded the project, the contractor handles the permitting and application process on behalf of the association.

Architectural fees can range from an hourly arrangement of a few thousand dollars for minor alterations, to 4-8% of construction costs based upon the complexity of the design and technical nature of the work. There may be some additional costs the board may not be aware of; including change orders and permit fees. Change orders are a change in scope differing from the original work, which causes the contractor to provide additional materials and/or labor. Sometimes, there are change orders formed by unforeseen structural deficiencies or otherwise hidden factors.

Of course, some change orders that may be approved by the board require additional work by the professional. Such work is usually not that expensive; however, it is directly proportionate to the amount of work which is required to achieve the goal. It is highly recommended that when undergoing any construction project, that funds be set aside for additional professional fees as well as contingency for construction.

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# Attention Managers! 2018 PMDP COURSE SCHEDULE

## Chesapeake Region Chapter

<b>July 12-14</b>	<b>M-100</b>	The Essentials of Community Association Management <i>Pikesville, MD</i>
<b>Aug. 23-24</b>	<b>M-205</b>	Risk Management <i>Pikesville, MD</i>
<b>Sept. 27-28</b>	<b>M-204</b>	Community Governance <i>Pikesville, MD</i>

## Washington Metro Chapter

<b>June 22</b>	<b>M-202</b>	Associations Communications <i>Falls Church, VA</i>
<b>July 19-20</b>	<b>M-320</b>	High-Rise Maintenance & Management <i>Falls Church, VA</i>
<b>Aug. 16-17</b>	<b>M-201</b>	Facilities Management <i>Falls Church, VA</i>
<b>Sept. 27-28</b>	<b>M-205</b>	Risk Management <i>Falls Church, VA</i>
<b>Oct. 17-19</b>	<b>M-100</b>	The Essentials of Community Association Management <i>Falls Church, VA</i>
<b>Nov. 15-16</b>	<b>M-204</b>	Community Governance <i>Falls Church, VA</i>
<b>Dec. 6-7</b>	<b>M-206</b>	Financial Management <i>Falls Church, VA</i>

### Questions?

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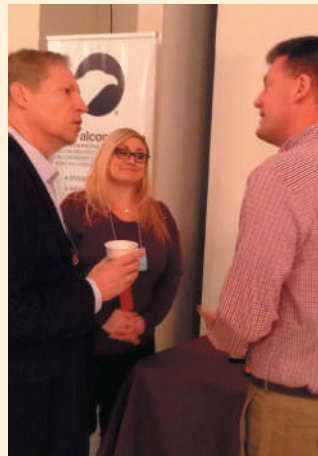
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# A Great Start to the Year at our 2018 Breakfast Seminars!



Many Thanks to our Seminar Coordinators and Speakers!



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# 2018 Maryland Legislative Update— New Laws Help Condos and HOAs

The Maryland General Assembly in 2018 considered many bills which directly affect Maryland condominiums, homeowner associations, and housing cooperatives. Several new laws actively supported by the CAI Maryland Legislative Action Committee (MD-LAC) were enacted.

## **Suspension of Parking and Amenities**

A bill initiated by the MD-LAC to make it easier for condominium associations to collect delinquent assessments by suspending use of the common area parking lots and recreational facilities was approved unanimously in the final days of the legislative session.

The new law allows approval by 60 percent of the total eligible votes to amend a condo declaration to provide for suspension of use of these portions of the condominium property when an owner is delinquent in paying the condo assessments for more than 60 days. This is far less than the 80 percent minimum required by the Maryland Condominium Act for other declaration amendments, and some older condo documents require as much as 100 percent approval. The new amendment procedure will take effect October 1, 2018 (HB 575).

The legislation was in response to a 2017 Maryland appeals court ruling that a board of directors did not have the authority to adopt rules for suspending use of the common property. Instead, any such restriction must be in the condo declaration

## **Purchaser Protections**

Beginning October 1, 2018, condo developers will no longer be able put provisions in condominium bylaws or sales contracts which shorten the time for condo associations and owners to file suit against the developer regarding construction defects. This applies to claims which allege failure to comply with implied statutory warranties, building codes, government approved plans and specifications, or manufacturer's installation instructions (HB 77/SB 258).

Separately, a new law will allow for an earlier turnover of developer control of a homeowners association by preventing developers from using disproportionate weighting of votes for lots owned by the developer. Instead of getting multiple votes for each lot, the developer will have one vote for each lot which has been subdivided, recorded in the land records, and not yet sold to a member of the public. This new law takes effect July 1, 2018 (HB 669). Both of these bills were supported by the MD-LAC.

## **Discriminatory Covenants**

Where covenants restrict ownership based on race, religious belief, or national origin, the board of a homeowners association must delete these unenforceable restrictions from common area deeds and declarations by September 30, 2019. The board may delete these

restrictions without action by the homeowners, as of October 1, 2018. The MD-LAC supported the final version of this legislation which included changes suggested by the MD-LAC regarding the authority and obligations of a board to take such action and eliminating provisions which would have created new fair housing liability for HOAs (SB 621).

## **Master Electric and Gas Meters**

The Maryland Public Service Commission (PSC) will no longer be able to authorize new gas or electric service for leased or owned multi-family residential properties unless there are individual meters or submeters, as of July 1, 2018. The PSC must also study the feasibility of transitioning master meters for gas or electric service to energy allocation systems or submeters in apartment buildings, condominiums and housing co-operatives and report its findings to the General Assembly by January 15, 2019 (HB 1491).

In Prince George's County, beginning June 1, 2018, master meters for gas, electricity or water will no longer be allowed in a residential multi-family occupancy building that is newly constructed or converted for condominium or co-operative ownership. A property with an existing master meter system cannot be converted to condominium or cooperative ownership until individual meters have been installed for each individual dwelling unit and the common areas (HB 218).

## **Not This Year**

Many other bills concerning the management and governance of condos, HOAs and co-ops were considered but not enacted. Several bills were introduced again this year to establish a state agency to regulate community association managers and require managers to obtain a license based on training and testing, but all died in committee without any action (HB 1158/SB 1208 and SB 65).

A bill initiated by the MD-LAC to revise the dispute settlement procedure for condos and to extend a similar dispute settlement procedure to HOAs was passed by the House but did not make it through the Senate Committee (HB 1097). And, bills concerning board conflicts of interests (SB 95) and HOA governance procedures (HB 1007/SB 883) were not acted on.

Legislation to restrict the authority of condos and HOAs to regulate electric vehicle recharging stations died in committee (HB 602). Other bills killed in committee would have required condo developers to provide the board with information about government bonds on common areas; required earlier transition of the board to the homeowners; and required a developer to obtain a replacement reserve

*continued on next page*



# PLATINUM SPONSOR SHOWCASE

## MINKOFF COMPANY

### Who is Minkoff Company?

We are property restoration specialists who are proud to support CRCCAI! Not just anyone is trained to perform certified mitigation and restoration caused by fire, water, mold, storms, and/or vehicle damage. Since 1949 we've always been independently owned and operated. Today we are run by the third generation of Founder, Harry Minkoff's family.

### How does Minkoff suggest being prepared before a disaster strikes?

Make sure all staff members know where shutoffs are located and they are well marked. Have an extra set of building plans/drawings in a fire proof box or backed up electronically. It's always a good idea to network with your local facilities such as neighboring properties, hotels, community centers to have a meeting place or set up temporary work stations in the event of an evacuation. Be aware that a fire alarm brings more than the fire department. Know especially who your spokesperson will be and what will be said to media and onlookers who might show up at the scene. Look like a hero by being aware of anyone with special needs or pets so you can direct fire department to assist them. Have emergency/after hour and cell numbers for vendors; plumber, electrician, and of course Minkoff's team!

### What type of set-up and services does Minkoff provide?

**WE RESPOND!** Minkoff has three 24-hour emergency response teams and two Emergency Coordinators whose primary focuses are to

stabilize and contain the damaged area(s). Our crew will board up and shore any unstable areas of the structure. One of the most often services we are called to perform are water extraction and structural drying. Typically a larger disaster requires us to manage debris removal. Minkoff provides complete cleaning and treatment of smoke and soot damaged spaces. Our Emergency Coordinators are excellent at coordinating with gas, electrical, plumbing companies, as well as emergency officials in regards to regaining entry into the property for necessities like prescriptions.

### Can you touch on what customers can expect during mitigation?

Minkoff's crews are educated by the Institute of Inspection, Cleaning and Restoration Certification Association (IICRC). Properties often call their regular janitorial or flooring companies to extract water. However, they are not often well versed on the standards that our crews have learned at the IICRC. Most often we use water extractors, air movers, dehumidifiers, portable furnaces, infrared cameras, and truck mounted extractors.

### What happens after the emergency has been stabilized?

**WE RESTORE!** Minkoff's Estimators works together with the Association's insurance company and write a detailed scope of work. Our customers are our priority. Minkoff advocates on your behalf to make sure insurance is going to pay what is necessary to put everything back to its original if not improved condition. Once a scope is agreed upon our Production team gears up to perform the tasks needed to rebuild.

**KARA PERMISOHN**  
Account Executive

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[www.minkoff.com](http://www.minkoff.com)



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study and provide reserve funding (HB 564/SB 432 and HB 997). A bill to amend a 2017 law to reduce the vote required to amend condo and HOA governing documents was also not acted on (HB 413).

These bills can be obtained on the website of the Maryland General Assembly.

### Support the MD-LAC

The Maryland Legislative Action Committee is a committee of CAI National comprised of homeowners, managers, attorneys, insurance professionals and other CAI members from the Chesapeake Region Chapter and the Washington Metro Chapter. The MD-LAC reviews dozens of bills each year and, with the assistance of a professional lobbying team in Annapolis, submits written and oral testimony

on proposed legislation which directly affects Maryland condos, homeowner associations, and housing co-ops.

CAI members can assist the MD-LAC by responding to Legislative Alerts which ask members to contact legislators regarding particular bills. To contribute funds to support MD-LAC lobbying activity, donations should be made payable to the CAI Maryland LAC and mailed to: Maryland Legislative Action Committee, Post Office Box 6636, Annapolis, MD 21401.

*Written by: Thomas C. Schild, Esq., CCAL  
Attorney, Thomas Schild Law Group, LLC  
301-251-1414  
tschild@schilddlaw.com*



# CondoPRO



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- Townhome Associations
- Commercial Condominium Office Associations

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# SAVE THE DATE!

Tuesday, October 30, 2018  
Annual Symposium & Expo—Mark Your Calendar!!



Annual Symposium and Business Provider Showcase

When: Tuesday, October 30, 2018

Time: 8:00 AM–4:00 PM

Where: Martin's West in Baltimore, MD

**A Must-Attend for Managers & Board Members!**



## Business Partners—Participate As An Exhibitor!

### Who Should Be An Exhibitor?

**Any company or business professional representing products and services valuable to community associations should participate. If your product or service is applicable to any portion of a residential community, you won't want to miss this event.**

*Watch your mail for an invitation to purchase a table or booth!*

CAI Professional and Service Provider members will receive the invitation to attend shortly. For information, email [contact@caimdches.org](mailto:contact@caimdches.org) or call 410-540-9831.



# FREE CAI Webinars!

Visit:

<http://cai.mycrowdwisdom.com/diweb/catalog>



A great turnout at our March 23<sup>rd</sup> Eastern Shore Breakfast Seminar titled



## “SHOULDA...WOULDA...COULDA...”



**If I Had Only Known, This Could Have Been Avoided”  
Is Your Community Prepared for a Natural Disaster?**



**Many Thanks to our Seminar Coordinators and Speakers!**



### A special thanks to Iris Hobbs and our Seminar Sponsors!

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- Allsafe Elevators
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- Miller Dodson Associates
- Insurance Management Group
- Palmer Brothers Painting & General Contracting
- PKS & Company P.A.
- Sposato Landscape
- Tecta America East



**Congratulations**  
**to our Chapter Members  
who received a CAI  
designation in 2017!**

**AAMC**  
Residential Realty Group

**CIRMS**  
Connie Phillips, Connie Phillips Insurance

**LSM**  
Vicki Eaton, CMCA, AMS, LSM, PCAM, Community Association Services, Inc., AAMC

**PCAM**  
Rebecca Clemson, CMCA, AMS, PCAM, FirstService Residential

Kim D. George, CMCA, AMS, PCAM, Residential Realty Group, Inc.

Donald Allen Gentry, CMCA, AMS, PCAM, Residential Realty Group, Inc.

Tim Ketcham, CMCA, AMS, PCAM, HPS Management

Chris C. Petrik, CMCA, AMS, PCAM, FirstService Residential

Jenni Utz, MD, CMCA, AMS, PCAM, UTZ Property Management

Below is useful information that was distributed at the Eastern Shore Breakfast Seminar held on March 23rd.

**SHOULDA...WOULDA...COULDA...  
IF I HAD ONLY KNOWN, THIS COULD HAVE BEEN  
AVOIDED!!**

**Is Your Community Prepared for  
a Natural Disaster?**

**USEFUL TIPS**

**Do you know your evacuation zone?**

Before a disaster hits identify your evacuation zone. Visit <http://www.togetheragainsttheweather.com/evacuationRouteMaps.shtml> which may have your zone listed. Evacuations are more common than people realize. Many communities have designated evacuation routes and some even have evacuation zones. Make yourself familiar with these evacuation zones, so if your local authorities issue an evacuation order, you'll know exactly where to go. Be sure to account for your pets, as most local shelters do not permit them. However, by law, public shelters do accept service animals (e.g., dogs). Remember: if a hurricane threatens your community and local officials say it's time to evacuate, don't hesitate—go early. If the local map for your area is hard to understand or is listed as unavailable, contact your local emergency management officials to learn more.

**Do you know where to sign up for local alerts on your phone?  
Sign up for local alerts on your phone.**

Sign up now so you can stay aware if the weather gets worse. Visit <https://www.ready.gov/alerts> and learn how to search for local alerts and weather apps that are relevant for hazards that affect your area. **Download the FEMA app** at <https://www.fema.gov/mobile-app> for disaster resources, weather alerts, and safety tips. Earlier this month, FEMA launched a new feature to its free smartphone app that will enable users to receive push notifications to their devices to remind them to take important steps to prepare their homes and families for disasters. The app also provides a customizable checklist of emergency supplies, maps of open shelters and open recovery centers, tips on how to survive natural and manmade disasters, and weather alerts from the National Weather Service for up to five locations across the nation.

**If the disaster causes a housing crisis, what do we plan to do by the way of relaxing regulations to allow for the long-term sheltering of citizens within our jurisdictional border?**

Codes will be relaxed for temporary housing needs with the exception of health and safety concerns. The federal government (FEMA) will be the principle agency providing assistance (monetarily and infrastructure) to provide long-term sheltering needs. Visit [www.disasterassistance.gov/](http://www.disasterassistance.gov/) and enter your zip code for further information.

**What type of disaster causing storms are more common to Maryland/Delaware?**

Floods, Heat/Drought, Hurricanes, Thunder/Lighting; Winter Storms

**What type of disaster causing weather events are less common to Maryland/Delaware**

Earthquakes; Landslides/Mudslides, Tornadoes, Tsunamis/Tidal Waves, Wildfires

**What is a hurricane?**

A hurricane is a tropical cyclone with sustained winds of more than 74 miles per hour.

**What precautions should you take if a hurricane is predicted to strike?**

Update your emergency supply kit, family communication plan; know your evacuation route; secure home and cover doors/windows with plywood; secure exterior items such as grills, bikes, boats, patio furniture; fill bathtub/buckets with water for sanitation; turn refrigerator to coldest setting; turn off propane tanks; charge phone, electronics; turn off utilities IF instructed by authorities.

**PREPAREDNESS TIPS**

- Scan important documents (birth certificates, social security cards, insurance information, banking info, etc.) onto a secure, password-protected USB flash drive and keep it with you or in your vehicle in case you can't get home to get your originals.
- Make sure your vehicle is fueled up. We've heard many stories of people running out of gas after an event because they were close to empty and local gas stations had no power.
- Invest in power banks for your cell phone, so they can still be charged if you can't get to an area with electricity.
- Purchase flood insurance. There is typically a 30 day enactment period before your policy begins, so calling for coverage when you know a storm is coming is too late. Even areas that are not normally prone to severe flooding can experience it, and rates for low-risk areas are very affordable.
- Develop a Family Communication Plan so you know how to contact your loved ones during an event, where to meet up with them if you are not together when disaster strikes, and where you can go if you need to evacuate.
- If you have pets, include them in your emergency planning. Make sure your vehicles are large enough for all of your household members, your pets (in crates), and everyone's supplies.

**USEFUL LINKS**

- **MARYLAND Prepares mobile app:** <http://mema.maryland.gov/Pages/mdprepares.aspx>  
–App includes: preparedness information and planning toolkits; real-time alerts for emergencies, weather, and traffic; EM news; and an "I'm Safe!" feature for contacts
- **MEMA website:** <http://mema.maryland.gov>  
–Includes: emergency preparedness information by hazard; planning info; power outage information and contacts at utility companies
- **OSPREY:** <http://mema.maryland.gov/Pages/OSPREYlanding.aspx>  
–OSPREY is Maryland's answer to the questions both public safety decision-makers and the public ask in times of severe weather or other emergencies—"What's happening around me?" and "What can I do about it?"
- **Ready.gov:** <https://www.ready.gov>  
–Federal website that has tools to ensure all residents can plan ahead, be informed, and take action before, during, and after emergencies.

*continued on next page*

- **Emergency Operations Plan Template for HOAs:** [www.ready.gov](http://www.ready.gov)  
–This is the main site for all kinds of information. Specific considerations for HOAs can be found under “Plan Ahead” –To the left click “Plan for Locations—[www.ready.gov/plan-for-locations](http://www.ready.gov/plan-for-locations)—Midway down the page—“Neighborhoods, Condominiums and Apartments”.

–Sample template: [https://www.hoa-usa.com/files/documents/ModelDisasterPlan\\_HOA\\_USA\\_08222011.pdf](https://www.hoa-usa.com/files/documents/ModelDisasterPlan_HOA_USA_08222011.pdf)

- **MDEMA (Maryland Emergency Management Association):** [www.marylandema.org](http://www.marylandema.org)
- <http://mdfloodmaps.com/>
- **Book:** Show Me the FLOOD Money” by Julie T Beller, CFM  
–This book is intended for homeowners and renters.

## INSURANCE

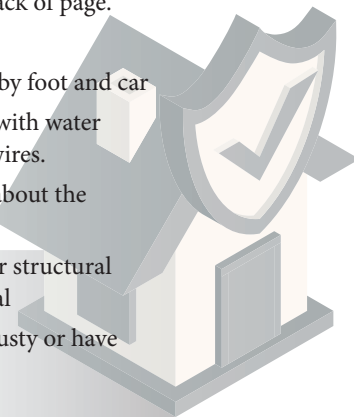
### SAFETY FIRST

1. Video tape or take pictures of your possessions—most every person has a cell phone that can take a video or pictures. Walk around your house (inside and out) and take pictures of each room—as an inventory also proof to an insurance company.
2. Have copies of the insurance policies on hand—if the electricity is out—you may not have computer access or cell phone access; make sure you have the hard copies with you and important telephone numbers written down.
3. Consult your insurance agent and make sure you have proper coverage and limits and know the deductible. For example—if you are displaced from your home or condominium unit due to a covered claim, Loss of use/additional living expense coverage would apply.
4. If you are aware the storm is approaching—mitigate damage by sandbagging, covering windows with storm shutters or plywood, secure loose items outside, make a note of the safest most waterproof room in the house to store important belongings, raise furniture or move to higher levels or to a storage facility. Some insurance policies may have coverage for this.
5. Unplug electricity. When returning to a home after a hurricane, always check with a professional before turning on any electricity. You may have weathered a hurricane, but arching wires could cause a house fire.
6. Keep your vehicles—and your gas-powered generator, if you have one—fully fueled.
7. If cell towers are down—and there is no cell service; have a “meeting” place for your family.

8. Pack a safety kit—Call pharmacist and order additional medicine. Pack canned food, water, blankets, flashlights, extra batteries, and a first aid kit. Have cash on hand—ATM machines and credit card machines may not be working.
9. Register with Red Cross to alert family members you are safe.
10. GPS—some road signs may be down and areas may look different due to land markers being destroyed.
11. Shelters—call ahead to know which shelters are pet friendly.

### After the storm hits:

1. If your home suffers damage—contact your agent/property manager immediately to file a claim. Take photos or videos of the damage. Mitigate any further damage to your property and keep receipts. Do NOT throw away any damaged property; You can place outside—but do not allow the garbage person to take.
2. See property Claim process on back of page.
3. Stay away from Danger
  - a. Avoid crossing flooded areas by foot and car
  - b. Stay away from any building with water around it as well as downed wires.
  - c. Contact the utility company about the situation if you see a problem
  - d. If you see possible gas leaks or structural damage, contact a professional
  - e. Wear gloves—debris can be rusty or have nails sticking out.



1. **INSURANCE OBLIGATIONS.** A community’s governing documents as well as state law impose certain minimums for the type and amount of insurance that must be acquired. Failing to acquire the correct policy type or amount may expose the association for a portion of any uninsured losses which would have been covered had the correct policies been obtained.
2. **OBLIGATION FOR REBUILDING.** The governing documents of an association often impose obligations on the association to obtain bids and coordinate rebuilding activities. However, the responsibility to undertake repairs will vary depending on whether there has been a casualty event triggering insurance coverage and whether the damage occurred to common element/ common areas versus unit elements.



3. **DUTY TO MANAGE INSURANCE PROCEEDS.** Many governing documents and state law require that an insurance trustee hold insurance proceeds in trust. In addition, the distribution of the proceeds has strict limitations that can easily be violated in the haste to reconstruction. When insurance proceeds are made payable to the association it should be aware of whether that money may be accepted by the association or if instead it should be placed in trust.

4. **ASSUMED DUTIES/ASSUMPTION OF THE RISK.** Very few governing documents impose a duty to protect owners or to implement safety measures such as evacuation plans. Instead, those duties typically rest with governmental bodies. However,

many associations undertake quasi-governmental tasks such as security patrol or evacuation planning. In doing so, associations may have assumed a duty or assumed the risk that in failing to act appropriate they become liable for negligence. Associations should carefully analyze whether they should assume additional duties and assure that they are adequately managing risks.

5. **CONTRACT QUALITY.** Following a natural disaster, the availability of qualified contractors may be limited placing the association in a poor bargaining position. However, do not allow the urgency of the moment to dictate one-sided or poor contract provisions with contractors. Careful consideration should be given to important contract terms such as payment, holdback, warranties and timing for completion.

## RESTORE & REPAIR

### What is a restoration company?

A restoration company knows the ins and outs of an insurance claim or loss. They specialize in water mitigation, fire restoration, mold remediation, and disaster clean up.

### How do I choose a Restoration company?

- Industry Expertise
- Vetted
- Industry Certificates through the IICRC
- Response Time
- Project Planning
- Communication

### Helpful tips for loss prevention:

- Turn your water main off when leaving your home for days at a time, and open all faucets.

- Properly winterize vacant homes or businesses during the winter months.
- Always maintain heat in your home or building during the winter months. Recommendation is 55 degrees and above.
- Weekly, Monthly, or Yearly maintenance of your home or business.
- Check smoke detectors, carbon monoxide detectors, and fire extinguishers every few weeks.
- Create a Rest Easy plan for your home or business at minimal costs.

Enduring a loss at your home or business can be devastating and complicated. Restoration companies with the proper credentials will help guide you through the process from beginning to end. Companies with the right expertise will assess the loss, inventory all personal property, document all damage, properly mitigate or remediate the loss, communicate with the insurance company, and repair all damages.

## WHEN THE WORST HAPPENS SI RESTORATION MAKES IT THE BEST

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# 2018 HOMEOWNER SEMINARS SCHEDULED

ATTENTION HOMEOWNERS!

The Chesapeake Chapter is offering the following seminars geared specifically for Board Members and Homeowners

**COST: Only \$20.00 per registrant!**

**Saturday, October 13, 2018**

*Board Governance Issues: Best Practices/Common Pitfalls*

**Location:** Wilde Lake Interfaith Center, Columbia, MD

**Registration:** 9:00-9:30 AM

**Seminar:** 9:30-11:30 AM

**Instructors:** Cynthia Hitt Kent, Attorney,  
*Law Office of Cynthia Hitt Kent*  
Trent Harrison, Manager,  
*FirstService Residential*

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**Saturday, November 10, 2018**

*Navigating Covenant & Rules Enforcement in 2018: Including HUD and FHA Regulations and Suspension of Privileges*

**Location:** Wilde Lake Interfaith Center, Columbia, MD

**Registration:** 9:00-9:30 AM

**Seminar:** 9:30-11:30 AM

**Instructor:** Craig Zaller, Attorney, Nagle & Zaller, P.C.

For more information about each seminar, visit [www.caimdches.org](http://www.caimdches.org) and click on the "Education" tab. Contact the Chapter Office for questions: [contact@caimdches.org](mailto:contact@caimdches.org)

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# 2018 Educational BREAKFAST SEMINARS

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The Chesapeake Region Chapter of Community Associations Institute announces its breakfast seminar schedule for 2018. Homeowners, Board Members, Managers, Management Companies and Service Providers are invited to attend these seminars, which are designed to help you effectively manage and work with a community association and its service providers. Cost includes the seminar and a full breakfast.

**Mark your calendar now!** These programs are an excellent educational venue, as well as a terrific place to network with colleagues and prospective clients.

**All seminars are at Michael's Eighth Avenue in Glen Burnie, MD. To download the Breakfast Seminar Brochure, visit [www.caimdches.org](http://www.caimdches.org)**

## Wednesday, September 26, 2018

### “A Professional Buffet: Free Food For Thought”

A panel of 5 experts to include an:

- Attorney
- Accountant
- Insurance Professional
- Banker
- Engineer

This panel of experts will provide an update of the hottest issues they have recently encountered and will answer your pressing questions.

Bring your burning questions with you!



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## PALMER BROTHERS PAINTING & GENERAL CONTRACTING

Established in 1963, Palmer Brothers is a full service commercial painting and general contracting company which has served the Washington Metropolitan area for over 54 years.

Our company focus, since inception, has always been concentrated on professionally managed properties. Specifically, condominiums, **hoa's**, office buildings, shopping centers and apartment complexes are within the scope of our work. This experience, together with a large staff of over 200 skilled employees, we are capable of performing the largest of contracting jobs in a swift and professional manner.

The quality of our work and attention to detail are incomparable. Dependable and quality conscious, we provide competitive pricing and excellent customer service. Our employees are trained in the various aspects of the painting and construction industry, keeping up to date with the latest trends and technologies.

### **Palmer Brother's believes that in order to have a successful project, the customer must be satisfied with the end result.**

Working with professional property managers and owners in a cooperative and problem-solving manner are hallmarks of our company. We are licensed and insured in all local jurisdictions.

We take pride in the quality of service. As members of The Community Association Institute of Washington Metro and Chesapeake Chapters, we uphold the highest standards of our industry.

Customer oriented, we are a click or phone call away to answer any of our customer's questions or requests.

Please keep us in mind for your present and future projects, large or small, we are at your service.



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**Francisco Erazo**  
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## Board Leadership Development Workshop

### LEARN HOW TO BE AN EVEN MORE EFFECTIVE BOARD OF DIRECTORS.

#### **Education for homeowner leaders just got better.**

The new CAI Board Leadership Development Workshop teaches you how to communicate with association residents, hire qualified managers and service providers, develop enforceable rules, interpret governing documents and more. It provides a comprehensive look at the roles and responsibilities of community association leaders and conveys information to help create and maintain the kind of community people want to call home.

*In addition to a toolbox of support materials, each student receives a certificate of completion and recognition on the CAI website.*

Register at [www.caimdches.org/education.aspx](http://www.caimdches.org/education.aspx)

**Saturday,  
September 8,  
2018**

Hilton Garden Inn  
Columbia, MD

**NEW! 2  
EASTERN  
SHORE  
LOCATIONS!**

**Friday,  
November 2,  
2018**

Fenwick Inn  
Ocean City, MD

**Saturday,  
November 3, 2018**

Hampton Inn  
By Hilton  
Rehoboth Beach, DE



# Community Association Liability and Fair Housing Complaints

Your community receives a lawsuit alleging discrimination. Who will provide the defense coverage and pay for the attorney? Will this be paid by your association or your insurance carrier?

You are more vulnerable if your community has a pool or clubhouse. The Fair Housing Law prohibits housing discrimination based on race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, or disability. Claims are increasing in these areas and can cost a community from early settlement costs of \$ 10,000 to tried cases of \$1,000,000 and more.

To make sure you have the proper discrimination insurance coverage to protect your community association, you should review several of your insurance policies:

## Comprehensive General Liability Insurance (CGL)


CGL policies cover bodily injury, property damage, medical payment, personal injury and advertising injury liability. Discrimination is generally excluded. Some policies will include coverage under the "Personal Injury" Liability. You need to make sure that "discrimination" is specifically stated or defined in the coverage definition.

Some insurance carriers will add an "endorsement" to your insurance policy for non-employment discrimination. This will offer you some protection. Depending on the insurance carrier, the rates are usually based on the number of units or a % of the General Liability premium.

## Directors and Officers Liability Insurance (D&O)

D&O policies defend the board and may pay for any damages arising from a wrongful act. Most policies will specifically exclude discrimination. The D&O policy should be endorsed to provide the proper Employment Practices Liability (1st party) and Non-employment related discrimination (3rd party) coverage. If the policy is endorsed and a claim is made, the insurance carrier will provide the association with defense coverage.

**Raymond B. Via Jr.**  
Partner



**Whiteford Taylor Preston**<sup>UP</sup>

7501 Wisconsin Avenue, Suite 700W    1800 M Street, NW, Suite 450N  
Bethesda, MD 20814    Washington, DC 20036  
rvia@wtplaw.com    T: 301-804-3611 F: 301-804-3641

This policy is written on a claims-made policy form and careful attention should be given to full prior acts coverage and the retroactive date. You want to make sure the policy will provide coverage for claims that were pending prior to the inception of the policy.

*claims-made policy is a policy providing coverage that is triggered when a claim is made against the insured during the policy period, regardless of when the wrongful act that gave rise to the claim took place* **retroactive date** is a provision found in many (although not all) claims-made policies that eliminates coverage for claims produced by wrongful acts that took place prior to a specified date, even if the claim is first made during the policy period.

## Employment Practices Liability Insurance (EPLI)— Be sure to include both 1st party and 3rd party discrimination insurance coverage.

Any employer association should implement effective risk-prevention, mitigation and transfer techniques which can help minimize the impact of employee allegations and prevent an employee lawsuit.

If a claim is made, the EPLI policy is designed to cover claims or lawsuits filed by employees, former employees, and employment candidates, regarding their employment relationship (hiring, firing, harassment). This is known as 1st party coverage.

This policy **MUST BE** endorsed to include 3rd party discrimination coverage. The cost to add this endorsement is usually an additional 10% of the premium.

This policy is also written on a claims-made policy form and careful attention should be given to full prior acts coverage and the retroactive date as well.

Any community should always take the proper steps to avoid potential fair housing violations. In the event your association is charged with discrimination, try to resolve the cases promptly and make sure you have the proper insurance protection.

Written by: *Connie Phillips*  
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**to our Chapter Management Companies for Maintaining  
their AAMC (Accredited Association Management Company)  
National Designation**

Community Association Management, LLC	MRA Property Management, Inc.
Community Association Services, Inc.	Paradise Properties, Inc.
Comsorce Management, Inc.	Professional Community Management
Condominium Venture, Inc.	Property Management People, Inc.
FirstService Residential	Residential Realty Group, Inc.
IKO Real Estate & Property Management	Rogal Real Estate, Inc.
Legum & Norman	Tidewater Property Management
Majerle Management, Inc.	Victory Management, Inc.
Mann Properties, Inc.	Village Management, Inc.

# Welcome New Members!

New Chapter Members: September–December, 2017

Our Chapter  
Has Reached  
**994**  
Members!

- Mr. Daniel Ager**  
Property Management  
People, Inc.
- Mrs. Lucille Barrett**  
Owings Mills New Town  
Community Association
- Ms. Dee Bayne**  
Carroll's Creek  
Community Association
- Ms. Kathy Bestany**  
Swan Point at Lake  
Elkhorn
- Mr. Michael J. Blaner**  
Black Lagoon Pond  
Management
- Mr. Bob Book**  
Owings Mills New Town  
Community Association
- Mr. John Bullock II**  
SealMaster
- Ms. Sharon Burke**  
The Elmont  
Condominium
- Mr. Rod Burr**  
Kensington Courts  
Community Association,  
Inc.
- Ms. Miranda Bushey**  
Tidewater Property  
Management
- Mr. John Camden**  
First-Citizens Bank &  
Trust Co
- Mr. Kenneth Cobb**  
Woods Edge Townhome  
Condo
- Mr. Erik Cohen**  
FirstService Residential
- Mr. Reno Coles**  
The Elmont  
Condominium
- Mr. Paul Connor**
- Ms. Vickie Coover**  
Carroll's Creek  
Community Association
- Mr. Dave Costea**  
Swan Point at Lake  
Elkhorn
- Mr. John Curtis**  
The Elmont Condominium
- Ms. Ruth Dassa**  
Carroll's Creek  
Community Association
- Ms. Wanda Davis**  
Windswept Condominium  
Association
- Mr. Anthony Dubiel**  
Horizon Property  
Management
- Mr. Michael Eckenroth**  
Nania Energy Advisors
- Mrs. Robin Embleton**  
Kensington Courts  
Community Association,  
Inc.
- Mrs. Terri Gallagher**  
Carroll's Creek  
Community Association
- Mr. Chris Granados**  
Innovative Aquatic  
Solutions
- Ms. Karen Grebowsky**  
MRA Property  
Management, Inc.
- Mrs. Sandy Gurchik**  
Penthouse Condominium
- Mr. Jakub Krzysztof  
Gusiew, AMS**  
FirstService Residential
- Mr. David Hadnett**  
Owings Mills New Town  
Community Association
- Ms. Lee Hanna**  
Swan Point at Lake  
Elkhorn
- Mr. Eric Hatch**  
Integrity Renovations
- Ms. Lisa Havrilla**  
MRA Property  
Management, Inc.
- Ms. Julie ann Hayes**  
Wilgus Associates, Inc.
- Mr. Jim Hellier**  
Windswept Condominium  
Association
- Ms. Kristan Nicole  
Hunchuck**  
FirstService Residential
- Ms. Leah Jaffee**  
Windswept Condominium  
Association
- Mr. Andy Johnson**  
Carroll's Creek  
Community Association
- Mr. Martasia Kelly-  
Davenport**  
WPM Real  
Estate—Watermark  
Condominiums
- Mrs. Sherri Kennedy,  
CMCA, AMS**  
Sentry Management
- Ms. Monica King**  
Owings Mills New Town  
Community Association
- Mrs. Susie Kinsley**  
Carroll's Creek  
Community Association
- Mr. Wray Kinsley**  
Carroll's Creek  
Community Association
- Mr. Fred Knight III**  
Owings Mills New Town  
Community Association
- Shep Kshepakaran**  
Owings Mills New Town  
Community Association
- Mr. Eugene Libster**  
The Elmont  
Condominium
- Ms. Michelle Lutter**  
Ridgely Condominium  
Assn.
- Ms. Michele Mangin**  
Owings Mills New Town  
Community Association
- Mr. Dick Martin**  
Carroll's Creek  
Community Association
- Ms. Lourise Etta Martin,  
CMCA**  
MRA Property  
Management, Inc.
- Mr. James Mata**  
Maryland Premier  
Exteriors, Inc.
- Ms. Amaris Maxwell**  
The Elmont  
Condominium
- Ms. Leslie McGuinness**  
Wallace H Campbell &  
Company
- Dr. Anne K. Mcguirk**
- Ms. Danielle McNichol**  
Windswept Condominium  
Association
- Mrs. Alicia Menefee**
- Ms. Karen Mitchell**  
Carroll's Creek  
Community Association
- Mr. John Mueller**  
Carroll's Creek  
Community Association
- Mr. Dennis Murphy**  
Windswept Condominium  
Association
- Ms. Kimberly Myles**  
Community Advantage,  
a division of Barrington  
Bank & Trust, a Wintrust  
Company
- Mr. Adam Nagy**  
Swimming Pool Passes, LLC
- Ms. Tamala Nimmons**  
Tidewater Property  
Management
- Mr. Frank Pandolfino**  
Carroll's Creek  
Community Association
- Ms. Paula Permison**  
Swan Point at Lake  
Elkhorn
- Ms. Carol Petrosky**  
Carroll's Creek  
Community Association
- Ms. Anne Polastie**  
Owings Mills New Town  
Community Association
- Ms. Judith Porter**  
Swan Point at Lake  
Elkhorn
- Mr. Jack Rasmussen**  
Westminster American  
Insurance Company
- Mr. Dick Ray**  
Carroll's Creek  
Community Association
- Mr. George Rothstein**  
Swan Point at Lake  
Elkhorn
- Ms. Charlotte Rutkovitz**  
The Elmont  
Condominium
- Mr. Gary Siedman**  
The Elmont  
Condominium
- Ms. Kimberly Skonieczki**  
Wolfe Pointe Property  
Owners Association
- Mr. Gilbert Slacum**  
Property Management  
People, Inc.
- Miss Johnique Smith**
- Ms. Carolyn Smith**  
Carroll's Creek  
Community Association
- Mr. Dave Smoley**  
Fallston Commons  
Homeowners Association,  
Inc.
- Mr. Ron Stanislaw**  
Owings Mills New Town  
Community Association
- Ms. Agnes Tanopo**  
Penthouse Condominium
- Ms. Gmeric Thames**  
Tidewater Property  
Management
- Ms. Jan Tommila**  
Penthouse Condominium
- Mr. Richard Troy**  
Penthouse Condominium
- Mr. Gerard Uehlinger**  
Penthouse Condominium
- Ms. Lydia Wagner**  
Tidewater Property  
Management
- Mr. Mordy Weimer,  
CMCA, AMS**  
Tidewater Property  
Management
- Mr. Joseph Werner**  
Penthouse Condominium
- Ms. Taylor Wilkerson,  
CMCA**  
Community Association  
Services, Inc.
- Ms. Bobbi Williams**  
The Elmont  
Condominium
- Mr. Rory Wisl**  
Owings Mills New Town  
Community Association
- Mr. Rob Young**  
Carroll's Creek  
Community Association



# PLATINUM SPONSOR SHOWCASE

## SOLITUDE LAKE MANAGEMENT

Despite the beauty, recreational space and natural wildlife habitats that our nearby waterbodies provide, lakes and ponds are often plagued by various ailments that can detract from the aesthetics, health, and functionality of the aquatic ecosystems. The following are a few responses to common questions often asked by those who may own or manage a lake, pond or wetland property.

### Why is our pond green?

Without proper water quality testing and analysis, it can be difficult to determine the exact causes behind a green pond, but the green you're seeing may be algae. While algae look similar to some aquatic plants, they lack true roots, stems and leaves, and can be present in one of two forms, or both: microscopic or filamentous. Microscopic algae usually have a "pea-soup" look and are capable of producing toxins, which can be detrimental to human and wildlife health. Filamentous algae has a "stringy" look and often creates large mats on the water's surface or along the bottom. Algae blooms can be the result of various factors, but are usually due to excessive nutrient loading from fertilizers, sewage and pet waste. Identifying and limiting these excess nutrient sources is the first step in developing a successful algae management plan.



#### Watermeal

While algae is often blamed as the cause of a green pond, there can be many other explanations for the color change. Professional water quality monitoring and analysis can reveal data about the condition of a waterbody and be used to develop a comprehensive management plan to restore the health and beauty of the ecosystem.



#### Eurasian Watermilfoil

Many nuisance and invasive species, like Eurasian Watermilfoil, can be found crowding out native vegetation in nutrient-rich lakes and ponds across the Northeast. An Integrated Pest Management plan will comprehensively address the problem while minimally affecting native and beneficial wildlife.

### How do we treat invasive aquatic plants like milfoil?

Milfoil is a non-native, invasive plant that plagues many lakes and ponds throughout most of the United States. The primary invasive milfoil species in the Mid-Atlantic region are Eurasian milfoil and variable milfoil. Milfoil plants have feather-like leaves, and are capable of thriving in wide ranges of aquatic habitats. Other invasive species commonly found through the region are: hydrilla, curlyleaf pondweed, fanwort, brittle naiad, purple loosestrife, and common reed. There are various management options available, but most common is aquatic treatment using EPA-approved herbicides. Physical removal using a mechanical harvester or hydro-rake can be used for some species (e.g. common reed); this is not recommended for species like milfoils as they spread through plant fragmentation.

### Our pond is filling in—what can we do?

Sediment and organic matter often accumulate within waterbodies over many years. Hydro-raking is available as an option to regain depth by removing plant material and unconsolidated bottom sediment from depths up to 10 feet. Removal of plant material and unconsolidated bottom sediments reduces in-water nutrients and maintains open water habitat. Hydro-raking offers an affordable alternative to dredging, which can be a tremendous expense for a community.

There are various management options for ailments impacting our lakes and ponds, but the most important element is prevention through diligent, proactive attention to your waterbody. It is crucial to seek out professionals to conduct regular inspections, accurately identify problems and develop an ecologically responsible management plan for the aquatic ecosystem. Early detection of problematic aquatic plants and conditions can help prevent irreversible imbalances in your lake or pond while enhancing its health and natural beauty.

*Written by: Kara Sliwoski, Aquatic Biologist and Territory Leader*

888-480-5253

[www.solitudelakemanagement.com](http://www.solitudelakemanagement.com)



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LAKE MANAGEMENT

# MEMBERS IN THE NEWS

## Tidewater Property Management ranked No.1!



**Tidewater Property Management has been ranked number one** in the Baltimore Business Journal's 2017–2018 “Book of Lists”, a comprehensive ranking of hundreds of companies in major industries across the Baltimore region. These regions include Baltimore City, Anne Arundel County, Baltimore County, Carroll County, Hartford County and Howard County.

## American Community Management (ACM) announces the appointment of Theresa E. McCoy, CPA as Chief Executive Officer (CEO) and President.



Theresa will direct the day to day operations of the Company servicing over 200 HOAs and Condominiums in Maryland. She will focus on strategic initiatives and business development with a client-focused approach. With the commitment of our experienced management team and a staff of 70 professionals working in community administrative management, accounting and property management, Theresa will continue to develop and attract top-notch

talent to ACM, guide the delivery of ACM's core and ancillary services promoting excellence and integrity, reinforce leadership and operational efficiency and evaluate future business opportunities for the company.

Theresa joined ACM as Vice President of Accounting in May 2009. In June 2015, she was appointed Chief Operating Officer of ACM.

## IN MEMORIAM



Long time CAI Member Bruce Campbell passed away on March 18, 2018. Bruce was President of the Wallace H. Campbell Property Management Company for many years, following in the footsteps of his father who founded the company in 1952.

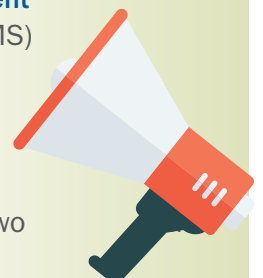
As a long-time member of the Chesapeake Chapter and the CAI Maryland Legislative Action Committee, Bruce was a lobbying force on real estate and community association related legislation and an expert witness on real estate related disputes. He shared his wisdom and expertise with his peers and industry colleagues by serving as a seminar instructor for many years. He was

instrumental in shaping the development of professional standards that helped strengthened the industry. He will be missed by many.

## Congratulations!

CAI is pleased to announce that **Connie E. Phillips with Connie Phillips Insurance** has **joined a select group of CAI members** and **earned the Community Insurance & Risk Management Specialist (CIRMS)**

designation. Currently there are five active members in Maryland and two Virginia.





The logo for CAU (Community Association Underwriters) features the letters 'CAU' in a large, white, sans-serif font. The 'C' is partially enclosed by a dark teal shape that resembles a speech bubble or a stylized 'C'.

COMMUNITY ASSOCIATION  
UNDERWRITERS

**BETTER COVERAGE.  
BETTER OPTIONS.**

### America's community association insurance partner is upping its game

Community Association Underwriters of America (CAU) has joined forces with Munich Reinsurance America, Inc. (Munich Re, US) to deliver an even higher level of strength and sophistication to America's community associations.

Our solutions are custom-built by industry specialists to address the unique risks facing community associations, and now feature some powerful new options.

### High-value policy enhancements

- Expanded coverage definitions for various buildings, structures, and personal property
- Increased coverage limits across multiple exposures, including natural outdoor property, demolition costs, increased cost of construction, debris removal, and property removal
- Simplified valuations for streamlined servicing
- Additional computer virus coverage
- Optional deductible credit endorsement and deductible allowance endorsement for cost savings in the event of certain losses

### Two new liability products

- **Liability Plus:** A broad-based liability policy custom-designed for community associations
- **Coastal Advantage:** A package policy built to protect community associations with coastal exposures.

### Coverage you can count on

Policies will be issued using A+ A.M. Best-rated primary insurance companies affiliated with Munich Re, US.

### GET TO KNOW CAU

Community Association Underwriters of America (CAU) is a managing general agency and national leader in community association insurance and risk management. Founded in 1989, CAU services community associations, residential and office condominiums, cooperative apartments, and homeowners associations. CAU is based in Newtown, PA and offers property, casualty, fidelity, D&O, general liability, and ancillary products to a nationwide client base.

CA License No. 0558510

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# Tips for Board Members: LESS STRESS



I recently read author Richard Carlson's New York Times best seller "Don't Sweat the Small...And it's All Small Stuff: Simple things to Keep The Little Things From Taking Over Your Life". The wordy title already had me stressed, but as I read on I was soon awash in helpful stress-free suggestions. I underlined a couple of the author's adages and added my meditations on how a board may apply these to their organization. (To achieve full stress-free affect this short article is best read by a tranquil trickling woodland stream.)

## "Choose to be kind over being right and you'll be right every time"


### ADDING A DOLLOP OF KINDNESS

I know, you represent a community with rules, regulations and a rigid budget. This is a business! Of course, your association is all of this, but as directors or managers of an association we serve our community of owners. Adding an additional dollop of kindness to the operation of your association may be as easy as being more considerate to your staff or providing a more generous empathetic ear to a resident.

## "Reflection is one of the most underused yet powerful tools for success" & "it's helpful to step back and see the bigger picture"

### FOCUSED ENVISIONING

Serious thought must be given to your role at your association and to the goals of your association. Review your HOA's guidelines and community management industry best practices to understand how you are empowered to affect change at your association. On a micro level, take considerable time as a board to outline your big picture goals apart from the sometimes-easier day-to-day operational mechanics of your association. Envisioning what is possible for your organization is far less stressful when you understand your role and responsibilities and the charted course ahead.



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## "Lower your tolerance to stress"

### CYCLICAL NOT CYCLONES

You can avoid stormy and frightful board meeting's by charting a smooth sail well in advance. Keep an association operational calendar(s), which tracks important reoccurring financial deadlines, required official association mailings and elections, and seasonal maintenance requirements.

## "Now is the only time we have, and the only time we have any control over"

### ON GAME NIGHT, WIN THE GAME

Once a month your board and management must share a common goal: Win the Board Meeting. This is not a contest of board vs. owners, but of the board vs. its outlined initiatives for the board meeting. Is your board meeting playbook—your management report, financials, bids, etc., ready for the contest ahead? Is your team organized with motions focused on advancing your outlined agenda? Control the field and win the board meeting by exercising your game plan well in advance.

By adding a touch more kindness to your day, remaining focused on your association's objectives, organizing your annual operations, and successful implementing your Association's objectives, your life and the operation of your association will be considerably less stressful.

Written by: Ian Guertin  
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**THE BEACON**



**BEACON ADVERTISING RATES FOR 2018**

Ad reservations are taken on a first-come, first-served basis

Ad Size	Member Price (per issue)	Non-Member Price (per issue)
Full Page: 8" x 10" Black & White	\$500	\$600
Half Page: Horizontal 8" x 5" Black & White	\$350	\$450
Half Page: Vertical 4" x 10" Black & White	\$350	\$450
Quarter Page: 3.5" x 4.5" Black & White	\$275	\$375
Business Card: 3.5" x 2" Black & White	\$200	\$300
Add Color (per ad)	\$200 addl.	\$300 addl.

**Advertising Deadline** Summer/Fall issue: 6/22/18

**The size and rate information applies to camera-ready ads. These charges do not include artwork preparation that may be necessary to place ads. Signed contracts must accompany payment. The application form is located on the Chapter website: [www.caimdches.org](http://www.caimdches.org).**



## 2018 Calendar of Events (as of 5-17-18)

<b>JUNE</b>	6 WED	Human Resources Workshop, DoubleTree Hotel Columbia, MD	<b>OCT.</b>	13 SAT	Homeowner Seminar—"Board Governance Issues: Best Practices/Common Pitfalls" Wilde Lake Interfaith Center, Columbia, MD
	13 WED	Board of Directors Meeting, Hanover, MD		17 WED	Board of Directors Meeting, Hanover, MD
	20 WED	Golf Outing—Waverly Woods, Marriottsville, MD		30 TUE	EXPO & Business Provider Showcase—Martin's West, Baltimore, MD
<b>JULY</b>	12-14	M100—The Essentials of Community Association Management—Baltimore, MD	<b>NOV.</b>	2 FRI	Board Leadership Development Workshop— Fenwick Inn, Ocean City, MD
	18 WED	Board of Directors Meeting, Hanover, MD		3 WED	Board Leadership Development Workshop— Hampton Inn by Hilton, Rehoboth Beach, DE
<b>AUG.</b>		(No Board Meeting scheduled)		10 SAT	Homeowner Seminar—"Navigating Covenant & Rules Enforcement in 2018: Including HUD and FHA Regulations and Suspension of Privileges" Wilde Lake Interfaith Center, Columbia, MD
	23-24	M205—Risk Management—Baltimore, MD	3 TUE	GBBR Resale Disclosure Seminar	
<b>SEPT.</b>	8 SAT	Board Leadership Development Workshop Hilton Garden Inn, Linthicum, MD	14 WED	Board of Directors Meeting, Hanover, MD	
	12 WED	Planning Retreat—TBD	16 FRI	Holiday Social/Annual Meeting, Westin BWI, Linthicum, MD	
	18 TUE	GBBR Resale Disclosure Seminar	<b>DEC.</b>	No Board Meeting Scheduled	
	26 WED	Board of Directors Meeting Michael's Eighth Avenue, Glen Burnie, MD			
	26 WED	Breakfast Seminar—"A Professional Buffet: Free Food For Thought—Michael's Eighth Avenue, Glen Burnie, MD			
	27-28	M204—Community Governance—Baltimore, MD			

**VISIT OUR WEBSITE [WWW.CAIMDCHE.S.ORG](http://WWW.CAIMDCHE.S.ORG)**

*Please note: Schedule is subject to change*