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See page 20!

In This Issue:

Budgeting for Your Association's Pipes

Community Association Loans

Beware of a new Social Security Scam

Algae in Your Lakes

Flood Insurance

Paving Maintenance 101





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Volume I, Issue 24

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'Community Living' is published quarterly by the Southeast Florida Chapter of the Community Associations Institute, 304 Indian Trace, Ste. 538, Weston, FL. 33326

POSTMASTER: Please send address changes to 'Community Living' c/o CAI-SEFL,

304 Indian Trace, Ste. 538, Weston, FL. 33326

This publication attempts to provide CAI's membership with information on community association issues. Authors are responsible for developing the logic of their expressed opinions and for the authenticity of all presented facts in articles. CAI does not endorse or approve statements of fact or opinion made in these pages and assumes no responsibility for those statements. This publication is issued with the understanding that the publisher is not engaged in rendering legal, accounting or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

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Community Associations Institute (CAI) is a national organization dedicated to fostering vibrant, competent, harmonious community associations. For more than 40 years, CAI has been the leader in providing education and resources to the volunteer homeowners who govern community associations and the professionals who support them. Our members include community association volunteer leaders, professional managers, community management firms, and other professionals and companies that provide products and services to associations. Our local chapter serves over 400 members with annual events including Trade Show & Expo, Golf Tournament, CAM & Board Member Education events and so much more.

READER COMMENTS & ARTICLES ARE WELCOME

Columns and ideas from all our members are always welcome. Send submissions in Microsoft Word format to: ced@cai-seflorida.org

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UPCOMING EVENTS 2017-18 (subject to change)

- Oct 31: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
1-hour CE credit after breakfast. CAI CAM Members eat FREE!
- Nov. 9: **BROWARD NETWORKER** - 6pm-8pm at Galuppi's in Pompano Beach.
FREE Business Partner Course at 5pm: How to get your course for
CAM CEU Credit approved by the State! Register via cai-seflorida.org.
- Nov. 28: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
1-hour CE credit after breakfast. CAI CAM Members eat FREE!
- Dec. 8: **CHAPTER HOLIDAY PARTY** * - see page 20



- Dec 12: **ANNUAL ELECTION BREAKFAST** - Jacaranda Country Club
- Jan. 30: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
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- Feb. 27: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
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- Mar. 27: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
1-hour CE credit after breakfast. CAI CAM Members eat FREE!
- Apr. 6: **The BEST ROOFING 2018 GOLF TOURNAMENT** - see page 22
- Apr. 24: **HOT TOPIC-HOT BREAKFAST** *- Monthly Broward Breakfast Meeting
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*Check cai-seflorida.org for specifics of each "HOT TOPIC-HOT BREAKFAST."
Registration and payment links also provided online!

From the Desk of the Executive Director

Jill Proietti, CED, ced@cai-seflorida.org



Greetings!

Fall is here and we are anticipating all the exciting events scheduled for Fall and Winter! We are changing a few things for the Holidays, so read on for details!

Broward will hold an after-hours networking event at Galuppi's, located at 1103 N Federal Hwy, Pompano Beach, FL 33062 on Wednesday, November 8th. Another first for our chapter, we will present a class for Business Partners, given by Russell M. Robbins, Esq, on how to become a provider for the State of Florida to provide courses for continuing education for CAM's. Details and reservations are available on our website!

Our Holiday Party is fast approaching and this year, we are changing it up a bit. This year we have decided to have an Hawaiian Luau themed event at a beautiful location, The Living Sculpture Sanctuary. If you have never been there before, you will be amazed; it feels as though you have been transported to a tranquil, exotic location! There will be exciting Fire Dancers and Hula Dancing Girls, in addition to many other exciting surprises!! Another 'not to be missed event' held by our Chapter! RSVP on our website, before we are sold out!

MARK YOUR CALENDAR~~Our Annual Golf Tournament will be taking place on April 6, 2018 at Jacaranda Country Club. Sponsorships are available now, in addition to player registration, with all forms now available on cai-seflorida.org. Of course, you can always contact me with any questions you might have.

A big **Thank You!** to our Chapter and Event Sponsors. We are so thankful for both your financial contributions and your time volunteering on committees. Each enables us to offer the best programs and events. Our chapter is a highly successful organization in the Southeast Florida market thanks to your involvement and support. We are approaching the 500 member mark and would love your aid in achieving that goal.

Please check our website regularly for all of our upcoming events and happenings; you wouldn't want to miss anything!

We always encourage suggestions so that we may bring you all the programs you, as members, are interested in. Please feel free to email me at ced@cai-seflorida.org or call 954-816-0661. I look forward to seeing you at our next event!



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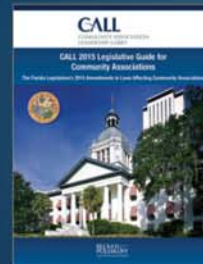
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We welcome our new (and renewed/re-joined) Chapter Members! In this issue we cover May 27, 2017 to September 14, 2017. New members highlighted in bold. See you at our next event!

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If you are not receiving CAI emails and news, please log in to your National account to confirm all of your contact information.

Note: existing companies and organizations may appear in bold (as new) if they added new individual members through the company, as Business Partner Members. In addition, existing individual members may appear as 'new' if he/she rejoined while changing membership type.

Budgeting for Your Association's Pipes

By Ron Giles, Specialized Pipe Technologies



When pipes fail – what's next? Many Property Managers and board members are side-swiped with expensive plumbing repairs that are uncomfortable for residents, but also hard on your Association's pocket book. Paying for emergency repairs is expensive and it's projected to get worse. Private infrastructure, including plumbing, is aging and deteriorating at an alarming rate. According to the EPA, \$38-billion will be needed per year to repair private infrastructure. Budgeting for your association's piping systems is more imperative than ever to maintaining a functioning system, keeping emergency repair costs down, and extending the useful life of your pipe systems. The time for planning for pipes is now.

Do You Know the Condition of Your Pipes?

Pipes have an expiration date which means one day (sometimes sooner than later) they will need maintenance, repairs, and in extreme cases replacement. Budgeting for your building's pipe systems does not start with a dollar amount, but rather with the *condition* of the pipes. Sewer video inspections are 100% the best way to identify the condition of your pipe system. Whether inside or outside the building CCTV camera inspections are the starting point toward budgeting for plumbing.

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provide a detailed synopsis of a piping system that identifies each stack, the pipe condition and any problem areas within. This report is based on each building that was inspected. Once the data is pulled together, problem areas are identified in severity and are labeled accordingly to help Property Managers identify short-term and long-term repair options.

Budgeting for Pipes

Once you know the condition of your plumbing – what's next? Utilizing a pipe condition report, Property Managers are able to approximate any plumbing maintenance or repairs for a calendar year which helps determine what amount of funds will be needed for both the Operating and Reserve budgets.

According to Florida Statutes, condominiums are required to have detailed operating budgets showing amounts by expense classifications and accounts. Whether a spot repair every quarter or an annual cleaning of all piping systems -- factoring in dedicated funds for plumbing maintenance and repairs in your Operating budget will help avoid the scramble to find funds for plumbing repairs.

After budgeting for annual operating costs, reserved budgeting is next. Many Associations over the past two decades have switched to the pooled method of Reserve budgeting which gives flexibility to the Association on allocating resources for a new roof, tiles, parking lots -- and don't forget plumbing.

continued on page 24

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Community Association Loans

By Kathy Naughton, Janet Romano, Stonegate Bank



Prices on repairs, maintenance and upgrades to common elements have risen steeply over the last few years, and many associations are facing a shortfall in funds to make necessary repairs and fund replacements of capital items. For example, if windows and sliding glass doors need to be replaced, and you did not reserve for them or reserves collected are not adequate, your association may face a choice of whether to raise a large lump sum special assessment, delay the project or negotiate a loan and repayment terms that will enable the owners to pay for the project over several years.

When boards are facing this dilemma, there are several factors they need to consider:

- Can the project be delayed until sufficient reserves are collected to fund the project?
- Are the owners willing to vote to use reserve funds collected for other capital replacement projects to fund this project?
- Will delaying the project cause damage to the property or inconvenience the owners?
- Are most of the owners able to pay a large lump sum special assessment?
- If the need to complete the project is urgent and many of the unit owners would be unable to pay a large special assessment, does the board of directors have the authority to borrow money to fund the project?

If the board decides the project must be done quickly and owners cannot pay a large special

assessment, a loan may be a way to get the project done and allow unit owners to pay back the loan over time. For condominium and homeowners associations, most banks will provide a loan using an assignment of assessment rights as collateral. The bank will require the association to add a line item for loan repayment to the annual budget for each year until the loan is repaid or will allow the association to enact a special assessment that allows the owner to pay over the term of the loan, with interest and closing costs of the loan included as part of the monthly payments. Many owners would rather pay a higher monthly fee over three to ten years rather than pay a large payment up front.

If an association is considering getting a bank loan to fund a project, it is important to work with the association professionals to determine what the best structure for repayment will be. The association's attorney should be consulted to determine if the board has the authority to enter into a loan agreement or whether a unit owner vote is required. The association's manager and CPA should be consulted to determine whether there are any other major projects or deferred maintenance which may arise during the loan repayment term. The association's banker will give guidance on loan structure, terms and interest rates.

By bringing your professional team together, the board can decide what the best course of action is for funding a large project.



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Fraud Advisory: Inspector General Warns Public About SSA Employee Impersonation Scheme

Social Security Administration



The Acting Inspector General of Social Security, Gale Stallworth Stone, is warning citizens about a new Social Security Administration (SSA) employee impersonation scheme. SSA and its Office of the Inspector General (OIG) have recently alerted citizens about an OIG employee impersonation scheme and a scheme targeting former clients of Kentucky disability attorney Eric Conn; the agencies are now receiving reports from citizens across the country about other phone calls from an individual posing as an SSA employee. The caller attempts to acquire personally identifiable information from victims to then edit the victims' direct deposit, address, and telephone information with SSA.

The reports indicate that the impersonator calls from a telephone number with a 323 area code. The caller claims to be an SSA employee, and in some instances, tells the victim that they are due a 1.7 percent cost of living adjustment (COLA) increase of their Social Security benefits. The impersonator goes on to ask the victim to verify all of their personal information including their name, date of birth, Social Security number (SSN), parents' names, etc. to receive the increase. If the impersonator is successful in acquiring this information, they use it to contact SSA and request changes to the victim's direct deposit, address, and telephone information.

SSA employees occasionally contact citizens by telephone for customer-service purposes. In only

a few limited special situations, usually already known to the citizen, an SSA employee may request the citizen confirm personal information over the phone. If a person receives a suspicious call from someone alleging to be from SSA, citizens may report that information to the OIG at 1-800-269-0271 or online via oig.ssa.gov/report.

Acting Inspector General Stone continues to warn citizens to be cautious, and to avoid providing information such as your SSN or bank account numbers to unknown persons over the phone or internet unless you are certain of who is receiving it. "You must be very confident that the source is the correct business party, and your information will be secure after you release it," Stone said.

If a person has questions about any communication—email, letter, text or phone call—that claims to be from SSA or the OIG, please contact your local Social Security office, or call Social Security's toll-free customer service number at 1-800-772-1213, 7 a.m. to 7 p.m., Monday through Friday, to verify its legitimacy (Those who are deaf or hard-of-hearing can call Social Security's TTY number at 1-800-325-0778).

For more information, please contact Andrew Cannarsa, OIG's Communications Director, at (410) 965-2671.



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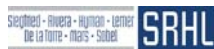
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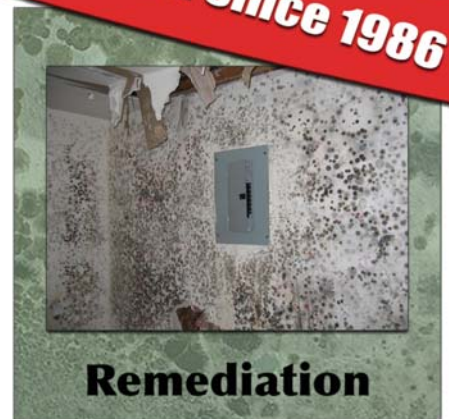
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A Few Things to Know About Algae in Your Lake

Aquatic Systems



In freshwater lakes in Florida, algae can make the water green and slimy. However, they are essential to the ecosystem, providing food for all types of animals including fish, insects, mollusks, zooplankton (microscopic animals), and humans. Algae occur naturally in all types of systems and are indicators of an ecosystem's condition, including the amount and type of nutrients that run through the system.

Are algae plants? The classification of algae has long been debated by plant taxonomists. Algae are able to photosynthesize, a key characteristic of plants, but lack true roots, stems, or leaves so are not considered plants. The two main groups of algae are prokaryotes (no nucleus) including the bluegreen algae (aka cyanobacteria); and eukaryotes (contain a nucleus). There are microscopic algae, like phytoplankton; and macroalgae that can be seen by the naked eye.

Harmful Algal Blooms (HABs) Although most algae are not harmful, blooms of some types of algae can be detrimental to the environment, plants, or animals. A few species release toxins that are hazardous to animals and humans. Cyanobacteria are the most common form of toxic algae in Florida lakes. Cyanobacterial toxins cause skin irritation on contact, or more severe

reactions if the water is ingested. In addition to identification of problem algae, toxin testing is also available.

Controlling Algae Chemical Application We believe strongly in using the best management practice available for safe and cost responsible controls of algae problems in your lake. When chemicals are used, they are applied by well trained, state certified Aquatic technicians and biologists. These EPA registered algaecides have been tested and found safe.

Nutrient Deactivation You may think that nutrients are a good thing, but anything in excess can lead to more problems. This holds true in ponds and lakes as well. Algae love phosphorus! Agents that bind to these nutrients and make them inaccessible to algae are added by experienced applicators.

Aeration Ever see a fish tank with bubbles? This is the same principle applied to larger bodies of water. Aeration can help reduce the nutrients that promote algae growth.

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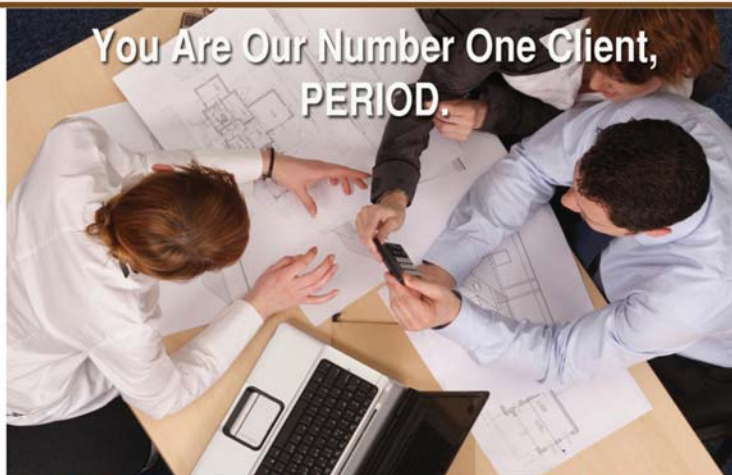
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Budgeting for your Association's Pipes

Continued from page 8

Funds in the Reserve Account can be used to cover expenses for any of the reserve assets that is why it is important to include plumbing within this list. Plumbing is one of the Association's largest assets and in proportion one of the most expensive. A general rule of thumb when budgeting for plumbing reserves - set aside 2% of the total value of the property. In addition, a pipe condition report can assist you in determining a more detailed amount that will be needed to make any maintenance and repairs to the piping system. Budget accordingly.

What's next? The next step is researching what the best solution for your specific pipe problem is, asking for quotes from reputable pipe specialists and budgeting those costs. During this process, many property managers turn to conventional re-plumbing as the solution, when in reality re-plumbing, in many cases, is like having one flat tire but replacing all four tires at the same time. There are alternatives to re-plumbing that are cost effective, time efficient and doesn't turn the building and property into a construction zone. Trenchless technologies such as cured-in-place-pipe CIPP lining, pipe bursting and others are among these alternatives that offer a no-dig solution. Knowing your alternative solutions is key.

While you prepare for 2018, remember pipe systems are amongst your association's largest asset. With aging buildings/properties and pipe systems across Florida, budgeting for pipes and repairing before catastrophic failures is the best way towards extending the useful life of your association's pipe systems.

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Floods and Flood Insurance: Don't Be Up The Creek Without a Paddle

Jeffrey Rembaum, Esq.; Kaye Bender Rembaum



As we, our neighbors, families, and friends, here and in Puerto Rico, are picking up the pieces in the aftermath of Hurricane Irma and Hurricane Maria, the prospect of making claims on our homeowner's insurance policies can seem overwhelming in the face of the destruction caused by these storms. Much of the damage in our neighborhoods are caused by strong winds, including roof and fence damage. Wind related damages are generally covered by your windstorm insurance policy. The flooding from rainwater and storm surge is excluded from both your general liability and windstorm policies likely because flooding is the most common and costly natural catastrophe.

In Florida's four southernmost counties — Monroe, Miami-Dade, Broward, and Collier — more than 1.3 million homes lie in high-risk flood areas, according to data from the National Flood Insurance Program. Of these 1.3 million homes, more than 861,000 of them do not have flood insurance! As for those homes that are not in designated flood zones, the number of homes having flood insurance are much worse. This is cause for concern because, depending on the source, as little as 20-25% up to more than 50% of flood events occur outside of designated flood zones. Though your home and community may be in a low-risk flood zone, there is never a no-risk flood zone. Remember, even if you live inland, Florida is a peninsula surrounded on three sides by water and is at sea level. Flooding is always a risk.

The Federal Emergency Management Agency (FEMA) is the governmental organization which designates flood zones and creates flood maps for most parts of the United States. Whether or not an area is a designated flood zone depends on numerous factors, including elevation, average rainfall, and proximity to waterbodies. Flood zones are organized into three categories: high-risk, moderate-low risk, and undetermined. Although some homeowners within certain flood zones are required to

obtain flood insurance in order to obtain a federally insured mortgage, most are not.

Because the purchase of flood insurance policies is often not required by the declarations of covenants of many community associations, many homeowners' and community associations alike opt not to purchase flood insurance to lower the cost of assessments. In low-risk and moderate-risk flood zone areas, premiums can be several hundred dollars per year for homes, depending on the value of the home and the contents covered under the policy. In high-risk flood zone areas, annual premiums can reach into the thousands.

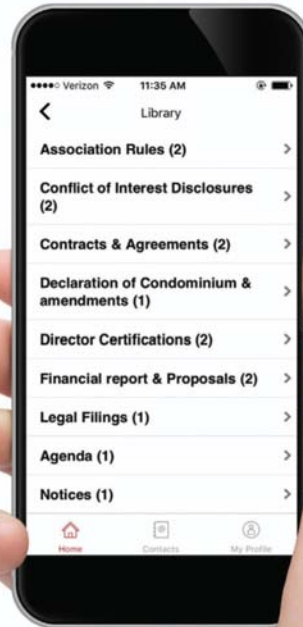
While it is reported that most Floridians do not have flood insurance coverage, Floridians actually account for a third of all of the flood insurance policies nationwide. Without flood insurance coverage, flood victims must rely on savings and other assets to finance their recovery.

FEMA also administers the National Flood Insurance Program (NFIP) which was created by the Federal government in 1968 to help control the growing cost of federal disaster relief. The NFIP offers federally secured flood insurance to community associations that adopt and enforce effective floodplain management policies to help reduce future flood losses. You can see if your community participates in the NFIP by visiting NFIP's Community Status Book online through FEMA's website. Is your community adequately covered in the event of a flood event? Check with your association's insurance agent regarding flood insurance to find out more and remember this:

If you do not buy flood insurance for your home and your community association does not have flood insurance for its clubhouse and the like, then one day when you least expect it, you too, could be all wet and up the creek without so much as a paddle!

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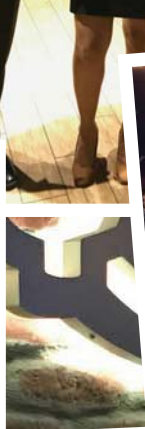


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Paving Maintenance 101

All County Paving

Like your house or car, all parking lots require regular maintenance. The main reason for this is that stresses producing minor defects are constantly working in all asphalt pavements. Such stresses may be caused by changes in temperature or moisture content, by traffic or by small movements in the underlying, or adjacent earth. Cracks, holes, and depressions are the visible evidences of pavement distress. Early detection and repair of minor defects is, without a doubt, the most important work done in preventive maintenance. Here are a few things to look for when determining if your property needs maintenance.

DRAINAGE

Accumulation of moisture in the pavement structure is probably the greatest single cause of pavement distress. Proper drainage and maintenance of existing drainage systems is strongly recommended. Keeping your catch basin and pipes free of dirt and contaminants will ensure that your system will perform as designed and will save you money in costly repairs or replacements. Existing drains should be inspected yearly. If any part of the system is clogged, it should be cleaned out immediately. Sometimes improvement or replacement of existing drainage systems is required.

CRACKING

Alligator cracks are interconnected cracks forming a series of blocks resembling an alligator skin. Alligator cracking is caused by excessive oxidation of the asphalt, aging, unstable base or sub-base, instillation of needed drainage and removal of the wet material, including the base and sub-base, instillation and compaction of base rock material in layers, and placing a minimum of one inch of hot plant-mixed asphalt may be needed.

Reflective cracks are cracks in the asphalt overlay which reflect the crack pattern in the pavement structure underneath. They are caused by vertical or horizontal movement in the pavement beneath the overlay. Cracks that are wider than one-half inch should be stripped out of cracked areas and repaved.

Root damage is a common problem in old parking lots. When the parking lot was originally built, plants and small trees were planted around the parking areas and in finger islands with timer those trees have grown to their full potential. Their root systems in some cases, have started to grown into the pavement. This causes the asphalt, to rise and curb around the finger island, to break, developing a maintenance problem and safety hazard. To repair root damage, the entire area should be cut out and the root removed. If necessary, lime rock base should be added and compacted before placing a minimum of one inch hot plant-mixed asphalt.

POT HOLES

Pot-Holes are usually caused by weakness in the pavement resulting from things such as too thin asphalt surface.

Standing water in cracked areas allows water to get into the base, making asphalt lift, causing a pothole.

OVERLAY

We recommend asphalt overlay when your asphalt is too old or too thin to hold its designed traffic load. The result of asphalt which is too old and thin is it will continuously create a number of pot-holes. Asphalt overlay is costly, but your pavement will be new again. The minimum overlay thickness recommended is one inch only to be used on still sound asphalt pavement surface. Asphalt overlay requires a lot of surface preparation prior to placement. Drainage problems, pot-holes, root damage, sink holes, and cracking should be repaired prior to doing the overlay. Instillation of curbing, and manhole drains, water meters, and valves should be raised to match the new asphalt overlay grades. Existing asphalt at the front of garages, sidewalks, and entry doors should be milled or cut out to a minimum of 2 feet to match existing flush and prevent a reversed slope from occurring. We sometimes recommend that you consult and hire an engineer to create specifications, plans, and oversee the project for the homeowners association. The amount and quality of preparation and repair done prior to the overlay will determine the quality and durability of your new overlay. Commonly it is just a matter of cleaning the surface and overlaying.

SEALER

Pavement Sealer is the most important and economical preventative maintenance for parking lots. For only pennies per square foot, you can protect and prevent costly repair. New asphalt pavement if left untreated will deteriorate due to rain, sun, gasoline, and oil leaks. We recommend resealing every 2 to 3 years and one year after the instillation of a new asphalt overlay. Two coat with sand and latex additive is the best application in most cases. Sand is added to the mix as skid resistance and latex will add longevity to the surface. Seal coating your property every 3 years will extend the life of your asphalt pavement and will enhance your property value.

BE PREPARED

If your community is planning to schedule any type of asphalt maintenance or surface treatment, informing your residents with all the details should be your first plan of attack. Make sure that the information you are providing them lists the details of the work to be completed, the days the work is scheduled, any maps that might show the areas being treated and on what days, new traffic patterns, specified areas for pickup of the mail, newspapers, or expected packages, as well as any other information to help them feel included in the process.


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