

THE BEACON



CHESAPEAKE
REGION CHAPTER
community
ASSOCIATIONS INSTITUTE

A CHAPTER OF THE COMMUNITY ASSOCIATIONS INSTITUTE (CAI)



Calculating Your Associations Cyber Liability Exposure

Two questions to ask about your associations cyber liability exposure:

Can your reserve account afford the financial hit associated with data breach expenses?

Is your association prepared to deal with the public relations side of a data breach?

Community associations tend not to understand the expense associated with a cyber liability or data breach claim. Board members may not be aware that a simple email containing a virus can have huge financial consequences. Some may even assume that if a data breach occurs and the associations' clients personally identifiable information (PII) is released or stolen, that the management company or payment processing company is the entity responsible for the claim. Not true.

The association is ultimately responsible for the protection of that information and your board of directors will be blamed for not keeping that information safe from misuse.

Keeping it simple; you need Cyber Liability and Data Breach insurance if your association:

- Collects and stores names (first, last) and
- Social Security Numbers or Tax ID's and
- Associated addresses and
- Associated emails and/or

- Associated banking information
- Provides a web portal for document & information access
- Accepts electronic payments
- Sends mass email notifications

The truth is, your association may not collect this information directly but is responsible for the information that is obtained by a third-party vendor for the associations purpose. Third-party vendors data security statements typically read similar to: We do the best job possible protecting the information we collect but in the event that data is breached and/or stolen, we will provide you, "our client", with the appropriate course of action to protect and recover that information. However, you are responsible for those persons entered into or processed through our systems on your behalf...with the bottom line meaning, those entered on your associations behalf are your clients and not ours. So therefore, you are responsible for providing them with the appropriate legal protections associated with a data breach. Consequently,

Continued on page 4

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President's Message

First I would like to thank Gianna for her superior leadership in 2017! Gianna's professionalism, creativity and kindness has been an inspiration to us all. Again, thank you Gianna!

Let's take a closer look at the Community Association Institute:

- Community = A feeling of fellowship with others as a result of sharing common attitudes, interests and goals
- Association = a group of people organized for a joint purpose, a connection or co-operative link between people

Institute = a society or organization having a particular objective especially a scientific, educational or social one

There are words within these definitions that jump out at me:

- Sharing common goals
- Co-operative links between people
- With an educational and social objective

As we work together in 2018 may we inspire professionalism, affective leadership and responsible citizenship by:

- Advancing excellence through educational seminars
- Advocating on behalf of all those that support communities—homeowners, service providers and managers
- While building lasting relationships.

With the ongoing support of all of you who volunteer on committees, present at our educational seminars, and financially sponsor chapter events, the Chesapeake Chapter will continue to prosper and serve its members at the highest level.

My fellow Board Members are deeply committed to this chapter, I respect each and every one of them and the qualities each bring to the table. Camille and our staff, Angela and Jennifer, are the best!

Let us all commit to another outstanding year in 2018!!!

Ruth Harlan
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Congratulations to Our Board of Directors for 2018

Congratulations to our 2018 President:

Ruth Harlan with Carroll Vista Community Association



We would like to congratulate Maura Hancock with Condominium Venture Inc, for being re-elected to the Board & Elected Vice President & Secretary.



We would like to welcome our newest member of the Board:

*Kerrie Zander, Business Partner,
DoodyCalls Pet Waste Removal*

Kerrie A. Zander started her career path as a rent court eviction agent for landlords and property managers primarily in Baltimore City. She has spent her career in various roles, supporting property and community association management.



As a community manager for 12 years she completed her Professional Community Association Manager (PCAM)

certification in 2013, and has been a member of CAI since 2003 where she has volunteered on the Chapter's Expo

Committee for the past 5 years. In 2016, she attended the CAI National Conference in Orlando, Florida and is thrilled to attend this year's event in our own nation's capital.

Now a Business Partner, her position with DoodyCalls allows her the opportunity to work with organizations, such as: Anne Arundel County Watershed Association, Quiet Waters Bark-a-Thon; many animal rescue events and several pet expo's throughout the year in both MD & VA. As the Maryland Sales Representative for DoodyCalls, she is proud to say "We are #1 in the #2 business! In her personal time, she and her retired Navy Lieutenant Commander husband enjoy motorcycle rides all year long and support fundraising activities benefiting such organizations as Wounded Warrior Project, Travis Manion Foundation, 22 Needs a Face and the Leukemia Lymphoma Society.

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Gary Saylor, Atlantic Maintenance Group

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Continued from cover

the transfer of that risk back to the association could mean it's time to acquire a standalone Cyber Liability and Data Breach insurance policy.

Take a quick look at how this could affect your association financially. In 2017 it's widely reported that the average data breach claim costs a little over \$200 per record to satisfy the legal and regulatory requirements of notification and credit monitoring. Keep in mind, that your database may contain information on current, past and prospective clients, vendors and employees. Multiply the total number of records you have on file by \$200 to give your association a baseline idea of the breach expense amount. How would that number impact your reserves?

Even if you could afford the cost of that claim, who will be responsible for making sure the legal requirements and regulations are followed to the letter of the law so your association doesn't get fined? Did you know that each state has its own set of laws that must be followed? This means if the property owner lives in a different state than the affected property, the association would have to follow the rules and regulations of that state as well. Cyber Liability and Data Breach Insurance provides coverage for multiple state claims and gives your association, First-Party and Third-Party protections in the following areas:

Loss of income reimbursement—When the computer is down and cannot collect association fees which are paid online.

Notification of affected owners, employees, and vendors—This could include the cost of mailings or other means of notification.

Member credit monitoring—This policy could pay for a year of credit monitoring companies for all of the members affected by a data breach. Some states require 2 years of monitoring.

Crisis management and public relations—This covers the cost of hiring a company to get information about the data breach out to the members and to minimize the damage to the association's reputation. These experts will work towards restoring confidence in the owners and in the community.

Criminal attacks—Electronic agents, such as viruses, ransomware, malware, worms, and Trojans; criminal insiders like rogue employees or vendors; theft of data-bearing devices; and phishing (including spear phishing) attacks.

Forensic and legal services—This policy will pay for experts to assist in determining if there was a regulatory breach and will help with compliance.

Cyber extortion—When data is encoded and held for ransom by a criminal element demanding payment



for the encryption key to decode the information before it is lost forever.

Breach of Privacy, Misuse of Personal Data and many additional coverages that will be detailed in your insurance quote.

Hopefully, this is enough information to begin consideration of a proactive approach to obtaining a standalone Cyber Liability and Data Breach insurance policy. Some Director's and Officers (D&O) policies may contain a provision or endorsement for coverage in these areas. You should review these coverages and limits to assure they are broad enough and provide sufficient claims protection for your association.

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Members in the News!



Miramar Landing Recognized for Protecting the Chesapeake Bay

Congratulations to Miramar Landing, a community managed by Tidewater Property Management Company for being recognized by Gunpowder Valley Conservancy for its efforts in protecting and restoring the Chesapeake Bay.

Millions of dollars in federal grants are issued to communities each year with the intent to improve the health of the Chesapeake Bay. During the past two

years, Miramar Landing has utilized grant funding to implement Bay-Wise landscaping practices, a project in which environmental education campaigns are utilized to offer social marketing strategies, including free educational workshops and a cost-share program to mobilize residents to install rain barrels, rain gardens, Bayscapes, and micro-bioretenion systems to reduce storm water runoff.

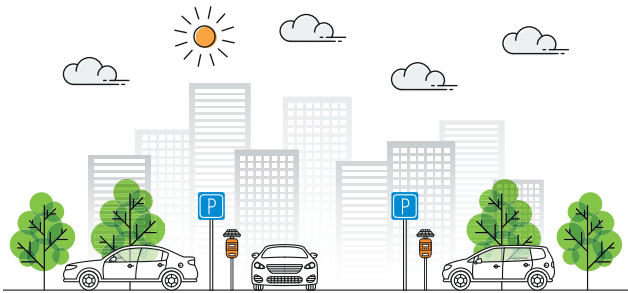




Parking Security & Crime

PARKING AREA SAFETY TIPS (“CRIME PREVENTION BY DESIGN”)

It's never too soon for a discussion among your Board of Directors and Residents about preventing crime and promoting safety on your property. Parking lots are one of the most targeted areas for a broad range of property and violent crimes, including robbery, assault, burglary, larceny, auto theft, vandalism, and even drug dealing. By assessing your community and taking some simple tasks into consideration you can prevent crime by designing your environment to be less susceptible.



The National Crime Prevention Council (www.ncpc.org) recommends starting with a safety strategy and plan. Being proactive can eliminate having to deal with such terrible instances as listed above. Get to know your neighbors and their vehicles. It's amazing how often a random car shows up in a community parking lot and it raises a red flag because no one recognizes it. The vehicle might have been dumped there as part of a car theft in the area. You can be vigilant and report suspect situations to Management and your local police. Stickers or tags, and guest passes to identify vehicles who belong in the community is a simple way to achieve this goal. Walk to your car with the keys ready. This way you are ready and not distracted as you approach it.

Have your Neighborhood Watch and HOA Board of Directors coordinate a “security meeting” and invite your local police department to address crime and security within the community. The police appreciate those communities that are involved and include the police. According to Pete Hughes from First Coast Security (FSC), retired with 34 years of law enforcement experience, advised that “A community with an engaged HOA and Neighborhood Watch who have a security strategy that includes communication and the local police, is a safe community.” Police might have suggestions for how to better light your parking lots, walkways, entrances, and stairwells making them safer. For example white light will give you a more accurate visual when identifying and describing a perpetrator

versus yellow or blue bulbs. The perimeter might be overgrown with trees and shrubs that should be pruned back. You might think shrubs are creating a barrier to keep bad elements out however, that barrier can also prevent clear visibility as a thief or vandal flees the community. If the community or individual neighbors have camera surveillance be certain that it works and recordings are held for a predetermined length of time. The more methods of identification in position, the more likely assailants will avoid your neighborhood.

Form a modern day “Neighborhood Watch” program. Gather a group of people who are committed to be actively involved. Make a list of issues that your community should initially address. Decide on a means of communication and signage to promote the effort (e.g. signs at every entrance, email, websites, fliers, phone trees or texts, etc.) Provide a map of the community with room to list resident's names, addresses, and best means of communication for all households or units. Establish a location to meet and discuss crime issues and strategies such as someone's home, condominium, local library, school, or community center. Designate building or block captains as safe zones and contacts. You can even make the committee enjoy being a part of the effort by making meetings social, offering expert speakers, education, and even leverage local media for free publicity at meetings.

Make yourself and your neighborhood watch team aware of facts about local crimes. Resources such as local television news, email alerts, newspapers, the internet, and police reports can generally help spread accurate facts about a recent crime. The truth can help reduce fear of crime for neighbors and prepare them what to keep a look out for. Get to know your neighboring communities. Board members and Managers can share knowledge with each other if they have a specific problem at hand. Utilize the younger members of your communities. They are out playing, riding bikes or skateboards, and might see something that adults don't. Familiarize retirees, and people with pets in the neighborhood on safety prevention. They are often walking the community more than once a day and can be another tier of eyes and ears toward safety. Local crime prevention activities and seminars by other groups can be used to help train your community with a wealth of information. By linking crime prevention among all demographics you're ensuring less risk in your parking lots and communities at large.

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PLATINUM SPONSOR SHOWCASE

ATLANTIC MAINTENANCE GROUP

Atlantic Maintenance Group

AMG is a top quality, **multi service** landscape and concrete maintenance company that employs certified experts and skilled, highly trained professionals in their fields of expertise to help clients with a vast array of services, which include:

Landscape Services: High quality landscape maintenance service for commercial and residential properties, lawn mowing/trimming/edging, assessments to provide a comprehensive turf management program designed specifically for each lawn to maximize nutrient needs for every season, fertilization scheduling and applications, aeration and over-seeding to help lawns absorb more nutrients and oxygen, while increasing turf thickness and improving the health and look of the lawn, tree and shrub care by horticultural experts and a certified arborist, leaf removal and weed control through the use of pre-emergents, regular weeding, and other specialized treatments.

New Additional Services Added

AMG have added irrigation services to their wide repertoire of landscape services that they can now offer to customers. Please call AMG for additional details on this new service.

In addition, AMG offers virtual landscape designs tailored to their clients expectations to help them achieve their dream landscape, which include the design and installation of patios, pavers, retaining walls, tree/shrub positioning and planting, sod installation, and outdoor lighting designs and implementations to help create that soft-scape look and accentuate desired landscape features, as well as providing additional security measures for that peace of mind. Problematic drainage and landscape soil erosion issues can be resolved through a variety of

construction options that include, retaining walls, properly placed downspouts and resurfacing methods to name a few. It all begins with a free proposal simply by requesting one. The number to call for a free proposal is: 410-768-4720.

Snow Removal Services:

Employing a wide variety of snow removal equipment including snow plows, dump trucks, salt spreaders, bobcats, 4 wheelers, snow blowers and multiple crews of snow removal experts, AMG can respond quickly and efficiently to snow and ice removal from parking lots, roads and sidewalks, salt and ice melt applications and snow relocation, as needed, over the areas winter weather months.

Asphalt and Concrete Services:

AMG offers a full suite of commercial and residential asphalt and concrete services whether it be new installation or repair work on existing projects, they can provide the expertise to complete the work on asphalt paving installation, repair, resurfacing, patching, parking lot restriping, crack repairs, seal coating, curb and gutter installation, sidewalk projects or ramps to satisfy ADA compliances, to the highest standards. Please log onto the Atlantic Maintenance Group website to see a full listing of provided services. AMG's website is: www.atlanticmaintenancegroup.com.

Painting and General Contracting Services:

Atlantic Maintenance Group is the team their clients trust with their landscaping and snow removal needs. AMG now offers their same high quality service, their clients have come to expect, with painting and general contracting services for commercial and multifamily properties in a multi-state area. These services include exterior/interior painting, surface preparation, priming, project inspection with thorough materials clean up once the job is complete.

Additional Services: Include wall paper hanging, virtual designing, paneling, vinyl wall covering, dry wall installation and repair, experienced carpentry repairs, caulking needs, siding, gutter, power washing, custom cut seamless gutters, tenant renovation and demolition, and roofing.

Whether it be renovation or repairs, AMG provides unparalleled service and follow-through on every job they undertake. They will also work around their customers schedule to make the process convenient with minimal impact.

For a free quote, please call Atlantic Maintenance Group at: 410-768-4720 or email: Info@amgmd.com.

For a full listing of services, please view the website at: www.atlanticmaintenancegroup.com

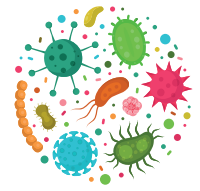
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Support Biological Lake and Pond Management with “Probiotics”



There are many sustainable options for the management of lakes and ponds, so it can be difficult to determine which direction to turn when a problem occurs. This is especially true for waterbodies used for recreational activity, irrigation, drinking water storage or any location where pesticides or other traditional management methods may be less desirable or restricted. However, all aquatic resources can benefit from proactive applications of natural and biological products. Beneficial bacteria-based products can be used as a pesticide alternative, or used in conjunction with other products and methods to enhance the efficiency of the treatment.

Bacteria may sound like a bad word in some situations, but these organisms are the foundation of most biological processes within an aquatic resource. Think of them as probiotics or yogurt for your lake, pond or reservoir—they are responsible for breaking down and processing organic material in a process called biological augmentation.

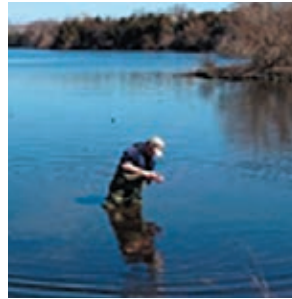
When properly introduced, biological augmentation can help limit the impact of nutrients like nitrogen and phosphorous, which tend to enter waterbodies through runoff containing fertilizers, animal waste and other organic materials. Without proper management, these materials may accumulate as sludge at the bottom of your waterbody, causing noxious odors, promoting nuisance algae and weed growth and expediting the waterbody’s rate of aging. Over time, costly dredging will be required to restore the health and overall volume of the aquatic resource. When beneficial bacteria are in place, they convert nutrients to forms that cannot fuel nuisance plant growth, promote efficient decomposition and prevent the accumulation of organic materials. This, in turn, can help diversify the biological community structure by facilitating the development of “good” algae, diatoms, zooplankton and healthy fish.



Beneficial Bacteria:

Beneficial bacteria acts much like a natural probiotic for your lake or pond, aiding with the efficient decomposition of organic materials and excessive nutrients, which can help prevent the development of nuisance algae and vegetation and facilitate the growth of healthy organisms.

Regular applications of these biologicals can be incredibly favorable and help keep beneficial bacteria concentrations and activity high throughout the year. Depending on the particular



Water Quality:

Over time, organic runoff builds up as much at the bottom of lakes and ponds. As part of a proactive management plan and in conjunction with water quality testing, biological augmentation can be used to naturally and sustainably limit the accumulation of materials while improving the water quality and beauty of the waterbody.

water quality or vegetation issues within your lake, pond or reservoir, a lake and pond management professional may recommend different forms of probiotic bacteria, including liquid, pellet or powdered applications.

Liquid bacteria blends are considered high-performance due to their ability to rapidly neutralize excessive nutrients that are located within the water column. Liquid blends can help to quickly enhance water clarity and quality. Pellet or granular beneficial bacteria applications contain bacteria that naturally settle to the bottom of a lake or pond to reduce organic materials that cause bottom sludge. In moderate or warm climates, the resulting reduction in accumulated sediment can be significant.

Beneficial bacteria are an excellent solution for the reduction of excessive nutrient rich organic matter that cause bottom sludge and nuisance vegetation, but they don’t have to be utilized independently. When applied by a licensed professional, some biological products can also be used in conjunction with herbicides to aid in the decomposition process of submerged and emergent vegetation.

A professional will determine the rate and frequency of beneficial bacteria and/or herbicide applications by conducting water chemistry tests or considering the targeted issue. However, the best way to achieve your overall lake or pond goals is to ensure the proper products are being utilized. There are many selections available on the market, so it is very important to choose a quality option with field data and science supporting the claims. Always rely on your lake and pond management company for beneficial bacteria recommendations, as well as guidance on strategies to improve aeration, beneficial buffers, water quality and native wildlife populations. Your water will thank you.

Written by: Erin Stewart
Aquatic Biologist, Solitude Lake Management
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www.solitudelakemanagement.com



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Late Winter Lawn Concerns to Keep an Eye on

With spring a little more than a month away, you might be starting to dream about your green lawn coming into bloom soon. Or, perhaps, you're preparing to tackle a brown lawn and help it thrive again. In either case, there will be some late winter damage and issues that you'll have to take care of for your lawn to start growing again once spring rolls around. What are the late winter lawn care concerns that you should keep your eye on?

Ice Formation Damage

Ice formation on lawns can pose a problem; owing to the need for atmospheric gasses to exchange freely with soil gasses. If rain falls on the lawn, quickly changes into ice, and is then covered by snow, this can hinder this free exchange. While it is a rare phenomenon, it does happen. Turf is very resilient and in most cases proper fertilization can prevent extensive damage.

Salt Damage

Since lawns are so often next to roads and sidewalks, it is difficult to avoid some amount of salt buildup in turf grass. You might not even recognize the problem right away; usually the problem becomes apparent once the healthy grass around it starts to grow and turn green. While reseeding this turf is the solution, often it is too late in the season to do so and have the new grass not die under the blazing summer sun. So, identifying these dead areas as soon as possible is key. Rinsing plants and soil with water as soon as the snow melts and also using a gypsum soil conditioner are two possible solutions to this issue.

Pest Damage

Mounds and tunnels created by little moles and voles in your lawn can be an eyesore once spring sets in. However, this is not a major problem. In the spring and summer, lawns generally grow faster than the pests can damage them. Still, if these critters are damaging your landscaping, gardening, or trees, it may be worth starting to look into damage prevention measures.

Snow Mold

Snow mold is a problem for some lawns, but luckily the disease only affects the crown of the grass, so you should expect your lawn to recover when the weather warms up. However, if you notice a stiff mat on the top of your lawn, you should have this raked away as it might impede new grass blades from emerging.

All of these concerns seem daunting at a glance but just remember they can all be solved with pro-active monitoring by the property manager, homeowner and/or landscape maintenance company.

So, in conclusion, make sure you remember three things: stay bundled until spring is full effect, remember your lawn is, in most cases, very resilient to the winter's cold temperatures and weather changes and your lawn is looking forward to the warmer weather probably just as much as you are.

Written by: Stephani Witles
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WHEN THE WORST HAPPENS SI RESTORATION MAKES IT THE BEST

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PLATINUM SPONSOR SHOWCASE ROOFPRO



How Can Service Contracts Save You Time and Money?

As a professional roofing company here in Maryland, it has been our privilege to serve numerous property managers and HOA boards. While every need we address is unique, we have noticed a common theme: managers and boards all want to save money, save time and simplify maintenance.

This comes as no great surprise!

Unfortunately, one common misconception we encounter is that delaying routine maintenance and repairs will in turn help tighten the budget. While this may avoid costs initially, this short-term focus creates more expense, more damage, and more headaches overall. We recommend partnering with a trustworthy maintenance professional, and investing in an ongoing service contract.

3 Benefits of a Service Contract

Here are just a few key benefits that are worth considering:

- **Monetary Cap**—A service contract will include a monetary cap, allowing your expenses to be predictable

and more easily covered in your budget. This cap can be determined in collaboration with your property manager, board, and service professional.

- **Quicker Service Times**—When your maintenance budget is pre-approved and determined, you eliminate the need for board approval on small jobs. In other words, there is no red tape to slow down the process and eat more of everyone's time.
- **Quick Service Means Quicker Repairs**—Especially when you are dealing with crucial exterior surfaces, like a roof, time is literally money. Avoidable delays cause damage to go unchecked, creating the need for more extensive repairs and costs.
- **Predictable Service**—Invest the time you need in finding a maintenance professional who you can really trust, and who delivers work that you know meets your standards. It's wonderful to know that a trusted ally is just a call away should you have a question or concern.
- For all of the reasons listed above, service contracts will save you time and money, simplifying your schedule, your to-do list, and reducing stress. If you have not considered one in the past, now is definitely the time!

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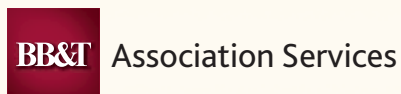


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2018 Educational BREAKFAST SEMINARS

**SAME LOW
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FEE FOR
7 YEARS!**

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.

“TIME MANAGEMENT—TIME AND TIDE WAIT FOR NO ONE” WAS HELD ON FEBRUARY 14, 2018. PLEASE VISIT OUR WEBSITE FOR HANDOUTS ON THIS PROGRAM

Wednesday, March 14, 2018

“On a Scale of 1 to 10, How Resilient is Your Community?”

“Plans are Nothing. Planning is Everything”

—General Dwight Eisenhower

When disasters occur, first responders often cannot respond to calls or keep up with the calls. This program is about “how to build a resilient community that can take care of itself” during a disaster until help arrives.

This presentation will discuss what can be done by the Board, an association manager and the residents. Our speaker panel will discuss multiple aspects of this issue including:

- Creating a committee/clearing house for ideas
- Identifying resources
- Evacuation and accounting for people
- Actions in anticipation of expected issues
- Planning for unexpected issues
- Community Manager roles
- Board roles
- Resident roles
- Planning for the aftermath

Hear from Emergency officials, from a property manager who’s “been through it” and a board member’s perspective. Understand what deliverables can be produced—a community plan, a resident handbook, communication with key vendors and insurers.

Wednesday, April 11, 2018

**“Do I Really Know My Neighborhood?”
How People, Pets, Parking & Pools Affects Living in Harmony**

So many factors can enhance or affect the enjoyment of living in your neighborhood. This seminar will address the latest regulations/challenges regarding Parking and Pool regulations and Security and go into greater depth about “AirBnB’s” and “Comfort Animals”.

What are some do’s and don’ts when it comes to taking privileges away from delinquent neighbors? Is there a suspicious car parked in your lot? Who is responsible for towing or investigating the

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

situation? How do proper lighting, security, and modern technology help monitor these large amenities at any property?

This program will help you to understand the legal aspects of using your home or condo as an AirBnB. Do you really know who’s living/staying in the house or unit next to you? Has your building become a hotel?

What distinguishes companion and service animals from a regular pet? What recourse do you have if pets are not allowed, are too large, or are creating disturbances and messes in the community?

You have to stop and ask, “How well do I really know my neighborhood?” To learn best practices and the latest in state/federal regulations regarding the issues mentioned above, you will benefit by attending this interactive session.

Wednesday, May 16, 2018

“Basket Cases”

In this riff on the popular Food Network television show “Chopped”, you will learn about the “mystery ingredients” that fill a community manager’s day with disputes. Based on actual settled cases, two managers and an attorney actively working in dispute resolution, encourage audience members to judge for themselves the most appropriate and legal resolutions for disputes related to ADA and FHA compliance, second hand smoke, water damage and repair, parking, pets, and more. This interactive session will provide information on the type of solutions that are possible through mediation rather than litigation as well as suggestions on how to avoid conflict in the first place.

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! Also, the Chapter will have a box at all the previous Breakfast Programs so members can place any “timely” questions they may have for the speakers to address at the September Breakfast Program.



**COMMUNITY ASSOCIATION
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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
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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.

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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

**Saturday,
March 3, 2018**
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**Saturday,
September 8,
2018**
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2018**
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**Saturday,
November 3, 2018**
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Weisman Electric Company

is family-owned, 24-HOUR full-service electrical contractor serving Maryland, parts of Northern Virginia and Washington D.C. for over 30 years. The foundation of our company is built on more than 60 years of combined experience in residential and new commercial construction, tenant improvements and renovations, emergency generator systems, electrical service work and custom-home electrical wiring.

Our residential services include but aren't limited to:

- LED Lighting and Dimming Systems
- Car Charging Stations—Wiring and Installation
- Pool and Spa Lighting
- Pier Wiring
- Security Systems
- Home Standby Generator Systems
- Data Voice and TV Wiring
- Camera Systems
- Electric Heating Solutions
- Smoke Detector Systems
- Landscape Lighting
- Electrical Service and Panel Upgrade
- Surge Protection

If you represent a business in need of electrical services, our commercial management and estimating team are equipped to handle even the most demanding, large-scale commercial construction and renovation projects.

Top Electrical Tips for 2018

LED Lighting

Full LED conversions are a major win for homeowners and communities—reducing energy costs and protecting our environment. Changing as few as five light bulbs in your fixtures to LED bulbs can reduce your energy usage by nearly 75 percent while providing a greatly increased product life. LED replacements, as recommended by your electrical contractor, consume approximately 1/10th the power of incandescent and half of fluorescent and they do not require time to warm up. LED lamps also require significantly less electrical power to generate the same lumen output of other lamps.

Weisman Electric is a BGE certified LED installer and has completed thousands of LED retrofits across Maryland, Washington D.C. and Virginia.

Generators & Surge Protection

There are many instances in which a loss of power can compromise safety—if someone in your home relies on life support, for example. Having a back up generator can help you and your family stay safe and comfortable in the event of a power outage. Having a professional perform all electrical wiring is important for two reasons. First, it allows you to spare yourself the personal risk of working with electrical currents. Second, proper wiring can greatly reduce the risk of a potentially disastrous electrical malfunction down the road. Equally as important, installing a surge protector can protect your home from sudden spikes in electricity. A high quality surge protector—not just one that's built into a power strip—will prevent your electrical devices and fixtures from becoming damaged.

Weisman Electric is proud to supply high quality generator services including sales, installation, repair and maintenance.



Electric Car Charging Station

Electric car sales volume is increasing greatly meaning more and more drivers are seeking charging stations located close to home and directly within their communities. As a result, homeowner and community associations across the country are planning ahead and opting to install charging stations that fulfill this growing need. Being equipped with this technology also conveys a 'green' image that has the potential to attract future residents to your neighborhood. There are a number of factors to consider but first and foremost—reach out to your residents to gauge the community's interest in electrical vehicle charging. Contact an electrical contractor to evaluate your potential charging station site and estimate the cost of installation. Local utility companies can provide accurate electric rates to supply

power to your station. Lastly, determine your community's new ground rules to utilize the charging station.

Weisman Electric recently installed the first Tesla Destination Charging Station in Annapolis, Maryland allowing for three cars to charge at one time.



Marina/Pier GFCI Protection

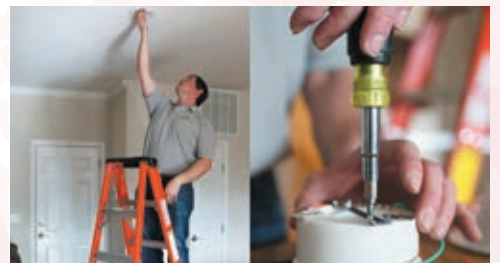
Keeping all electrical circuits GFCI protected is essential to the safe use of your community's pier. Not only does this keep your community up-to-date with the National Electric Code it also helps to greatly prevent the chance of electrical shock. With warm weather quickly approaching all communities are strongly encourage to have their piers inspected by an electrical contractor.

Weisman Electric specializes in new pier construction as well as renovations.

Smoke and Carbon Monoxide Detectors—the 10 Year Battery

New technology has led to the development of both smoke detectors and carbon monoxide detectors that are equipped with a 10 year-battery. Maryland is one of the most recent states to require that homeowners replace battery-only operated smoke alarms with units powered by sealed-in, ten-year/long-life batteries equipped with a silence/hush feature. Upgrade standards vary according to a residential building's construction The deadline for compliance began with the start of 2018.

Weisman Electric is fully stocked with these upgraded detectors and installing them statewide.



Written by: Casey Weisman, President
Weisman Electric Company
800-649-0191 | 410-974-6564
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Tips for Managers



Warm Weather Approaches: Are You Prepared?

It is almost Spring—Time to Assess Winter Damage

Freezing temperatures can take a toll on a community's infrastructure. Once the threat of freezing temperatures has passed and the ground has thawed take a few hours to inspect your community to assess damages.

Below is a list of items to check on:

POOL SPRING CHECKLIST

Follow up with your pool company to inspect the concrete, pool house, pool pumps and motors. Ask them to put together a spring punch list/proposal.

CONCRETE

Conduct an inspection on the concrete walks and pool concrete after the

ground has completely thawed. Mark areas in need of replacing, measure and send out your requests for proposals by April to ensure work is done no later than late Spring/early Summer.

ASPHALT

Conduct an inspection of asphalt roadways and walking paths and trails. Cold patch the smaller pot holes and have an asphalt contractor price out larger winter asphalt damage.

SIGNS/LIGHT POSTS AND CLUSTER MAILBOXES

Inspect all signs, posts and cluster mailboxes throughout the property. Piles of snow pushed against the posts makes them unstable or causes them to lean.

LAKE/POND FOUNTAINS

Contact your lake/pond maintenance company and have them re-install the motors to the fountains and ensure they are working properly.

SNOW SERVICE CONTRACTORS

If they stored any equipment/supplies on the property ensure they have it removed after the last sign of a snow fall.

SNOW MATERIALS/EQUIPMENT

If you perform snow services in-house be sure your plow equipment is properly maintained to store for the summer. Properly store your snow

removal products and remove the stakes at your fire hydrants, drains and curb lines.

IRRIGATION SYSTEMS

Ensure your irrigation system is turned on and check for leaks and broken sprinkler heads.

GENERATORS

When is the last time your generators have been serviced?

EMERGENCY LIGHTING/EXIT SIGNS

Make sure your emergency lighting and exit signs are operational in case of power failure during Summer storms.

VACANT UNITS

Send notification to all owners to maintain the heat at 60 degrees. Check vacant units after the last freeze. This is the time that pipes burst—during the thawing process.

COMMON HALLWAY CARPETING

Contact a carpet cleaning contractor to have the common hallway and foyer carpeting cleaned.

*Written by: Marie Fowler, PCAM®
Community Manager
Condominium Venture, Inc. (CVI)
301-596-2600
mfowler@cviinc.com*



ATTENTION MEMBERS!

Please Check that Your Security Settings Allow You to Receive Emails from CAI!



Tips for Board Members



Do Your Bylaws Support Your Actions?

HOAs and Condo Boards need to review their Bylaws and Rules on a regular basis. Consider asking the Association's Attorney if there are

any changes or updates that need to be made.

Recently, one particular condo board requested a copy of every unit owners' certificate of HO6 insurance. While the Maryland law does allow this type of request, unless your documents state that you may request this information, you cannot make the request.

Confused?? So was this Board. They were advised that they needed to change the bylaws to be able to request HO6 Certificates of Insurance.

Similarly, electronic voting may become an issue. While the Maryland law does allow electronic voting, HOAs and Condo Associations must have a written statement from owners

who desire to participate in electronic voting on bylaw decisions and the election of members of the board. Registering only one e-mail per unit is another necessity to avoid two or more inhabitants of the same unit of voting on issues.

Contact your attorney and management company to get their help in refining or revising your Associations bylaws in order to obtain the information your board needs to control property losses and keep abreast of technology that can assist in the operations of your Association.

*Written by: Roderick G. Clark, III
The Towers Condominium
Chesapeake Chapter Board Member
towers_president@yahoo.com*



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As a Unit Owner, What Type of Condominium Insurance Do You Need in Maryland?

CONDOMINIUM UNIT OWNERS HOMEOWNERS INSURANCE HO-6

Prior to purchasing an HO-6 insurance policy, analyze the bylaws & declarations of your condominium. From this analysis, you can see the protection that you are lacking and will need. An HO-6 policy is an essential component for the replacement of your personal property, improvements and betterments and personal liability. This policy also provides additional coverage for storage of your personal belongings and coverage for you to stay in a hotel, if you cannot live in the condo unit during repairs. In Maryland, you also need to purchase protection to cover paying the first \$5,000 of the master insurance policy deductible (if an insurable event originates from your unit). Many condo owners believe that the association's master policy provides adequate protection. However, the insurance that protects the building does not protect the interior of the individual condominium units. A condominium owner must know what an HO-6 policy covers and how much coverage is on the building, improvements and betterments and personal property.

UNIT OWNER AS LANDLORD INSURANCE

For those who acquire rental and investment property and do not need to insure personal possessions, the Dwelling Fire Insurance Policy provides the coverage needed. Some carriers have now developed an HO-6 policy form to address the rental and investment property. As the unit owner, you are responsible for repairing and replacing the unit's elements as stated in the association's governing documents.



You would also be responsible for paying the first \$5,000 of the master policy's deductible, if an insurable event originates from a unit that you own. Dwelling Fire policies are not broad form and need to have special condo coverage added, i.e., loss assessment coverage.

RENTERS INSURANCE HO-4

Many renters seem to mistakenly believe that their landlord's insurance policy covers their personal belongings. The unit owner (as landlord) does not insure your personal possessions. The HO-4 insurance policy typically covers items from theft, fire, water damage and other coverage specified in the renters' policy. The renters insurance will also pay for you to stay in a hotel, if you are unable to stay in the rented condo, due to a covered claim. The policy also includes liability coverage that protects you against any claims as a result of injury to someone else as well as any property damage that you are legally liable for.



*Written by: Connie Phillips
Connie Phillips Insurance
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cpi@insurance-financial.net*

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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 Winter issue: 3/12/18

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.



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SAVE THE DATE!

2018 Chesapeake Chapter Golf Outing

Date: Wednesday, June 20, 2018

Location: Waverly Woods Golf Club, Marriottsville, MD

Time: 10:30 AM — Registration opens
12:00 NOON — Shotgun Start



Details on Sponsorships and Registration to follow soon!



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Welcome New Members!

New Chapter Members: September–December, 2017

Ms. Yolanda Adkins

The Gatherings at the Quarry
Condominium

Mr. Joel Altman

Carroll Vista Community Association

Mr. William Robert Angiolillo

Gardens at Owings Mills Section I

Mr. Bob Bone

Grand View at Annapolis Towne Centre

Ms. Kim Box

Montego Bay Civic Association

Ms. Mary Jo Breslin

Montego Bay Civic Association

Mr. Russ Colley

Montego Bay Civic Association

Mr. Dave Connors

Home Paramount Pest Control
Companies, Inc.

Mr. Jim Cropper

Home Paramount Pest Control
Companies, Inc.

Ms. Donna DaRoja

Gardens at Owings Mills Section I

Ms. Barbara Dion

Grand View at Annapolis Towne Centre

Mr. Michael Donnelly

Montego Bay Civic Association

Ms. Lori Edmond

Gardens at Owings Mills Section I

Ms. Jamie Lynn Emche

First Real Estate Management

Ms. Terri Ertlmeier

Grand View at Annapolis Towne Centre

Mr. James Bruce Farquhar

English Towers Condominium
Association

Mr. Andrew Felices

Property Management People, Inc.

Ms. Amanda Gage

FirstService Residential

Mr. Paul Gibbons

Grand View at Annapolis Towne Centre

Mr. Leonard Goldsmith

The Gatherings at the Quarry
Condominium

Mr. Rich Gracey

Montego Bay Civic Association

Mr. Barry Guckes

Carroll Vista Community Association

Ms. Nicole Hall, CMCA

Aspen Property Management

Mr. Rick Hindle

Montego Bay Civic Association

Ms. Janet Housman

Carroll Vista Community Association

Mr. Bruce Huber

Montego Bay Civic Association

Ms. Lou Jonske

Montego Bay Civic Association

Mr. Rob Keller

MiddleOak

Ms. Barbara A. Kelly-Underwood

Association Advisors Delaware

Mr. Richard Kriess

Villages at Woodholme

Ms. Fern La Borde

Mr. Robert H. Landefeld, Jr.

Montego Bay Civic Association

**Mr. Daniel S. Lowery, CMCA,
AMS, PCAM**

Comsorce Management, Inc.

Ms. Sheila C. McDonald

Grand View at Annapolis Towne Centre

Dr. Scribner Messenger

Kingsgate Condominium Association

Ms. Angela Moore

The Gatherings at the Quarry
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Property Management People, Inc.

Ms. Colleen Palmer

Gardens at Owings Mills Section I

Ms. Harriet Piler

Montego Bay Civic Association

Ms. Janice Portney

The Gatherings at the Quarry
Condominium

Ms. Lily A. Rivera

Ms. Laurie Hanson Roberts

Lakeside Dockside Association, Inc.

Ms. Channel Sanders

HRW-Raleigh

Mr. Michelle Saywell

Gardens at Owings Mills Section I

Mr. Barry Scher

Grand View at Annapolis Towne Centre

Ms. Felicia Shockley

The Warrington Condominiums

Mr. Mahendra Shukla

The Gatherings at the Quarry
Condominium

Ms. Tiffany Anne Smith

WPM Real Estate Management

Mr. Dennis Sober

Villages at Woodholme

Mr. Otis Sprow

Villages at Woodholme

Mr. Richard Wright

Grand View at Annapolis Towne Centre

Mr. Larry Yates

Montego Bay Civic Association

Ms. Ilene Zeitzoff

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**Our Chapter Reached
900 Members by the
End of 2017!**



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2018 HOMEOWNER SEMINARS SCHEDULED

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**The Chesapeake Chapter is offering the following
4 Seminars geared specifically for Board
Members & Homeowners:**

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COST: \$20.00 per registrant!

Saturday, April 28, 2018

*The Social Media Effect: The Legal Do's and Don'ts
for Associations*

Location: Wilde Lake Interfaith Center, Columbia, MD

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: Nicole Williams & Tiffany Smith, Attorneys, Rees
Broome, PC

Saturday, May 19, 2018

*Reserve to Preserve: How to Keep Your Community from
Crumbling Beneath Your Feet*

Location: Wilde Lake Interfaith Center, Columbia, MD

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: The speaker panel will consist of an Attorney,
Engineer, Banker and Insurance Professional.

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

Manager: TBD

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

Instructors: Craig Zaller, Attorney, Nagle & Zaller, P.C.

PLEASE NOTE: dates may be subject to change.

For more information about each seminar, visit www.caimdches.org and click on
the "Education" tab. Contact the Chapter Office for questions: contact@caimdches.org

2018 SEMINARS LOCATED ON THE EASTERN SHORE

BREAKFAST SEMINAR

Friday, MARCH 23, 2018

*Should of, Would of, Could of—
What I Would Have Done Differently
If I Had Only Known!" Disaster
Awareness & Preparation*

Location: Clarion Resort Fontainebleau
Hotel, Ocean City, MD

Cost: \$15 Per Person—(Includes Full
Breakfast Buffet and Seminar)

Breakfast & Registration: 8:30–9:30 AM

Seminar: 9:30–11:30 AM

BOARD LEADERSHIP DEVELOPMENT WORKSHOP

Saturday, NOVEMBER 2, 2018

Location: Fenwick Inn, Ocean City, MD

Member: \$100

Non-Member: \$135

Time: 8:30 AM–5:30 PM (Lunch is provided)

Saturday, NOVEMBER 3, 2018

Location: Hampton Inn by Hilton, Rehoboth Beach, DE

Member: \$100

Non-Member: \$135

Time: 8:30 AM–5:30 PM (Lunch is provided)


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Attention Managers!

2018 PMDP COURSE SCHEDULE

Chesapeake Region Chapter			Washington Metro Chapter		
Mar. 8-9	M-380	NEW! Litigation Training for Managers <i>Pikesville, MD</i>	Mar. 29-30	M-203	Community Leadership <i>Falls Church, VA</i>
Mar. 15-17	M-100	The Essentials of Community Association Management <i>Pikesville, MD</i>	April 11-13	M-100	The Essentials of Community Association Management <i>Falls Church, VA</i>
July 12-14	M-100	The Essentials of Community Association Management <i>Pikesville, MD</i>	June 22	M-202	Associations Communications <i>Falls Church, VA</i>
Aug. 23-24	M-205	Risk Management <i>Pikesville, MD</i>	July 19-20	M-320	High-Rise Maintenance & Management <i>Falls Church, VA</i>
Sept. 27-28	M-204	Community Governance <i>Pikesville, MD</i>	Aug. 16-17	M-201	Facilities Management <i>Falls Church, VA</i>
<p style="text-align: center;">Questions? Call CAI Direct at (888) 224-4231 <i>(M-F, 9:00 am-6:30 pm EST)</i> www.caionline.org/LearningCenter/Pages/default.aspx</p>			Sept. 27-28	M-205	Risk Management <i>Falls Church, VA</i>
			Oct. 17-19	M-100	The Essentials of Community Association Management <i>Falls Church, VA</i>
			Nov. 15-16	M-204	Community Governance <i>Falls Church, VA</i>
			Dec. 6-7	M-206	Financial Management <i>Falls Church, VA</i>



The Essentials of Community Association Management

**March 15-17,
2018**

Baltimore, MD

coming soon

SUCCESSFUL COMMUNITY MANAGEMENT STARTS WITH THE ESSENTIALS.


This comprehensive community association management course provides a practical overview for new managers and an essential review for veteran managers. Successful completion of this course is the first step in obtaining a professional designation in community association management.

ADVANCE REGISTRATION IS REQUIRED

» Visit www.caionline.org/m100 to register for this course online. Register online four weeks ahead and receive a \$25 discount.

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2018 Calendar of Events (as of 1-17-18)

MARCH	3 Sat	Board Leadership Development Workshop, DoubleTree Hotel, Columbia, MD	JULY	12-14	M100—The Essentials of Community Association Management—Baltimore, MD
	8-9	M380—Litigation Training for Managers—Baltimore, MD		18 Wed	Board of Directors Meeting, Hanover, MD
	13 Tues	GBBR Resale Disclosure Seminar	AUGUST	(No Board Meeting scheduled)	
	14 Wed	Board of Directors Meeting—Michael's Eighth Avenue, Glen Burnie, MD		23-24	M205—Risk Management—Baltimore, MD
	14 Wed	Breakfast Seminar—"On a Scale of 1 to 10, How Resilient is Your Community?"—Michael's Eighth Avenue, Glen Burnie, MD	SEPTEMBER	8 Sat	Board Leadership Development Workshop, Hilton Garden Inn, Linthicum, MD
	15-17	M100—The Essentials of Community Association Management—Baltimore, MD		12 Wed	Planning Retreat—TBD
23 Fri	Eastern Shore Breakfast Seminar—"Should Of, Would Of, Could Of—What I Would Have Done Differently If I Had Only Known!" Disaster Awareness & Preparation Clarion Resort, Ocean City, MD	18 Tues		GBBR Resale Disclosure Seminar	
		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	
APRIL	11 Wed	Board of Directors Meeting—Michael's Eighth Avenue, Glen Burnie, MD	27-28	M204—Community Governance—Baltimore, MD	
	11 Wed	Breakfast Seminar—"Do I Really Know My Neighborhood?" How People, Pets, Parking & Pools Affects Living in Harmony—Michael's Eighth Avenue, Glen Burnie, MD	OCTOBER	13 Sat	Homeowner Seminar—"Board Governance Issues: Best Practices/Common Pitfalls" Wilde Lake Interfaith Center, Columbia, MD
	28 Sat	Homeowner Seminar—"The Social Media Effect: Do's and Don'ts for Associations" Wilde Lake Interfaith Center, Columbia, MD		17 Wed	Board of Directors Meeting, Hanover, MD
MAY	9-12	CAI National Conference—Washington, DC	30 Tues	EXPO & Business Provider Showcase—Martin's West, Baltimore, MD	
	15 Tues	GBBR Resale Disclosure Seminar	NOVEMBER	2 Fri	Board Leadership Development Workshop—Fenwick Inn, Ocean City, MD
	16 Wed	Board of Directors Meeting—Michael's Eighth Avenue, Glen Burnie, MD		3 Wed	Board Leadership Development Workshop—Hampton Inn by Hilton, Rehoboth Beach, DE
	16 Wed	Breakfast Seminar—"Basket Cases"—Michael's Eighth Avenue, Glen Burnie, MD		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
	12 Sat	Homeowner Seminar—"Reserve to Preserve: How to Keep Your Community from Crumbling Beneath Your Feet" Wilde Lake Interfaith Center, Columbia, MD		3 Tues	GBBR Resale Disclosure Seminar
		14 Wed		Board of Directors Meeting, Hanover, MD	
JUNE	6 Wed	Human Resources Workshop, DoubleTree Hotel Columbia, MD	30 Fri	Holiday Social/Annual Meeting, Westin BWI, Linthicum, MD	
	13 Wed	Board of Directors Meeting, Hanover, MD	DECEMBER		
	20 Wed	Golf Outing—Waverly Woods, Marriottsville, MD			