

# CAI - LI Chapter News

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Issue No. 36 – Spring 2017

**SAVE THE DATE**  
**TRADE SHOW**  
SATURDAY  
OCTOBER 14, 2017  
9:00AM - 3:00PM  
Hilton Long Island, Melville

## THE IMPORTANCE OF UPDATING YOUR RESERVE STUDY

By MICHELLE BALDRY, PE, PRA, RS - RESERVE ADVISORS, INC.

Weather plays a large role in the repair and replacement schedule of an Association's common elements, which in turn affects the financial profile of the Association. Record snowfalls and/or torrential rain can leave a lasting impression on your Association's common elements. You're apt to find ice, wind and snow damage on pavement, roofs, gutters and exterior paint upon close inspection of your community. Many communities begin to ask questions about the cost of such repairs and replacements, to the level of reserves available for such work, as well as the schedule of planning such projects and whether or not homeowners are still contributing the appropriate amount for sufficient reserves. The best way to know the answers to such questions is to have an up-to-date reserve study.

A reserve study consists of a physical analysis of an Association's common elements, as well as a financial analysis that determines a long range funding plan to repair and replace those common elements. A reserve study also identifies future capital needs as of a specific date, and estimates the remaining useful life

of the common elements as well as the future costs associated with replacing them.

**So why should you update your reserve study?** Additions and deletions to your Association's common property, fluctuations in construction costs and unpredictable events can all significantly affect the accuracy and levels of reserve funding. Updating your reserve study serves two major purposes:

1. **It ensures accuracy.** Updating a reserve study ensures that the timing and costs of future capital projects are accurate. To do so, the reserve analyst reviews the common elements and incorporates his or her findings with information provided by the Association. Examples of information provided by an Association include but are not limited to:

- Weather conditions that extend or diminish the remaining useful lives of common elements.
- Age, condition and rate of deterioration of common elements.

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*The Newsletter Committee is always looking for new articles to publish. Articles should be educational and non-promotional in nature and have a suggested word count between 500 and 1,500 words. CAI-LI retains the right to edit articles to conform to content and space requirements. If you are interested in submitting an article for possible inclusion, please contact Christine M. Majid, Chapter Executive Director, at [info@cai-li.org](mailto:info@cai-li.org). Are you interested in advertising with us? Let us know!*

### Quarterly Deadlines

Winter Issue - January 31

Summer Issue - July 31

Spring Issue - April 30

Autumn Issue - October 31

## MANAGING PESKY MOSQUITOES IN YOUR COMMUNITY TO HELP REDUCE THE SPREAD OF DISEASE

By GAVIN FERRIS - ECOLOGIST, SOLITUDE LAKE MANAGEMENT



I was on a genealogy website not long ago when I was reading about an ancestor, and this line stuck out to me: "...the first year after his return from the army he was able to do but little work, as he suffered greatly from fever and ague, which he had contracted in the service." Fever and ague was, at the time, the terminology used to describe what we now call Malaria, and the war in which my ancestor contracted the disease was the American Civil War. He probably was bitten by an infected mosquito somewhere in Virginia.

Zika virus is making a lot of news lately, but mosquito-borne diseases are nothing new in the United States. Malaria was common over most of the country up through the 1800s, and wasn't eradicated here until the early 1950s. Other mosquito-borne diseases such as West Nile Virus, and more recently Chikungunya, are currently carried by mosquitoes in the

United States, and can pose a serious threat to public health. Preventing the transmission of mosquito-borne diseases, and the other unpleasant consequences of mosquito infestation, requires a proactive multi-pronged approach. It is important to understand the biology of the mosquitoes involved, their behavior, and how environmental conditions contribute to mosquito problems.

Different diseases are transmitted by different species of mosquito. These different mosquitoes, in turn, have different ecologies and breeding habitats. For example, the *Aedes aegypti* mosquito, which is known to carry Zika virus, breeds primarily in small containers. Other species of mosquitoes, by contrast, breed in streams, ponds, and lakes with vegetation. This has important management implications. If the mosquitoes plaguing your neighborhood are container breeding, like the Asian Tiger mosquito, management techniques such as treating a pond for mosquito larvae or stocking fish may be ineffective.

Mosquito larvae prefer shallow warmer water, and tend to

*Continued on Page 8*

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## PRESIDENT'S MESSAGE

By TOM LOWENBERG, CPA - FULLER LOWENBERG & CO. CPAs, P.C.  
AND CAI-LI CHAPTER PRESIDENT FOR 2017



Let's give a big welcome to Spring 2017. The winter is behind us and although it was relatively calm, March brought us a final winter snow storm.

Our monthly meetings are being well attended and I encourage all of our members to make every effort to attend as many as possible. The board works hard to be certain that relevant topics are covered and we always receive positive feedback from those in attendance. We also encourage members to offer suggestions for future meetings.

On May 6, 2017, the Chapter offered a Board Development Class (formally called Basic Essentials) for board members which was held at Belfor Restoration in Ronkonkoma. This is a great class for new board members and is a good refresher for existing board members—another class is planned for November.

Don't forget to sign up for the Golf Outing on June 15 at Spring Lake Golf Club. It's a "Nine and Dine" outing which allows you to

get your work done for the day and finish it off with a quick nine holes and refreshments immediately after. Prizes for everyone whether you're a duffer or a seasoned player!

Our May meeting will be something a little different than normal. We will have a "Community Therapy – bring your biggest successes and problems relating to your community" which will be done in small groups with a team leader/moderator.

July will be our summer social at a venue still being determined but hopefully a place to enjoy summertime on Long Island.

So many great things are happening around the organization. The Trade Show committee is diligently working on putting together another tremendous show, which has only been growing in attendance too.

Enjoy the summer months and be safe. ■

Hope to see you soon...

Thomas C. Lowenberg, CPA  
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- Preventative maintenance steps implemented by an Association, which extend the life of certain components.
- Technological advancements in project design, construction methods and materials that directly affect the replacement cost of a particular common element.
- Additions and deletions to the property, such as new homes or the addition of a pool house, fencing or entry monument.

**2. It helps maintain correct levels of funding.** To update a reserve study, the reserve analyst incorporates changes in the remaining useful lives of the common elements and the estimated future costs of replacing them. Examples of variables that affect future replacement costs include but are not limited to:

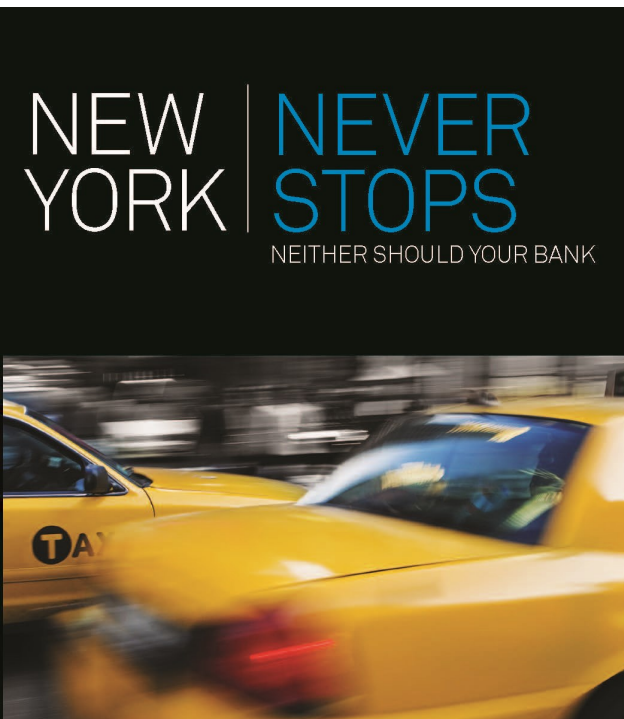
- Changes in inflation that affect local market rates for materials and labor. As supply and demand for housing changes, so does the rate of construction costs.
- Actual interest earned from invested reserves. Variances from earlier reserve study projections are common. If reserve funds invested in certificates of deposits are earning greater interest than projected in the previous reserve study, the reserves may be overfunded.

Other factors influence the accuracy of an existing reserve study. A reserve study is conducted based on assumptions, which over time, may change. For example, a board may change philosophy; particularly from board member turnover, on the timing of repairs or replacements. Many boards also make discretionary replacements, such as remodeling a clubhouse. Another example involves anticipated replacement years. A reserve study firm may recommend that an Association replace its roofs in three years. If, in three years, the roofs do not leak and are still in good condition, the board may elect to delay their replacement for one or two more years.

A board's biggest fear is that the Association's funding plan no longer meets its needs. Overfunding means that current owners are contributing more than their fair share. Underfunding inevitably leads to unpleasant options such as bank loans, large increases in homeowner dues or special assessments. Overfunding penalizes current homeowners, while underfunding penalizes future homeowners. The purpose of a reserve study is to determine reasonable reserves and reserve contributions that treat current and future homeowners fairly.

Reserve studies are typically updated on a two-to-five year cycle. The appropriate time frame is determined by how significantly the

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property has changed. Other factors that affect the frequency of updating a reserve study include changes in the replacement schedule and financial considerations. All of these change the funding requirements and the level of assessments paid by homeowners.

A reserve study update should reflect an Association's reserve philosophy. This ensures that the funding plan is consistent with the Association's long-term objectives. Changes to the funding plan are often so subtle that most homeowners are unaware of them. Yet, updating reserve studies positions boards to better fulfill their fiduciary responsibilities with minimal problems, while strengthening property values and maintaining the quality of life that homeowners have come to expect.

Accountants, community managers and reserve study professionals agree that updating a reserve study is essential for the financial well-being of an Association. Updating keeps the funding, as well as the repair and replacement schedule on track. Current and future homeowners benefit from equitable reserve contributions, and boards can fulfill their fiduciary responsibilities by utilizing an up-to-date reserve study to effectively manage their Association. ■

Comments or questions? Feel free to reach Michelle Baldry, a professional engineer, Reserve Specialist and Northeast Regional Executive Director, at [mbaldry@reserveadvisors.com](mailto:mbaldry@reserveadvisors.com).

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*Continued from Page 3*

thrive in stormwater ponds. Cattails and other non-beneficial shoreline vegetation can provide breeding habitat for mosquitoes along the edges of a pond. Maintaining beneficial vegetation such as Pickerelweed and Cardinal Flower, however, can help provide habitat for mosquito predators like dragonflies. With regular maintenance, a buffer of native plants can also be managed to help control erosion without creating breeding pools for mosquitoes. Keeping a pond adequately stocked with an appropriate species of small fish like Fathead minnows or bluegill is the most effective means of controlling any mosquitoes that may be breeding in shallow areas. Circulating the water with a fountain or submersed aeration system also makes the waterbody less hospitable to algae, as does treating the weeds and algae that can create isolated pockets where mosquitoes may be able to reproduce.

With regard to Zika virus, the offending mosquitoes utilize containers for breeding. They are found primarily in a swath of the Southeastern US from South Carolina across to the gulf coast of Texas, but are a growing concern for areas throughout the United States. The best way to prevent their prevalence locally is to limit their breeding habitat. When possible, standing water should be eliminated by clearing up litter, keeping gutters clean, repairing potholes, emptying containers and removing tire piles. Small pools that cannot be reliably kept dry like flower pots, bird baths, and very small stormwater basins can be treated with a bacteria called *Bacillus thurengiensis israelensis*, commonly abbreviated as Bti. This bacteria produces a toxin that is only harmful to some insects, including mosquitoes.

For communities, an Integrated Mosquito Management program can further help to prevent disease and keep pesky mosquitoes at bay. Typically, such a program begins with public education. Depending on the species of mosquito in question, they may only be active during certain times of day. Informing the public about ways to avoid exposure to mosquitos and reduce breeding habitat on their property, and promoting the use of repellents can help to mitigate against the risks posed by mosquitos even before control efforts are implemented.

An integrated approach to mosquito management also includes surveillance and testing efforts. This typically includes the

## Long Island Chapter Calendar of Events

*Thursday, May 18th - 6:00 p.m.*  
*Chapter Membership Meeting with*  
*"Community Therapy" Seminar*  
*Fairfield at St. James HOA Clubhouse*  
*1 Fairfield Drive, St. James*

*Thursday, June 15th - 3:00 p.m.*  
*LI Chapter's 6th Annual Golf Outing*  
*Spring Lake Golf Club, Middle Island*

*July - Summertime Celebration Social*

*Thursday, September 28th - 6:00 p.m.*  
*Chapter Membership Meeting with*  
*"Handicapped Residents and*  
*Accommodations" Seminar*  
*Capital One Bank*  
*275 Broad Hollow Road, Melville*

*Saturday, October 14th - 9:00 a.m. to 3:00 p.m.*  
*11th Annual Trade Show*  
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*Free Admission for Community Board Members*

sampling of breeding habitats for the presence of mosquito larvae, and the use of various types of mosquito traps to determine which species are present and at what densities. Mosquito species capable of transmitting certain diseases can be tested, and areas where the disease is detected can then be made the priority for intensive treatment.

Even if you live in an area with low risk of Zika or West Nile virus, mosquitoes are a royal pain that nobody wants to deal with. While mosquitoes are an annoyance and a hazard that we are unlikely to remove entirely from our lives, they can be mitigated against by limiting and managing their breeding habitats. Implementing a proactive and integrated management approach that addresses all aspects of the problem is essential to helping prevent mosquito bites and the transmission of serious disease. ■

*Gavin Ferris is an experienced Ecologist with SOLitude Lake Management, a full service lake, pond and fisheries management company. Gavin has a Master's degree in entomology and can be reached through the website at [www.solitudelakemanagement.com](http://www.solitudelakemanagement.com).*

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## THINKING OF A NEW ROOF?

By JOHN RYLEY, DRYER VENT WIZARD

Thinking of a New Roof? It's time to think above and below the roof line.

**Roof Caps:** The number one roof cap we see in use on Long Island is the Broan Model 636. This model specifically says on the side of the box, "Do not use for dryer vents." Since the manufacturer indicates the product is not for dryer vents, we are safe to assume it is not code compliant by New York State standards.



This same cap is sold with a screen. The screen would be fine if used for a bathroom vent. The New York State building code calls for no screens with regard to dryer vents. Screens can quickly clog with lint and block

the air flow. The cap is often installed together with the optional screen and in short order the dryer vents clog.

To make attaching a new vent underneath easier, the roof cap can be sold with a collar. Possibly to save money, or make the installation easier, a roofer may purchase the cap without the collar. This makes it very difficult to connect to any vent underneath. The person making this underneath connection is often working in an attic, walking on beams, likely with no lights and wearing a mask to protect against dust. It is hazardous, to say the least. If every connection has to be custom built on the inside under difficult conditions, the price would, of course, reflect the work involved.



Most new roofs are installed by scraping off the old roof first. This includes removing all roof caps in the process. As new caps are installed how will the bathroom vents and dryer vents be reconnected? We have seen cases where the preexisting vents were not

up to code and left lying in the attic, spewing lint and moisture.

The scope of work needs to include provision for all vents to be re-attached. Since this problem is out of sight, we don't want it to be out of mind. A non-vented dryer pushing a gallon of water into an attic with every load will result in a negative long run outcome. Who performs the reconnection is up to the board and its choice of vendors. Please don't let this slip through the cracks and become a larger problem down the road.

We suggest a zero back pressure dryer vent cap like [www.dryerjack.com](http://www.dryerjack.com) model 466. It costs more than twice what the Broan costs but it is code compliant. It is easy to connect from underneath and easy to clean on a go forward basis. We have installed hundreds of these in communities across Long Island and, while they are bigger, have received no complaints.

I mean no offense to the builders or roofers in our group. This is an oversight that can best be corrected by education. As our boards, property managers and roofers learn more, we can reduce long run expenses and make for smoother installations. A small investment in a code compliant roof cap and proper connection in the attic could save tens of thousands of dollars in restoration work down the road, not to mention legal fees. ■

*For more information, please contact John at (866) 498-SAFE (7233).*



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## BIG ANTS VS. SMALL ANTS; CARPENTER ANTS VS. PAVEMENT ANTS

By ARTHUR KATZ, KNOCKOUT PEST CONTROL, INC,

Not all ants are created equal, but any ant species can become a pest—particularly in the spring when new breeding queens look for new places to found new colonies. Long Island is home to two common ant pests: carpenter ants and common pavement ants.

Now is the time to keep your eye peeled for carpenter ant and pavement ant



Carpenter Ant



Common Pavement Ant

infestations. A big ant can be a big problem. Carpenter ants look like regular pavement ants, but are a super-sized version. Make no mistake; these big ants do more than spoil a picnic. Their small cousins, known as pavement ants or sugar ants are a small annoyance, but carpenter ants are a destructive and expensive pest.

### Getting Rid of Carpenter Ants

Carpenter ants destroy wood, leading to costly cosmetic and structural damage to buildings and furnishings. They grow up to  $\frac{3}{4}$  of an inch long and live in large colonies. If you see just one, you are seeing just a single individual of a veritable army of destructive insects. You may spray and kill a few soldiers, but the colony will be unaffected. Getting rid of carpenter ants requires a professional who can identify each nesting site—it is not unusual for a single structure to host more than one colony—and can eliminate every individual.

### Getting Rid of Pavement Ants

While they are not destructive like carpenter ants, an infestation by ants of any size and type can be a nuisance. Plus, an ant infestation is a potential food source for other pests. If pavement ants are entering your structure, so may other insects. Common pavement ants are one of the pests covered under economical and integrated year-round pest management packages. ■

For more information on pest control, call Arthur at 1-800-244-PEST.

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## SPRING ROOF CLEAN-UP TIPS

By CONLON EXTERIORS, INC.



As the snow begins to melt in many parts of the country, now is the time to clean up for spring. Winter weather can be a shingle's enemy (especially in areas that had to deal with so many storms), so it's important for homeowners to reach out to contractors to help them with their roof's spring-cleaning and inspection. Not only will this make a home look better, it can also extend the life of the roof. Here are some tips on what to look for during spring cleaning.

**Tree limbs.** Make sure tree limbs don't touch a roof. If they do, they can easily scrape over the shingles and loosen the protective granules. This will severely reduce the life of a roof. Trim trees close to the house to avoid any limbs touching the roof surface.

**Leaves and pine needles.** A little leaf or a few pine needles are fine, but if they collect and are deep enough to hold moisture, they need to be taken off the roof. Anything that traps moisture will cause mildew to form, block gutters, or cause extra weight on the roof. A rake or air blower can be used to clear the roof, but take care not to damage the shingles.

**Moss.** Cutting back trees and removing leaves will reduce moss growth, as it will allow sunlight to dry up the moisture that moss thrives on. While there are chemicals available on the market to get rid of moss, the runoff can cause damage to plants. Another solution is to nail zinc or copper strips to the ridgeline; as rain washes across, it creates an environment where moss cannot grow.

**Mold.** Discolored streaks on a roof indicate there is mold, algae, or fungus, which can eat away at the roofing material and, ultimately, cause leaks. A treatment of chlorine bleach or copper sulfate solution applied with a garden sprayer can kill the mold. GAF manufactures algae-resistant shingles that have a specially formulated granule that inhibits algae growth, in addition to shingles with StainGuard® Protection. Finally, do not power wash shingles! It can dislodge granules and cause premature shingle failure.

**Gutter damage.** Heavy snow from the winter season can result in gutter damage while leftover fall leaves and debris can lead to

clogged gutters. Before the springtime rain, check to make sure water can flow easily through the gutters and fix any loose nails that are preventing the gutters from sitting tightly along the roof line.

**Missing shingles, chimney, and flashing.** A complete inspection by a contractor can uncover issues with missing shingles, chimney damage, or flashing around chimneys, vents, or other bends in the roof.

Dealing with these potential issues in a timely manner will allow your roof to stand strong through the next season of weather challenges—and for many years to come. ■

*Comments or questions? Feel free to reach Michele Conlon, owner of Conlon Exteriors, Inc. at (516)781-5194 or at [conlonexteriors@gmail.com](mailto:conlonexteriors@gmail.com).*

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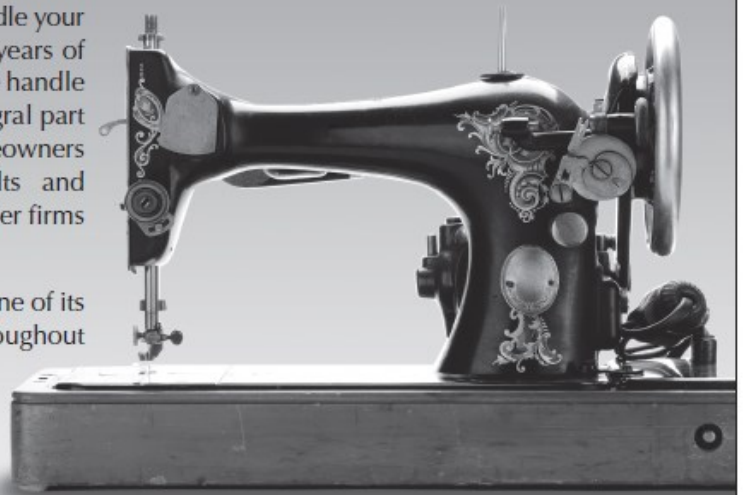
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