

CAI - LI Chapter News

Serving Long Island, New York

Published by the Long Island Chapter of CAI

Issue No. 43 – Winter 2019

In Memoriam of Woody Goldstein, CPA

This issue is dedicated to our colleague and friend, Woody Goldstein. He generously volunteered much of his time assisting the Chapter in every aspect of the organization's growth and success, most notably serving as the Chapter's treasurer and a Co-Chair of the Trade Show Committee.

Woody was the loving father of Ian and Jason, and the adoring grandfather of Andrew, Jake, Harrison, and Ben. Woody leaves behind a legacy of family, friends, and community... he will be greatly missed by all and our heartfelt condolences are extended to the Goldstein family.

FRAUD AND EMBEZZLEMENT IN COMMUNITY ASSOCIATIONS

By WOODY GOLDSTEIN, CPA - FULLER LOWENBERG & CO. CPAS, P.C.

The risk of embezzlement and fraudulent activities in your association is real! In fact, these are recurring problems for community associations nationwide. However, there are preventive measures that should be employed to greatly reduce the likelihood of financial mismanagement and fraud striking your community.

The Long Island Chapter of CAI held an educational event on Thursday, November 8, 2018 at Summerfield HOA in Holtsville, which provided valuable information and professional resources to address this subject, as well as many best practices that can help you as a community board member protect your community association's assets.

Although we had a full-house in November, many of our Chapter community board members did not have the chance to attend this program and learn firsthand from the articulate panel of professionals. As such, we are using this issue of the Chapter's newsletter to provide several articles and information from panelists to assist you as an association board member, community manager or interested homeowner.

On the pages that follow, you will read about accounting, bookkeeping and insurance related best practices. We trust that you'll find the information helpful, and look forward to holding future educational events regarding this timely subject. ■

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The CAI Long Island Newsletter is published quarterly by the Long Island Chapter of Community Associations Institute (CAI-LI) and is distributed to its members and is available on the Chapter website (cai-li.org). This publication provides members of CAI with letters from the Chapter President, informative articles written by industry professionals and service providers, updates on current legislation, and business advertising. The Chapter strives to provide our members with timely information and tools needed to keep them informed on community association issues.

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. 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

FRAUD PREVENTION FOR NEW BOARD MEMBERS

By ROBIN A. CRAMER, CPA/CFF, CFE - RSZ FORENSIC ASSOCIATES, LLLC.

Congratulations, you have been elected by your community to serve on its Board and to make pertinent decisions on behalf of all the homeowners. At your first meeting, it was decided amongst the Board members who will hold the various officer positions, such as President, Vice President, Treasurer, Secretary. Remember, each one of you are volunteers and come to the Board with different backgrounds. With this in mind, how do you best serve your community without any prior training or expertise in your new Board position?

You need to be the eyes and ears of the homeowners. What does this mean? It means that you need to make sure that you listen carefully and ask questions. If an answer does not make sense, do not assume that it is due to your inexperience. Chances are that if you do not understand the response, others may not either.

For example, a potential vendor presents to the Board its proposal for a new landscape contract. The price is much lower than the previous contract and it seems like a great deal. You enter into the contract without really knowing what services are included. Fast forward... you are in the height of the spring season when the lawns and gardens should look amazing, but they do not. In fact, homeowners are complaining to the Board. When you call the new landscaper, you are advised that the services necessary to beautify the grounds can be done for an additional cost. The Board agrees to pay more money and ultimately, the community looks fantastic. However, it ended up costing the community double what it should have because no one understood what was included in the contract.

A new Board is not expected to know everything. Therefore, it is of the utmost importance to communicate with your key personnel, knowledgeable homeowners and trusted professionals. In the landscaper example, prior to entering into the contract, the Board members should have (i) compared it to the prior contract, (ii) received multiple bids and (iii) had it reviewed by outside counsel prior to signing it. While it costs money to get these opinions, it protects the community and could save money in the long run.

Unfortunately, in some cases those most trusted individuals could be the ones committing fraud against your community.

For example: It is immediately after the election and the Board meets with its

Property Manager. At the meeting, the Board is advised by this individual that the community needs to raise its common charges because there is a not enough money to cover costs. As a new Board, you listen without question and you raise the fees. Fast forward and it turns out that the cash flow shortage was the result of the fraud being committed by the accountant, board member, or property manager. Always ask questions and obtain the opinions of multiple trusted professionals to confirm your decision, especially as a new board member.

There are some simple steps that should be taken by all Boards to reduce the likelihood that their community will be the victim of fraud:

- Update the signatories at the bank;
- Access and monitor the banking online;
- Request multiple bids from outside contractors;
- Understand and question the information in the monthly reports;
- Have an independent CPA firm conduct an annual audit or review.

Remember that serving on your community's Board comes with great responsibility and it needs to be taken seriously. By asking enough questions and implementing some simple preventative controls, you will be able to serve your community while protecting the homeowners. ■

Comments or questions? Feel free to reach Robin Cramer, Partner at RSZ Forensic Associates, at her office #646.889.2064 or via email at rcramer@rszforensic.com.



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PRESIDENT'S MESSAGE

By JOHN RYLEY - DRYER VENT WIZARD
AND CAI -LI CHAPTER PRESIDENT FOR 2019

Let me begin the New Year by saying it is a pleasure to lead this organization in 2019. As a member since its first year, I have seen CAI-LI grow and its wealth of talent that has been part of our award winning chapter expand as well. A special thanks goes out to our past presidents and leaders who have worked to bring the organization to where we are today.

Our biggest event is always the annual trade show scheduled for October 5th this year. With Eric Clemente at the helm again, we anticipate our biggest and best event ever. The added education sessions last year proved our attendees want to learn as much as possible in a single day.

We have several events planned as we have done in the past, like our summer social and we are going to try bowling this year instead of golf.

Our past president will be chairing a committee to schedule our education programs for the year. Thank you, Chris. We hope this will make planning easy and create an opportunity to send an alternate member if a particular subject is of interest and you're out of town.

We welcome feedback from our attendees on future subjects for meetings that will benefit the organization as a whole. We ask all of our community board members to bring a community board member from another community as a guest. Nothing is more powerful than a personal invitation and we feel strongly there is a lot to learn when being a board member.

Our organization is based on sharing expertise. If you have expertise you would like to share for the group's benefit, please let Christine or myself know.

Our board is very excited about 2019 and we hope all of you are as well. ■

JR

Long Island Chapter Calendar of Events

Thursday, March 28th - 6:00 to 8:00 p.m.

*Chapter Membership Meeting with
"Delinquency & Foreclosure Update"*

Educational Seminar

*Meadowbrook Pointe Clubhouse
1100 Corporate Drive, Westbury*

Thursday, April 25th - 6:00 to 8:00 p.m.

*Chapter Membership Meeting with
"Active Shooter" Educational Seminar*

*Summerfield HOA Clubhouse
74 Summerfield Drive, Holtsville*

Saturday, May 4th - 8:00 a.m. to 2:00 p.m.

*Board Leadership Development Workshop
for Community Association Board Members*

REGISTRATION REQUIRED

Belfor Property Restoration

60 Raynor Avenue, Ronkonkoma

Thursday, May 16th - 6:00 to 8:00 p.m.

*Chapter Membership Meeting with
"Fire Safety" Educational Seminar*

*Fairfield at St. James HOA Clubhouse
1 Fairfield Drive, St. James*

*June - **NEW!!!** Chapter Bowling Event*

More information to be announced

July - Summertime Celebration Social

More information to be announced

Thursday in September - 6:00 to 8:00 p.m.

*Chapter Membership Meeting with
Educational Seminar*

Saturday, October 5th - 9:00 a.m. to 3:00 p.m.

13th Annual Trade Show

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FRAUD AND BOND COVERAGE

By MARI ANN COLE, PRESIDENT - LONG ISLAND COVERAGE CORP.

Board Members are just people elected to administer their community on a voluntary basis. Sometimes however, the individual who is now in a position to have access to the association's assets may succumb to a momentary lapse of judgment and "borrow" from the common fund without notice by the rest of the Board. By the time the loss is discovered, the association can be out thousands of dollars, impacting its ability to pay bills in a timely fashion. This will then affect the individual unit owners' ability to sell their homes and/or secure mortgages.

A contract of insurance can be entered into for the protection of an association's monies from embezzlement or fraud and are known by different names – Bond, Crime, Employee Dishonesty, Fidelity, etc. This being said, not all policies are created equal and the Board should be made aware of what to look for in order to properly protect the community.

First, look at the definition of who is considered a "covered employee." Most policies will automatically cover the fraudulent act by a direct employee, but are Board members

(both elected and/or appointed), volunteers, property managers, accountants and/or bookkeepers included under the definition within the policy? If not, endorsements to the contract should be requested or coverage should be replaced in order to ensure that the assets of the community are protected from anyone having access to the association's accounts.

Next is to verify if an adequate limit of insurance is maintained that would protect the community from theft, fraud and/or embezzlement. Does your coverage meet current FHA banking requirements? Does coverage extend as an automatic inclusion or is there a sublimit under the policy to protect for the perils of Forgery, Computer Fraud and/or Wire Transfer Fraud? Once again, different carriers/products can protect and provide these coverages in numerous ways.

You should also look to the policy to see if coverage is written on a "Discovery Basis" or "Loss Sustained." Most carriers write on a Discovery Basis, but they do have time restrictions with regard to reporting a loss. Limits are not cumulative, so moving coverage

Continued on Page 6



is pleased to provide these meetings and resources to Condominium, HOA and Co-Op Board Members free of charge.

OPEN DISCUSSIONS

Our open discussion sessions are available for Community Association Board Members to discuss any issues that are of concern to you — and to others as well. It will be an opportunity for you to enjoy light refreshments and to meet with others from condominium, co-op and HOA boards who are dealing with — or have dealt with — common problems and challenges.

Refreshments will be served.

Last Friday of the Month
March 29 • 9:30 - 11:00 a.m.

First Monday of the Month
April 1 • 6:30 - 8:00 p.m.

RESOURCES

Our Community Association Resource Center is always open for Board Members.

For additional programs, please visit taylor-eldridge.com or e-mail us at info@taylor-eldridge.com.

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and then discovering a loss could result in no coverage dependent upon the type of coverage maintained. In addition, your policy could have a “criminal prosecution” requirement in order to collect for monies embezzled by a covered person.

To minimize the potential for dishonest acts, controls should be set in place to establish transparency within the Board and/or Property Management duties. Dual signatures, monthly review of expenses, monitoring of purchases and contractor invoices are a good start. Not allowing checks to be made payable to cash and not maintaining a debit card are also good risk control recommendations often made by insurance carriers to prevent loss. An audit of the books and records of the

association should be made on an annual basis by an independent accountant and many association governing documents call for same. This review may deter a theft from occurring, as all would know of the overview to take place at the end of the year and that any fraudulent activity could be detected.

These aforementioned checks and balances set in place by a Board make for an admirable defense against the possibility of a fraudulent act to occur. ■

If you would like to learn more, please contact Mari Ann Cole, President of Long Island Coverage Corp., at her office #631.435.3200 or via email at mcole@licoverage.com.

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2019 TRADE SHOW

By ERIC B. CLEMENTE & WOODY GOLDSTEIN, CPA

We hope that everyone enjoyed a happy, safe and joyous holiday season, and that you are keeping warm, as we experience the winter weather on Long Island.

Work on the Chapter's 13th Annual Trade Show has commenced, and as co-chairs of this event, we want to share some valuable information. Once again, we are holding the trade show at the Hilton Long Island, Melville, on Saturday, October 5th, 2019 from 9:00 am through 3:00 pm. The event is FREE for Condo/Coop/HOA Volunteer Board members, and comes with a continental breakfast and buffet lunch.

A highlight of this year's event will be our keynote speaker, Craig Huntington, and you don't want to miss his informative, interactive and enjoyable presentation. Craig is the President of Alliance Association Bank, and is a frequent speaker at various CAI and other community-oriented events nationwide.

The show will also feature 6 large classroom seminars and several smaller educational classes throughout the day. Please check upcoming issues of the Chapter's newsletter and our website (www.cai-li.org) for additional details about the seminars and trade show.

In addition, we would love to hear from our readers who have suggestions for this year's event:

- Is there a particular aspect of the show that you would like changed or improved?
- Are there any seminar topics that you would like to see at this year's show?
- Is there a vendor that you use in your community that you think would be a good exhibitor at the show?

Contact information:

Eric Clemente, Trade Show Committee Chair
(631) 704-7184 (eclemente@allure.com)

Christine M. Majid, Chapter Executive Director
(631) 882-8683 (info@cai-li.org)

On behalf of the Board of CAI-Long Island, we are all excited about the 2019 event and look forward to seeing you on October 5, 2019. Please mark your calendar and save the date! ■



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THE FUTURE IS HERE: A TECHNOLOGICAL BREAK-THROUGH IN SUSTAINABLE LAKE & POND MANAGEMENT

By BO BURNS, BIOLOGIST & MARKET DEVELOPMENT MANAGER - SOLITUDE LAKE MANAGEMENT



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.



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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

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– 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.

This innovative water quality solution did not just appear overnight. Nanobubbles have been used in the medical field, the oil and gas business, food preparation areas, and even the beauty industry for purification purposes. However, SOLitude Lake Management is the first environmental firm to advance this technology for large-scale freshwater management applications through continuous research and development with select manufacturers and regulatory agencies.

Through many promising tests and trials, we’ve learned some exciting things: Property owners who utilize nanobubbles can expect to significantly reduce and even eliminate reliance on traditional algacides. Nanobubbles have no negative impacts on



Brian Arellano, CMCA®
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fish and wildlife when monitoring and managing dissolved oxygen levels — in fact, research suggests nanobubbles help make fish more active, leading to better fishing and recreation. Nanobubbles help strengthen the health and longevity of the entire food chain, starting from the smallest beneficial organisms in your pond and ending with your family.

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

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sustainable freshwater management. Used in conjunction with traditional tools like floating fountains, buffer management, mechanical hydro-raking and regular lake and pond inspections, nanobubbles can help keep your water resources healthier and prettier for much longer periods of time, while eliminating nuisance algae and dangerous cyanotoxins before they begin causing problems.

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. We're excited to shepherd this new technology in to the freshwater management realm and look forward to further enhancing water quality in your community and throughout the world. ■

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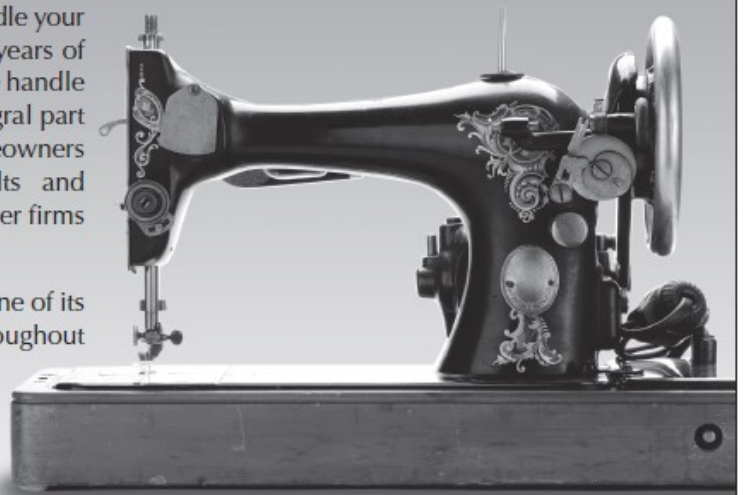
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