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Anti-SLAPP Motions can Protect your Association from Nuisance Lawsuits

Let's start with a basic premise—even the greatest lawyer ever born cannot prevent a lawsuit from being filed against you. Associations frequently ask their attorneys: “is this legal?” When responding, the attorney will try to do two things: 1) Make the likelihood of a lawsuit against you as small as possible, and 2) Make winning any lawsuit that gets filed as easy, quick, and inexpensive as possible. Because here is the real truth: Anyone can file a lawsuit for anything at any time. Your attorney usually does not have the power or ability to stop someone from walking to the courthouse, paying the filing fee, and starting a case.

When you get sued, the first thing you can usually do is file a motion to dismiss, sometimes called a demurrer. But motions to dismiss are rarely granted and usually easy to overcome. Despite you and your attorneys' best efforts and intentions, you are going

to go through litigation. You are going to discovery, and possibly depositions, and more costs and legal fees. You may need to notify your insurance carrier. It is a major pain, and you know you did nothing wrong!

However, for certain types of these nuisance lawsuits, there is a relatively new remedy, and an even better way to get rid of them than the motion to dismiss. It is called an anti-SLAPP motion.

A SLAPP is a “Strategic Lawsuit Against Public Participation.” In simplest terms, it is a lawsuit designed to somehow chill your first amendment right to free speech. As we know, the First Amendment provides: “Congress shall make no law abridging the freedom of speech.” So private parties are usually allowed to restrict or limit speech upon other private parties. For example, the First Amendment protects your right to complain about the

continued on page 4



★ Announcing ★

The Chesapeake Chapter has received a National Achievement Award in Recognition of the Best Net Growth (15%) for a Very Large Chapter in the 2018 Calendar Year



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President's Message

Hello all! Spring is officially here!! 2019 is the Chesapeake Chapter's 40th Anniversary and is already proving to be a productive, progressive year.

For the first time ever, our Chapter membership exceeds 1,100 members! I'd like to thank all of you for your efforts and positivity in growing this Chapter. The Membership Committee has been hard at work and has a new committee title. They are now the "Membership and Marketing" Committee. This Committee will help improve our Chapter's communications with the membership and those who are not yet members or familiar with the Chesapeake Chapter. The Committee Chair is Ron Bridge and Vice-Chair is Matt Dozier. Ron, Matt and their Committee are hard at work evaluating options to make the Chapter's website more user-friendly and also looking at having an online database of materials for our members to access in an effort to streamline the Chapter's document retrieval process now in place. The Committee is working to bring updates to help our website communications be more mobile device friendly. Together, we are building momentum and support for our communities in a transparent way to further our Chapter's mission.

For the first time, we have a Chesapeake CAI Office where all things CAI are located. The Chapter office is located at 8901 Herrmann Drive, Suite B, in Columbia, MD. The Chapter Office is still in the "fine-tuning process", but is now open and being utilized! We are proud to have a place our members can call home—and we encourage you to stop by the office to say hello to Angela, Kathleen and Camille.

This year, a highly prioritized goal of the Chapter is to enhance transparency and efficiency. The Chapter has already made tremendous

strides towards these goals by updating and streamlining our accounting functions. A bookkeeper was hired and is working with the Chapter's Treasurer and President-Elect to follow-up on the auditor's recommendations, and implement necessary accounting and compliance processes which include the preparation of financial reports for each Committee.

The Chapter received two awards this spring from CAI National. The CAI National Board of Directors named our Executive Director, Camille G. Cimino, as the Chapter Executive Director of the Year for 2018. Please join me in congratulating Camille for this award! The second award was presented to our Chesapeake Chapter for Best Net Growth for a Very Large Chapter for 2018. Both of these awards will be presented at the National CAI Conference general session on May 17, 2019 in Orlando, Florida. Chapter members attending the event in Orlando are encouraged to support Camille and President-Elect, Vicki Eaton, who will be present to accept the respective awards.

Don't forget about the Golf Outing scheduled to be held, rain or shine, at Waverly Woods on June 19. Things can't be all work and no fun! We hope to have record attendance and a good time for everyone!

Again, thank you for your overwhelming participation, contributions, and ideas—the energy in the Chapter is so positive and productive. I am looking forward to what still lies ahead for us this year. See you all soon!

*Regards,
Allen Mott
Cowie & Mott, P.A.
410-327-3800*

MANY THANKS TO OUR MEMBERSHIP COMMITTEE
for helping the Chapter obtain the Best Net Growth Achievement
Award for a Very Large Chapter in the 2018 Calendar
Year & for reaching an all-time high of 1,108 members!

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government, but it does not prohibit your private employer from firing you for doing so. Similarly in the context of a lawsuit: while the government cannot arrest you for expressing a certain opinion, a private party may be able to sue you. And if you made the alleged statements, it may be a long and complicated effort to get rid of the lawsuit, even if you ultimately win.

Enter the anti-SLAPP motion. The special motion to strike, or anti-SLAPP motion, is filed as soon as you become aware of the lawsuit; it claims that the lawsuit is filed solely to chill otherwise permissible free expression. Did your community get hit with a defamation suit for filing a lien? That could be a SLAPP suit. Did an owner file suit over something contained in the condominium meeting minutes? That might be a SLAPP suit. Are you facing a claim for something that was contained in one of your recorded bylaw amendments? There could be an anti-SLAPP claim there too. In short, anyplace where a plaintiff tries to use the courts to stop or inhibit free expression (or profit from the exercise thereof) could be a great opportunity to utilize an anti-SLAPP motion.

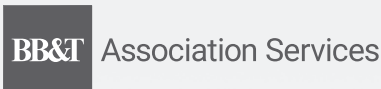
As with most new areas of law, the anti-SLAPP statutes and the cases interpreting them vary across jurisdictions. In California, the anti-SLAPP statute has existed for nearly thirty years, and there are myriad decisions interpreting it. In DC, there is a growing body of law on the statute; whereas in Maryland there are only a small handful of cases that have even addressed it. But the common thread is clear—these statutes are being enacted and utilized to make sure that private citizens are not having their free speech rights infringed by other private parties utilizing the court system. And there is a very clear correlation between these laws and the (often challenged) actions of community associations.

If your community association finds itself on the wrong end of a lawsuit, and the actions you allegedly took were speech, communication, or expression, talk to your lawyer about filing an anti-SLAPP motion right away.

One last benefit: many anti-SLAPP statutes have prevailing party attorneys' fee provisions. So if you win, you may not only save yourself time, but money as well.

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said, a bundle of Shingles is only as good as the installer. With RoofPRO, you can be confident that your quality shingles will be installed to the specifications of the manufacturer in order to uphold your valuable warranty. Our supplier relationships mean you'll get the best value for the volume of work on your property.





THE MARYLAND HOA COMMON AREA WARRANTY

In Maryland there is an implied warranty on the construction of the common areas within a homeowners association (“HOA”) community. The warranty is codified at Section 11B-110 of the Maryland Homeowners Association Act (“MD HOA Act”), and provides that “there shall be an implied warranty to the homeowners association” that the improvements to the common areas are:

- Free from faulty materials;
- Constructed in accordance with sound engineering standard; and
- Constructed in a workmanlike manner
- Maryland HOA Act §11B-110(a)(1).

In Maryland, an HOA is an organizational entity created by a developer (known as a “Declarant”) to manage the HOA common areas located within a planned community of single family houses, townhouses and/or condominiums (known as “lots”). Common areas improvements typically include roads, sidewalks, storm water management ponds, clubhouse, swimming pool, etc. At some point during the development of the community, the Declarant will grant legal title over the common areas to the HOA. Thus, the HOA ultimately becomes the owner of the common areas and the lot owners, who are members of the HOA, have a right to use and enjoy the common areas in accordance with the HOA Declaration and Bylaws. Initially, the Declarant controls the HOA until it transfers control over the HOA to the lot owners as required by Maryland law.

The HOA common area warranty is implied by statute so that no written words are required to create the warranty. It exists as a matter of law. The warranty may be enforced by either the HOA or an individual lot owner. MD HOA Act § 11B-110(a)(4). The warranty can be asserted against the seller of the individual lots (the “Vendor”) or the Declarant who transfers title to the common areas to the HOA, depending on who constructed the common area improvements and when they were conveyed. MD HOA Act §11B-110(a)(2).

As part of the statutory warranty process, notice of common areas construction defects must be given within the warranty period to either the Vendor or the Declarant, depending on which is responsible for the warranty under the statute. MD HOA Act § 11B-110(b). The warranty period extends for two (2) years. MD HOA Act § 11B-110(a)(3)(iii). Thereafter, there is a one (1) year statute of limitations that commences with the expiration of the two year warranty period. MD HOA Act § 11B-110(b). Thus, if the Vendor or Declarant, as the case may be, fail to properly correct construction defects after being given

notice within the warranty period, a lawsuit to enforce the warranty must be brought by the HOA or an individual lot owner within one year of the expiration of the two year warranty period. MD HOA Act § 11B-110(b). However, if parties are willing to negotiate, there is a possible alternative to filing suit in order to preserve HOA legal claims. The HOA may be able to obtain a tolling agreement from the declarant and other responsible parties under which the parties agree to a “time out” that will stop the statute of limitations from running on HOA’s warranty and other legal claims while they engage in efforts to resolve their construction dispute without litigation or arbitration.

In order to determine the deadline for giving warranty notice and the date when the one year statute of limitations on warranty claim commences, one must first determine when the warranty period expires. As a general rule, the warranty period expires on the latest of the following three alternatives:

- (i) two years from the first transfer of title to a lot;
- (ii) As to common area improvements that are not completed at the time of the first transfer of title to a lot, two years from the completion of the improvement in question and/or its availability for use by lot owners, whichever occurs later; or
- (iii) Two years from the date on which lot owners, other than the declarant and its affiliates, take majority control over the HOA board of directors.

MD HOA Act § 11B-110(a)(3). Note that the statute is designed so that the HOA warranty period can never expire sooner than two years after the Declarant turns over control of the association to non-declarant affiliated lot owners.

It is important to know that the HOA implied warranty on the common areas is only one of many possible legal claims available to an HOA when faced with construction defects in the common areas. Once the first lot owner-controlled board of directors is elected and takes control over the HOA from the Declarant, it should seek a free consultation from an attorney with expertise in HOA construction law. Such an attorney can advise the association when applicable warranties and other legal claims expire and how to preserve HOA legal claims while negotiating proper repairs with the Declarant.

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How to understand your reserve study

The Reserve Study includes the identification, quantification and financial analysis of only the replacement or major repair of the association's common elements. It offers recommendations as to the amount of money an association should fund on a yearly basis. The analyses and recommendations are important in that they help avoid possible future special assessments of the individual unit owners. The analyses also takes into account the site-specific existing conditions, their useful life and the realistic replacement and maintenance costs based upon actual material costs and site-specific individual item's method of construction.

It is also important to include a preventative maintenance plan because it meets legal, fiduciary and professional requirements. It provides for the planned maintenance of major components and minimizes the need for special assessments. Homeowners, especially those on fixed income, may have limited resources and might be unable to afford the large special assessments necessary for major replacements.

While it is recommended that a community's Reserve Study is updated every three years (5 for new communities), it is important to look at the reserve study as a living document. There are many instances that require an update even within a three-year window. For example, if the community has had a major renovation or replacement project, it is imperative that the Reserve Study reflect this change to retain its accuracy and make sure funds are being properly allocated. If there is any uncertainty, it is always recommended to consult your engineer or Reserve Specialist.

Planning for the future

Far too often, associations are finding themselves in an underfunded position at the beginning of a replacement project. Whether it is reconstructing roadways, sidewalks, roofs or other aspects of the community, the association will rely on funding that has been recommended and established over the useful life of the item.

Standard useful lives are, often times, based solely upon standards used in the engineering industry taken from information listed in life cycle analysis publications and/or manufacturer's specifications. This can result in underfunding. Site specific useful lives must be used. Actual conditions must be physically inspected and changes must be made to the projected useful lives as conditions change. Aesthetics may also affect the replacement of an item sooner than scheduled.

Another key factor is: quantities. Quantities should be verified by the as-built conditions. This must be done for any initial reserve analysis and should always be field-checked on subsequent studies. Failure to provide an association with correct quantities may result in a significant underfunded condition in the future.

The unit costs provided in the funding table for the replacement of the Capital Reserve items should be based upon a number of sources, including published documentation on replacement costs. They should also be based upon the Reserve Specialist's experience in site and building construction. The individual reconstruction or replacement of each item should be analyzed and the resulting unit costs should be adjusted accordingly. Individual (site-specific) characteristics affecting the unit's costs are different on every site and the replacement costs must be adjusted accordingly. Existing site conditions, the size and scope of the future replacement project, the job access locations; the site restoration costs and presence existing components are all variables that affect the item's replacement costs. Many times the unit replacement costs shown in these studies barely cover the materials costs for the item.

There are quite a few moving parts involved with an accurate Capital Reserve Study. It is imperative to work closely with your engineer or Reserve Specialist to ensure its accuracy and that the study is being updated on a regular basis to fit the needs of your community.

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SAVE THE DATE!

Tuesday, October 22, 2019
Annual Symposium & Expo

When: Tuesday, October 22, 2019

Time: 8:00 AM–4:00 PM

Where: Martin's West in Baltimore, MD

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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 or call 410-540-9831.



Long Term
Manager Spotlight,
**Trent Harrison, CMCA,
AMS, PCAM,
FirstService Residential**

This edition of the long-term Chapter Member Spotlight will provide you with insight into one of our industries top leaders and his nearly 30 years of property management experience. Trent Harrison, CMCA®, AMS®, PCAM®, has been involved in managing real estate in one form or another ever since he could push a lawnmower as a kid. His passion to... “deliver exceptional service and solutions that enhance the value of every property and the lifestyle of every resident in (his) care” is evident when you meet him. The following interview was conducted at Trent’s Forest Hills office in Maryland.

Trent, how long have you been in this industry and what’s your current position? “I started professionally managing real estate in 1992. I’ve had a broad range of experiences ranging from that of a portfolio manager to a small business owner of several real estate companies that managed commercial property, apartment complexes, multi-family units, and developed raw land. In 2009, I made the decision to partner with FirstService Residential. Currently, I oversee community associations in four states and the DC-Metro market.”

If you had to boil it down to one thing that helped you achieve long term success in this industry, what would that one thing be? “No matter what business you are in, if you can build great relationships you will be successful.”

What do you like most about your job as a manager? “What I like most about my work is being able to make a difference in the communities we serve, helping our clients solve problems, increasing property values in the associations we manage, interacting with diverse demographics of people, and turning an unhappy resident into a promoter of our team.”

What do you like least about your job as a manager? “The thing I like least about my job as a manager are board members and residents who are only interested in furthering their own agenda. It’s disheartening to run into people who have little regard for others in their community and do not put the overall good of their community first.”

What advice would you give your younger manager self? “Have a thirst for knowledge, don’t be afraid of change or taking risks and be mindful of your time management. Life goes by fast and we all have a limited amount of time to make an impact.”

What do you consider core traits of a successful manager? “Be a jack of all trades and master of a few, stay curious, be a lifelong learner, have strong Excel skills, be able to build great relationships, keep a sense of humor, and take your job seriously but not yourself.”

What advice would you give to other managers to counter burnout? “Join a team that focuses on a reasonable work life balance. Focus on what is most important and only worry about things within your immediate control.”

continued on page 16

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THE BUILDING CODES

A Summary of their Evolution and their Current Applications

Some of the most frequently asked questions that we encounter within our work as engineering professionals, often relate back to the building codes. Most specifically, many of our clients want to know how things get built that are not in compliance with the codes, and in what the actual responsibilities are of the local governing jurisdiction and the building inspectors. What follows here is an attempt to partially answer those questions by offering a summary of the history of the evolution of the building codes, and how they are currently administered and enforced.

The nationally recognized organization which is currently charged with the responsibility of publishing our American building codes is the International Code Council (ICC). This organization was originally founded in 1915, as the Building Officials and Code Administration International (BOCA), which evolved into the International Code Council in 2000. The membership of the ICC includes numerous engineering and architectural senior level professionals, who serve as volunteers in the continued refinement of the existing codes. The ICC currently up-dates the code publications in a three-year cycle, with the most current code publications having been issued in 2018. The term “International” in the council’s name refers to the fact that the codes were written to be applied to construction in the USA, Canada and Mexico.

The ICC publications exist as a collection of code books, each of which centers on a specific aspect of construction. The two primary publications include the International Building Code (IBC), which deals with commercial and multi-family residential construction, and the International Residential Code (IRC), which focuses on single family homes and co-joined dwelling units, such as townhomes, which must meet additional fire safety design requirements. Additionally, supplemental codes exist as separate publications, including

the Mechanical Code, Plumbing Code, Electrical Code, Energy Conservation Code, Fuel Gas Code, Existing Buildings Code, Property Maintenance Code (created in 2012) and the NFPA Fire Safety Code. Each of the code publications also includes appendices which reference and attach the specifications and requirements of numerous technical agencies, trade associations, and manufacturers’ product usage requirements.

Each of the codes is in a constant state of evolution, due to many factors, including the addition of new information relating to new developments in building science, and in the inclusion of information relating to new building materials, system equipment, and other new technologies. Many of the most notably significant recent additions to the codes have been in relation to energy conservation, storm resistant construction, and in the basic construction requirements for protection against water infiltration.

The adoption of, and enforcement of the ICC codes are not mandated or controlled by the US government. Each of the codes offers an administrative introductory chapter, which among other things, defines the intended responsibilities and limited liabilities of the local code official and staff inspectors. **Individual jurisdictions throughout the country adopt and enforce whichever versions of the published codes they deem fit.** Permitting for construction and code enforcement can be administered by individual states, counties, or cities, and these individual local authorities can also choose to adopt any specific version of an ICC code. Additionally, they can interpret, inspect, and enforce the codes as they see fit. A primary example of local enforcement in practice, can be seen in the wide range of interpretation in regard to when a specific project requires a construction permit.

In Maryland, Washington DC, and Virginia, most jurisdictions offer current code adoption information on their public websites. For those who wish to dig deeper into their understanding of the complexities of the building codes, copies of the International Code Council publications can be accessed for reference at the website www.iccsafe.org.

In closing, consider the fact that when you are planning a construction project, it is always best to consult directly with the local building department, in order to determine if their involvement is required in your project, and what specific editions of the codes will be in effect throughout the design and execution of your project. Taking this precaution will help minimize the risks of penalty fines, project shut-down and related delays, and in a worst case scenario, even litigation.

*Written by: Bill Hasselman, Technical Specialist
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whasselman@bechtbt.com*

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What value do you place in the educational programs and credentialing that CAI provides industry professionals? *“As a hiring manager, having credentials is important from the standpoint of having a commitment to the industry and being a professional; however, having credentials doesn’t necessarily make you great manager.”*

How are you making a difference in your family and financial goals? *“The meetings part of what we do can be tough on the family, I’m normally one of the few dads at the daytime school events. We earn*

every penny in this business. If I take care of my people, they take care of the customer which then takes care of me.”

*Interview Conducted By:
Matthew Dozier, CMCA, AMS, PCAM, Executive Director, Eastern Region
FirstService Residential
Bulle Rock Community Association*



THE FUTURE IS HERE: A Technological Break-Through in Sustainable Lake & Pond Management



"Before" Photo: Within a few days—even hours—nanobubble aeration can help restore balance to poor water quality.

Algae: it comes in many forms and colors. It's slimy, stinky and can ruin the beauty and function of your community lakes and ponds. It's also one of the oldest known organisms on this planet, which might explain its knack for survival, even under the toughest conditions. Over time, HOAs and property management companies have learned to pick sides when it comes to the safe eradication of stubborn and harmful algal blooms—some in favor of natural management techniques; others in support of applying EPA-registered algaecides to ensure the job gets done. But this year, a new game changing technology will make the management of stubborn algae blooms a no-brainer with more long-lasting results that are beneficial for the environment.

Nanobubble aeration is a premium innovative technology designed to exceed the capabilities of traditional lake and pond aeration systems by providing up to 79,000x more oxygen! Put simply, nanobubbles are like traditional aeration systems on steroids. Produced by compact on-shore generators, these ultra-fine bubbles are completely invisible to the eye and about 1 million times smaller than ordinary bubbles. As a result of their tiny size, nanobubbles have no natural buoyancy and do not rise to the surface of the water and burst like you might expect. Amazingly, they remain within the water column for up to 2–3 months, providing unparalleled oxygenation to struggling lakes and stormwater ponds in your community.

The benefits of a continuously oxygenated lake or pond are enormous. First, oxygen is a key player in the battle against undesirable nutrients by facilitating the conversion of phosphorus to forms that do not sustain algae development. Excess nutrients can easily enter community lakes and ponds in the form of grass clippings, lawn fertilizers, trash, and droppings from dogs, geese and other wildlife. The presence of oxygen also helps to balance pH and other related water quality parameters that encourage the growth of fish, native organisms and beneficial phytoplankton—rather than detrimental bacteria like E. Coli, and cyanobacteria species that can be toxic to humans and wildlife and are believed to contribute to degenerative diseases like ALS, Alzheimer's and Parkinson's.

Another amazing benefit of nanobubbles? In addition to engulfing an entire aquatic ecosystem in concentrated oxygen, nanobubbles are negatively charged and, therefore, attracted to positively charged organic matter in the water column. When they connect with positively charged metals and pollutants, including dangerous cyanobacteria toxins, nanobubbles cause them to implode, holistically cleansing the waterbody from the inside out.

Nanobubble aeration isn't just a quick fix or band-aid; it's a custom, data-driven solution rooted in years of scientific study and first-hand monitoring experience. The technology doesn't necessarily replace regular proactive management strategies, but it is truly one of the missing pieces to the puzzle of sustainable freshwater management.

Nanobubble aeration is poised to transform the entire way we approach the management of lakes and ponds and will be an invaluable tool as urban development and undesirable nutrient loading continue to increase.

This article is the first in a series featuring new break-through technologies that will revolutionize the management of lakes, stormwater ponds, wetlands and fisheries in 2019. Learn more at www.solitudelakemanagement.com/knowledge

*Written By: Bo Burns, Biologist & Market Development Manager
SOLitude Lake Management
888-480-LAKE
www.solitudelakemanagement.com*



This "after" photo was taken just 72 hours after nanobubbles were introduced to the waterbody.



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FUNDING YOUR COMMUNITY PROJECTS

The weather will be warming soon and it's time to evaluate your community. Is there a capital expenditure looming? Are the Association's reserves well-funded? Do you have a plan for the unexpected? Does the Association have a "want" list for their community?

It may be time to welcome the word **LOAN** into your vocabulary.

Here are some checkpoints to help you navigate your way around a Community Association Loan.

What does the Association need to repair or replace? What beautification and improvements have they been talking about?

Engage the board early and get their thoughts on the subject. Plan a work session with the board and your Banking Professional to get questions answered before going to the homeowners.

Ensure the board is well educated on the loan process, informed on the loan requirements and has had time to do their due diligence. This will help when it comes time to educate the homeowners on a Community Association Loan.

Many board members do not know Community Association Loans exist. If they do, most have preconceived notions on how this kind of loan works (*HINT: NOT LIKE A HOME MORTGAGE!*). Be sure to work with an industry expert for an HOA loan.

How do the financials look for the Association?

How much money does the Association have? Are they breaking even right now **without** a loan? If so, what is the plan for repayment of that loan? A raise in regular assessments or special assessments may be necessary to cover that new expense. Being prepared for this will help when discussing loan information with the board members and homeowners as a vote may be required for any of these options.

What is the delinquency rate of the Association? Check with your Banking Professional to see what the delinquency rate requirements are when getting a Community Association Loan. If delinquency is an issue, it may prohibit the Association from getting a loan at that time. Knowing this can help you formulate a plan to get the Association back on track as you look ahead to the financing needs of upcoming projects.

How does a LOAN benefit an Association?

A loan benefits those residents who may not have the ability to produce their portion of a large special assessment upfront.

Get the work done all at once. A loan allows projects to be done in their entirety and not in phases. This helps keep labor and material costs from rising and avoids contractors needing to be onsite for extended periods of time.

Curb appeal for prospective buyers. In this market, housing demands are high. Well maintained and well-funded communities will have a better opportunity to compete than those communities that are not.

A Community Association Loan is made to the Association as a corporation. This means no homeowner guarantors, and no individual homeowner liens!

A Community Association Loan can allow the Association to complete a project from start to finish and allow options for homeowners, who may not have the immediate means to fund their portion of a special assessment.



About the Author

Noni Roan, Vice President-Regional Account Executive, is responsible for business development of Association Banking products and services in VA, MD and DC. Prior to joining The Community Association Banking Division of Mutual of Omaha Bank, Noni worked as portfolio manager for 12 years for a management company in Maryland and has her CMCA certification. She is a member of the Education Committee for both the Chesapeake and Washington, DC chapters of CAI, and the co-chair of the Membership Committee for CAI Washington DC. Noni graduated from Towson University, Towson, Maryland with a B.S. degree Business Administration.

The views and opinions expressed in this article are those of the author and do not necessarily reflect the views of Mutual of Omaha Bank.

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CONDOMINIUM UNIT BUYER'S CHECK LIST

DUE DILIGENCE NEEDED PRIOR TO PURCHASING IN A CONDOMINIUM ASSOCIATION



A number of years ago, my daughter and son-in-law considered buying a condo. They presumed I would not approve. I surprised them by indicating that I had no problem with a condo. However, **they must do their due diligence first!** Although I see the challenges in community association life every day, I believe that 95% or more community associations in fact operate fine with minimal issues.

During my tenure in the community association industry, I have touched in one way or another over 6,000 Director and Officer ("D&O") Liability Claims. I have sat back and thought at great length what, if any commonality there is between and amongst these claims. I have come to the following conclusions:

- Proposed Unit Buyers don't always realize that some due diligence must be done before moving into a community association. This due diligence is critical for a Unit Buyer to understand what it means to buy into a community association, and the cost benefit analysis of what they are giving up versus what they are gaining in this unique type of community. Once you buy in, *your home is still your castle. However, your castle is subject to the covenants, conditions and restriction you agreed to by signing your deed, and the rules and regulations of the association.* I often wonder why many Unit Buyers do not have time to do their due diligence, but they always have time to fight and litigate matters for years causing the association and its insurers to incur significant direct and indirect costs.

- The second commonality is that many volunteer board members are very often the same Unit Buyers who did not do their due diligence. As a result, their motivation for joining the board is to fight what they blindly agreed to at time of closing. Accordingly, these newly motivated board members are there to protect their self-interest as opposed to the best interest of the community association. Putting the association's interests above individual interests is a foundation to the board member's fiduciary obligation.
- Finally, the volunteer board members often do not understand their role as a board member. At a minimum, there should be a requirement that a prospective board member declare that he or she has read the governing documents and have asked any questions they may have to clarify their duties and obligations. Additionally, boards should have a mandatory annual board training. Many management companies do this in the normal course and some make it available. On the other hand, some do not. This can be done by their management company, local attorneys or one of the many CAI offerings you can get online or by attending a course that CAI may make available.

It is my humble opinion that if 75% of Unit Buyers were to do their due diligence, the potential problems and challenges we see would be significantly reduced. This due diligence could be accomplished by using the accompanying Condominium Unit Buyer's Check List. Some unit owners could also accomplish many of the items on the due diligence list by ordering a resale package used in your state.

I also believe that if association boards and managers were to automatically provide this information on a proactive basis, this would have a positive impact on associations risk management. Accordingly, the *Condominium Unit Buyer's Check List* is just as valuable to the association and its board as it is to the Unit Owners.

Written by: Joel Meskin, Esq. CIRMS, CCAL Fellow, MLIS
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CONDOMINIUM UNIT BUYER'S CHECK LIST

Item	Research (Ignorance is not Bliss or a Defense)
1 <input type="checkbox"/>	By-Laws—Obtain a copy of the condo association by-laws-the association's operating manual (who has authority to do what, who is a member, who is eligible to vote, and how to elect board members)
2 <input type="checkbox"/>	CC&Rs—Obtain a copy of the CC&Rs (declarations/conditions, covenants & conditions)-the association rules (what can you put on your door, how loud can music be, who can live in the unit, can you have pets, etc.)
3 <input type="checkbox"/>	Delinquent Assessments—How many association unit owners are more than 30 days delinquent in paying assessments? What percentage of those delinquencies are more than 60 days past due. (If unit members are delinquent, someone has to cover the shortfall-the remaining current members.) Any Foreclosure sales?
4 <input type="checkbox"/>	Pending Lawsuits Against the Association—Are there any lawsuits or administrative proceedings (i.e. EEOC or fair housing) pending against the association? If not, have there been any lawsuits in the past 5 years? (Do a civil index check in the county court)
5 <input type="checkbox"/>	Pending Lawsuits Against Unit Owners—Does the association have any lawsuits pending against any unit owners or vendors?
6 <input type="checkbox"/>	Reserve Study—Does the association have a Reserve Study? If no, why not?
7 <input type="checkbox"/>	Funded Reserve Study—If the association has a reserve study, is it funded, and if so, what percentage is it funded?
8 <input type="checkbox"/>	Reserve Study Update—When was the reserve study last updated?
9 <input type="checkbox"/>	Capital Improvements—Does the association have any substantial capital improvements or repairs planned within the next 24 months and if so how is it going to be funded (reserves, special assessment, loan)?
10 <input type="checkbox"/>	Special Assessments-Does the association currently have any special assessments, other than the normal monthly dues/assessments? If not, are there any special assessments planned in the next 24 months?
11 <input type="checkbox"/>	Insurance—Who is the insurer for the condo association master policy providing property coverage for the building and providing coverage for the general liability coverage? Who is the agent for the association? (is he or she a Community Insurance Risk Management Specialist)
12 <input type="checkbox"/>	Appraisal—When was the last time an appraisal was done to determine the appropriate amount to insure the condo association property? What was the appraised value?
13 <input type="checkbox"/>	Umbrella Insurance—Does the association have an umbrella liability policy and if so, what are the limits? Does the umbrella policy provide follow form directors and officer's coverage?

14 <input type="checkbox"/>	Directors & Officers Insurance—Who is the insurer for the directors and officers' liability insurance? Does the association have Cyber Liability/Data Breach Coverage?
15 <input type="checkbox"/>	Employee Dishonesty/Crime Insurance—Does the association have a fidelity (employee dishonesty)/crime policy and if so, what are the limits? Does the limit equal at least the total of all operating accounts, reserve accounts and 3 months of assessments? Does the Crime policy have Social Engineering Coverage?
16 <input type="checkbox"/>	Employees—Does the association have any of its own employees? If yes, does the association have Workers Compensation Insurance? If so, does the association have an employee manual?
17 <input type="checkbox"/>	Property Manager—Does the association use an independent property or community manager? If so, what is the name of the management company and who is the key contact? If so, is the manager on site or is it a portfolio manager?
18 <input type="checkbox"/>	Property Manager Indemnification—If there is an independent management company is there a written management agreement. If there is a written management agreement, is there a mutual indemnification provision or just a unilateral provision running in favor of the management company.
19 <input type="checkbox"/>	Property Manager Errors & Omissions—If there is an independent management company, does it have its own errors and omissions policy?
20 <input type="checkbox"/>	Property Manager Fidelity/Crime Insurance—If there is an independent management company handling the association's funds, does it have a fidelity crime policy? Does the association have Cyber Liability/Data Breach Coverage?
21 <input type="checkbox"/>	Association Financials—Does the association have audited financials? If yes, obtain a copy of the most current audited financials. If not, does an independent accountant handle the finances? If not, who handles the finances?
22 <input type="checkbox"/>	Positive Fund Balance—Does the association's current balance sheet show a positive fund balance? If there is a negative fund balance, what is the explanation?
23 <input type="checkbox"/>	Collections—Who handles the association's collections? Association? Attorney? Manager?
24 <input type="checkbox"/>	General Counsel—Does the association have general counsel? If so, who?
25 <input type="checkbox"/>	Elections—Has there been a challenge to the board election within the last 24 months.
26 <input type="checkbox"/>	Developer—Is the developer on the board and/or control the board.
Miscellaneous Notes:	



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In 1975, our founder, Austin Rice, started the company by offering honest pricing, effective communication, and superior workmanship, which exceeded the industry standards at that time. Austin focused on developing the company by servicing local businesses in Anne Arundel County, as investing in the community where he grew up was important to him. We are a home-grown business, but over four decades later, we are fortunate enough to have expanded into the neighboring counties and even bordering states, such as Virginia, Delaware, Pennsylvania and the District of Columbia. Austin's simple but effective business model has been passed down to his son, Warren Rice, and his grandson, Chris Rice, who now proudly runs Mid Atlantic Asphalt. Despite our growth, the principles established by Austin decades ago, remain the same.

Services

Today, we are proud to service various businesses throughout our region, whether local business owners, communities, shopping centers, warehouses or government entities.

Our employees are the heart of our business. We are fortunate to retain valuable and dedicated employees who professionally pave and resurface **Asphalt**, demolish and install new **Concrete**, **Seal** and **Stripe** parking lots along with building, repairing and refurbishing **Tennis**, **Basketball** and **Pickleball courts** for our customers. In addition, we employ a wide variety of **Snow and Ice Management** equipment including snow plows, dump trucks, salt spreaders, bobcats, backhoes, snow blowers and multiple crews of snow removal experts. Our team responds quickly and efficiently to snow and ice removal from a wide variety of properties.

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At Mid Atlantic Asphalt, we are committed to achieving customer satisfaction. We offer a Gold and Platinum Warranty for the work performed. Our business relies upon the reputation we forge through a job well done, and as a result, we proudly have repeat customers and a solid referral customer base. Both are a significant part of our ever-growing family of customers. We believe that once you are a Mid Atlantic Asphalt customer, you are our customer for life.

Our Team

At Mid Atlantic Asphalt, we salute those who serve by hiring veterans. We're committed to supporting those who fight for our country and our freedoms. We're proud to show our appreciation to our military by offering the jobs they need to live the life they deserve.

Memberships

Mid Atlantic Asphalt is proud to be members of the *Community Associations Institute*, *National Apartment Association*, *Maryland Multi-Housing Association*, *Maryland Recreation & Parks Association*, *American Sports Builders Association* and the *Better Business Bureau*.

If you have not had the opportunity to work on a project with Mid Atlantic Asphalt, our hope is that you will consider working with us. We are confident that you will agree with our long-standing and proven business practice of hard work and excellent work product will enhance your business needs.

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**Board Member Spotlight,
Ruth Harlan,
Carroll Vista Community
Association**

This Board Member Spotlight will highlight a Board member who continues to be a great example of engaging involvement in both her community and the Chesapeake Region Chapter of CAI.

Prior to running for a position on the Board of my community, I served as Board Recording Secretary and served as a member and chair of multiple committees including Finance, Communications, Facilities and Activities. Additionally, I have found volunteering as a concierge at our clubhouse gives great insight into the resident issues our staff deals with on a day to day basis. As a Board member for 6 years and Board President for two years, my retirement from the Association Board includes membership on the community's Grounds Committee and my continued involvement with the Chesapeake Region Chapter of CAI.

How do you handle the frequent claim that the Board/Manager is hiding things from the community?

One of the first things one learns from CAI Seminars is to read your documents and Maryland HOA and Condo laws. The "open meeting" is one of the most important mantras of any Board and it is the law. Some common sense measures can also help:

Announce the Board and Committee agendas in advance.

Always have an "Open Forum" for residents during the meeting.

After the meeting, provide residents with a summary of what transacted during the meeting.

Use every possible tool to keep the lines of communication open and don't act like you know it all.

Plan an annual "Town Hall" Meeting to provide residents the opportunity to provide input and share concerns. And listen, listen, listen.

What do you find most challenging as a Board member?

For me, the most challenging part of serving on the Board is the 1% who always have negative comments, attempt to bully the Board, or who always know more than the professionals who serve the community. The remedy is to educate yourself, build relationships with your business partners, do the research behind each project that makes you confident with your decisions, and SMILE when you want to SCREAM.

How do you juggle being a homeowner and enjoying your home with members wanting to stop/email you about complaints or concerns?

Very easy answer—"Listen" and then "Refer." Refer to your contracted management company which has managers who are educated in the CAI curriculum and who attend the Chesapeake Region Chapter's education seminars. Do not try to answer the concern. You are only one member and cannot speak for the entire board—it will bite you in the end...

What makes a successful Board member?

Knowledge through education, caring and empathy, a sense of humor, and a splash of ego.

Can being a Board member be rewarding?

Not financially, but in every other way—yes. Sometimes you just have to stop and take a look at your community, or watch the smiles on neighbors' faces at a social event. By the way, it is okay to take pride in what you accomplish.

What inspired you to decide you wanted to serve on your community Board?

Mike and I were both retired and decided it was time to transition from an eight acre farmette to a lifestyle that required less maintenance issues for us and for our family as we aged. In an effort to understand the complexities of living in a HOA, we began to attending Board meetings. To expand my knowledge, it was the Portfolio Manager (Vicki Eaton) of the management company who first suggested I join CAI. After attending a couple years of seminars, I felt comfortable running for the Board at our community. The learning never ends.

Interview Conducted By:

*B.K. Swartwood, CMCA, AMS, PCAM
General Manager, Two Rivers Master Association, Inc.
Comsource Management AAMC*

**Members in
The News**

Congratulations to

Chris Petrik,

General Manager of Silo Point Condominium, for being selected as a Top Ten Finalist for the 2019 National On-Site "Manager of the Year" Award.

**To learn more about this award visit
www.manageroftheyear.org**



Welcome New Members!

New Chapter Members: January-March, 2019

Mr. Jonathan Acton
Rosslare Ridge Condominium, Inc

Mr. Lee Alexandre

Roswil Homeowners Association, Inc.

Ms. Virginia Alinsao
Mount Vernon Mews Condominium, Inc.

Mr. Erik Angone
Harford Property Services

Mr. Michael Anthony
Double Rock Homeowner's Association

Mr. Tom Bach
Peace of Mind Services

Ms. Rita Bassey-Nyambi
Townhomes At The Pointe Community Association, Inc.

Ms. Michelle Bennett
Ocean Pines Association, Inc.

W. Binyam

Townhomes At The Pointe Community Association, Inc.

Ms. Sunny Blick
Deering Woods Condominium Association

Mr. Ralph Bourquin
Rosslare Ridge Condominium, Inc

Ms. Kristine Bowling
Harbor Way East Condominium

Mr. Michael Bradley
The Laurels Condominium Council, Inc

Ms. Shemille Brown
Double Rock Homeowner's Association

Mr. Ronald Burkhart
G & S Association Services, LLC

Ms. Loryn Chandler
Tidewater Property Management

Mr. Robert Charles
VPS Recreation, Inc.

Mr. Stefan Choquette
The Residence Park Place Condominium

Mr. Martin Cifone
Harford Property Services

Ms. Barbara Cordrey
Legum & Norman-Ocean City

Mr. Daniel Dailna
Savannahs Landing Home Owners Association

Mr. William Daily
Hearthstone at Village Crest Condominium, Inc.

Ms. Marnita Davis
CMCA American Community Management

Ms. Michelle DeChristopher
Mount Vernon Mews Condominium, Inc.

Mr. Roland Deleon
Harbor Way East Condominium

Mr. Mark Dutton
Mount Vernon Mews Condominium, Inc.

Mr. Keith Dyson
Wyndham Commons Condominium Association

Mr. Marc Epstein
Mount Vernon Mews Condominium, Inc.

Mr. Brian Fellner
Fellner Legal Services, LLC

Ms. Merle Fetzer
The Laurels Condominium Council, Inc

Ms. Erin Flar
Double Rock Homeowner's Association

Mrs. Pat Funk
Mallard Landing Council of Unit Owners

Mr. Ronald Galey
Savannahs Landing Home Owners Association

Mr. Charles Gass
Wyndham Commons Condominium Association

Mrs. Tammie Godfrey
WP & M Real Estate Group

Mr. Wayne Greenwood
Roswil Homeowners Association, Inc.

Ms. Sally Griffin
Millville by the Sea Property Owners Association

Mr. Robert Grimm
The Parke at Ocean Pines

Mr. Robert Grundy
Savannahs Landing Home Owners Association

Mr. Richard Haddad
Corcoran Walk Condominium Association

Mr. Robert Hardesty
Mid-Atlantic Power Washing Inc

Mrs. Gianni Hayes
Mallard Landing Council of Unit Owners

Mr. Joseph Heafy

Mr. Timothy Helsing
Deering Woods Condominium Association

Mr. Adam Hepner
Lifetime Tool & Building Products, LLC

Ms. Joanne Hernandez
Double Rock Homeowner's Association

Mr. Eric Hess
Harford Property Services

Ms. Pat Hodges
Double Rock Homeowner's Association

Mr. Darrell Hope
414 Water Street Residential Condominium

Mr. Jerry Howard
Townhomes At The Pointe Community Association, Inc.

Mrs. Jean Huntington
Mallard Landing Council of Unit Owners

Ms. Elaine Kasmarik
Rosslare Ridge Condominium, Inc

Ms. Jane Kohler
Woodstream East Homeowners Association, Inc.

Mr. Ed Labenz
Holly Hall Garden Condominium

Mr. Phil Leder
Wyndham Commons Condominium Association

Mrs. Elizabeth Leight
Russett Community Association

Mr. Stephen Lentowski
Savannahs Landing Home Owners Association

Mr. James Logan
Woodstream East Homeowners Association, Inc.

Ms. Ray Maier
G & S Association Services, LLC

Mr. Gary Matson
Rosslare Ridge Condominium, Inc

Ms. Anita Mead
Legum & Norman-Ocean City

Mrs. Alicia Menefee CMCA

Ms. Jeanne Mignon
Russett Community Association

Ms. Priscilla Mint
Harbor Way East Condominium

Ms. Regina Mitchell
Deering Woods Condominium Association

Ms. Deborah Monseque
Woodstream East Homeowners Association, Inc.

Mr. Dante Nania
Planned Companies

Ms. Noelle Navarro
Ace Aquatics

Mr. Michael Neall
Michael S. Neall & Associates, P.C.

Ms. Deborah Nesbitt
Holly Hall Garden Condominium

Mr. Bob Orr
Rosslare Ridge Condominium, Inc

Mr. Quinton Osborne
Monument Facility Services

Mr. Roy Perdue
Mallard Landing Council of Unit Owners

Mr. Vincent Perella
Property Management People, Inc.

Mrs. Marria Perreault
Mallard Landing Council of Unit Owners

Mrs. Colby Phillips
Ocean Pines Association

Ms. Michelle Proser
Holly Hall Garden Condominium

Ms. Mary Rankin
The Laurels Condominium Council, Inc

Mr. Bob Reiser
Deering Woods Condominium Association

Ms. Betty Rogers
The Laurels Condominium Council, Inc

Mrs. Elizabeth Rogers
The Laurels Condominium Council, Inc

Mr. J.d. Russell
HPS Management

Mr. Bradley Shepherd
Sewells Orchard Community Association

Mrs. Stephanie Simmons
Harford Property Services

Mr. Kathleen Simone
Savannahs Landing Home Owners Association

Mr. Tom Skiles

Ms. Lynn Smith
Clagett Enterprises, Inc.

Mr. Josh Smith
Holly Hall Garden Condominium

Ms. Ruthe Snyder
The Laurels Condominium Council, Inc

Mr. George Stever
414 Water Street Residential Condominium

Ms. Tommie Tarsell
Townhomes of Timberland, Inc.

Ms. Denise Taylor
Wyndham Commons Condominium Association

Ms. Debbie Thompson

Ms. Beth Valle
Holly Hall Gaden Condominium

Ms. Angela Vazquez CMCA, AMS
Treover, A Condominium, Inc.

Ms. Cheriee Washington
Townhomes At The Pointe Community Association, Inc.

Ms. Jeanne Webb
Mallard Landing Council of Unit Owners

Mr. Paul Weir
Weir Pest Services Inc.

Ms. Shirley Whalen
Wyndham Commons Condominium Association

Ms. Cheryle Wharton
Deering Woods Condominium Association

Mrs. Jacqueline Williams
G & S Association Services, LLC

Mr. Augustus Williamson

Mr. Walter Wilson
Woodstream East Homeowners Association, Inc.

Ms. Christina Wilson
Grand View at Annapolis Towne Centre

Mr. Bob Windsor
The Parke at Ocean Pines

Ms. Brandi Winston
Woodstream East Homeowners Association, Inc.

Ms. Colleen Wolfe
Mount Vernon Mews Condominium, Inc.

Ms. Joan Wolter
Mallard Landing Council of Unit Owners

Mr. Mark Woodard
Woodstream East Homeowners Association, Inc.

Ms. Heidi Younger
Mount Vernon Mews Condominium, Inc.

Ms. Amanda Zimmerman
Nania Energy Advisors

THE BEACON

BEACON ADVERTISING RATES FOR 2019

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	\$525	\$625
Half Page: Horizontal 8" x 5" Black & White	\$375	\$475
Half Page: Vertical 4" x 10" Black & White	\$375	\$475
Quarter Page: 3.5" x 4.5" Black & White	\$300	\$400
Business Card: 3.5" x 2" Black & White	\$225	\$325
Add Color (per ad)	\$175 addl.	\$275 addl.

Advertising Deadline Summer/Fall issue: 6/28/19

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.

Community Association Brain Teaser

Fun For Your Next Lunch Break!

E L V A F J S G E V W E O N O
T M R M K Q D E O Q L Q O D N
B Z C L N N S L V C I I X J G
S A O O H V U E I R T Y Z Q G
O R H K M N J T C A E V S A N
R S P L T M R V I H V S I U I
V F R E L A I C R X F I E J M
R K E H W R O T C E R I D R M
K R S V O S Y N T N T R O A I
L G I I S K O M E E T I N G W
N Y D A N L I J W U E K C H S
A G E B G X N W E G M I B C T
B J N B L K F W G V U B C C W
J U T G U U G I Q E L T N G F

AMENITIES MEETING
ARTICLE PRESIDENT
ASSOCIATION RESERVES
COMMITTEE SWIMMING
DIRECTOR VOLUNTEER

Attention Members!

The Maryland Legislative Action Committee, MD-LAC, represents all CAI members state wide on issues of legislation related to community associations. The committee has advocated for and against bills that affect our profession and the communities served and represented by property managers, vendors, insurance professionals, and attorneys. These efforts include such work to foster legislation on such important issues as suspension of amenities for non-payment of assessments; dispute resolution processes, and document amendments and revisions. Please continue to support the MD-LAC and to use our updates as the authoritative sources of all issues legislative.

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Call us today to schedule your free visit and proposal!

2019 HOMEOWNER/BOARD MEMBER SEMINARS SCHEDULED

All Homeowner Seminars will be located at the
Chapter Office at 8901 Herrmann Drive, Suite B,
Columbia, MD 21045

COST: \$20.00 per registrant!

Saturday, October 12, 2019

***"Before You Sign on the Dotted Line...Terms to Look for
& Include in Your Community Association Contracts"***

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: Chad Toms, Attorney, Whiteford, Taylor & Preston, LLP
& Kathleen Panagis, Attorney, Whiteford, Taylor & Preston

Saturday, November 2, 2019

"Who's Running Away With Your Money"

Registration: 9:00–9:30 AM

Seminar: 9:30–11:30 AM

Instructors: Craig Zaller, Attorney, Nagle & Zaller,
P.C. & Sari McLeod, Manager, Complete Management Series



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

2019 Educational BREAKFAST SEMINARS

**SAME LOW
REGISTRATION FEE
FOR 8 YEARS!**

These seminars 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

Wednesday, September 18, 2019

**"Public Speaking—Worse Than
a Trip to the Dentist?"**

Fact: Speaking in front of a group of people is a task that makes the top of the list of things that the average person fears most. This program will be given by a professional in this industry, and it will be tailored to the needs of the full range of our membership, including Managers, Board Members and Business Providers. It will cover the various types of public speaking and offer outlines for success in addressing both small and larger groups.

Face it.... We ALL need these skills, and we can ALL benefit from improvement.

Law Office of Cynthia Hitt Kent, LLC

A Baltimore area law firm engaging in the practice of general and real estate related representation for Community Associations, Developers, Small Businesses and Individuals.

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We received a phone call one morning from an owner asking if we had received their payment over the weekend. We explained that our office is not open on the weekend and thus, we were not able to receive payments. (At the time, we also did not have an outside drop box for payments to be left.) The owner explained that she had written a check, placed it in a McDonald's brown bag and left it in the bushes in the front of our office and couldn't understand why we didn't get it. We placed the call on hold, walked outside and low and behold....the bag was stuffed all the way in the back of the bush and completely out of sight. Looked inside and voila.... the check!

Front desk call...I informed the client that he is in collection status. He stated, "Why? I didn't hire an attorney!"

A GREAT TURNOUT AT OUR 2019 EASTERN SHORE BREAKFAST SEMINARS!

Friday, February 1, 2019

"Wrestling with Short-Term Rentals and the Challenges Community Associations Face"

Friday, April 26, 2019

"You Don't Know, What You Don't Know, Until You Discover—You Don't Know!" A Roundtable Seminar"

**Many thanks to our Seminar
Coordinators, Speakers & Facilitators!**

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

- ALLSAFE Elevator Inspections
- Ark Systems
- Atlantic Maintenance Group
- BB&T Association Services
- BrightView Landscape Services
- CertaPro Painters
- Continental Pools
- Criterium Harbor Engineers
- Deeley Insurance Group

- Envirotech Environmental Solutions
- Indoor Pollution Solutions
- Firsttrust Bank
- Legum & Norman, Inc. AAMC
- Miller+Dodson Associates
- NFP Property & Casualty
- Palmer Brothers Painting & General Contracting
- PKS & Company
- PNC Bank
- Tecta America East
- United Restoration



Attention Managers! 2019 PMDP COURSE SCHEDULE

Chesapeake Region Chapter			Washington Metro Chapter		
Jun. 20-21	M-360	Leadership Practices in Building Community, Columbia, MD	Jun. 7	M-201	Facilities Management, Falls Church, VA
Sept. 5-6	M-206	Financial Management, Pikesville, MD	Jul. 19	M-202	Association Communications, Falls Church, VA
Sept. 19-21	M-100	The Essentials of Community Association Management, Pikesville, MD	Aug. 21-23	M-100	The Essentials of Community Association Management, Falls Church, VA
Nov. 1	M-202	Associations Communications, Pikesville, MD	Sept. 20	M-203	Community Leadership, Falls Church, VA
Questions? Call CAI National Direct at (888) 224-4231 (M-F, 9:00 am–6:30 pm EST) www.caionline.org/LearningCenter/Pages/default.aspx			Nov. 13-15	M-100	The Essentials of Community Association Management, Falls Church, VA
			Nov. 21-22	M-206	Financial Management, Falls Church, VA
			Dec. 6	M-390	Customer Service Meets Current Events, Falls Church, VA

Calendar of Events (as of 5-1-19)

June	13 THUR	Board of Directors Meeting, Columbia, MD
	19 W	Golf Outing—Waverly Woods, Marriottsville, MD
	20-21	M360—Leadership Practices in Building Community—Columbia, MD
July	17 W	Board of Directors Meeting, Columbia, MD
August	13 THUR	(No Board Meeting scheduled)
September	5-6	M206—Financial Management—Pikesville, MD
	11 W	Educational Planning Retreat—Columbia, MD
	18 W	Board of Directors Meeting, Michael's Eighth Avenue, Glen Burnie, MD
	18 W	Breakfast Seminar—"Public Speaking—Worse Than a Trip to the Dentist?"—Michael's Eighth Avenue, Glen Burnie, MD
	19-21	M100—The Essentials of Community Association Management—Pikesville, MD
	21 SAT	Board Leadership Development Workshop—Doubletree Columbia, MD
	24 TUES	GBBR Resale Disclosure Seminar

October	12 SAT	Homeowner Seminar—"Before You Sign on the Dotted Line...Terms to Look for & Include in Your Community Association Contracts" Columbia, MD
	16 W	Board of Directors Meeting, Columbia, MD
	22 TUES	EXPO & Business Provider Showcase—Martin's West, Baltimore, MD
November	1 F	M202—Associations Communications—Pikesville, MD
	2 SAT	Homeowner Seminar—"Who's Running Away With Your Money" Columbia, MD
	8 F	Board Leadership Development Workshop—Hampton Inn by Hilton, Rehoboth Beach, DE
	9 SAT	Board Leadership Development Workshop—Fenwick Inn, Ocean City, MD
	14 THUR	Board of Directors Meeting, Columbia, MD
	21 THUR	GBBR Resale Disclosure Seminar
December	6 F	Annual Social—Historic Savage Mill, Savage, MD

VISIT OUR WEBSITE WWW.CAIMDCHE.S.ORG
Please note: Schedule is subject to change