

CAI - LI Chapter News

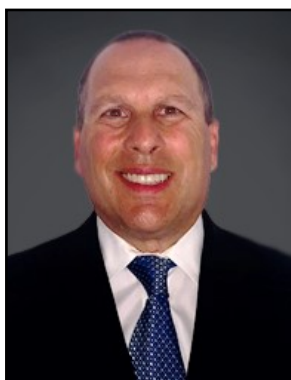
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Issue No. 51 – Winter 2021

BUDGETING FOR OPERATING CONTINGENCIES AND RESERVES

By Marty Ehrlich, Vice President - National Cooperative Bank (NCB)



Almost everyone is aware that an association needs to have a capital reserve account where money is set aside for future capital improvements. Less known is the

concept of also budgeting for unexpected operating needs.

What's the Difference?

First, let's differentiate between operating and reserve expenditures. Operating expenses are expenses incurred in the normal annual business cycle. These might include:

- Pool Contracts
- Lawn Maintenance
- Snow Removal
- Utilities

Reserve expenses are typically for work that

improves or replaces capital items with a lifetime of longer than one year. In other words, they are not expenses you expect to see on an annual basis. Examples include:

- Pool Resurfacing
- Parking Lot Sealing
- Roof Replacement
- Window Replacement

It's All the Same Money, Right?

Ah, the common trap. If you have been in management or on a board any length of time, you most likely have heard the suggestion to just use some reserve funds for a budget shortfall. Not so fast. Often reserve funds come with restrictions — read your documents. Some documents set strict restrictions on how reserve funds can be used, and you may need approval from your membership to use funds for operating expenses.

Reserve funds are specifically set aside for capital improvements and should not be

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In Memoriam of Ira Smitheimer

This issue is dedicated to our colleague and friend, Ira Smitheimer of Three Village Green HOA in South Setauket. A truly warm, engaging, and generous man who always lent a smile and enjoyed much of his time volunteering to assist the Chapter in every aspect of the organization's growth and success, serving as a Long Island Chapter Board Member since 2016.

Ira will be greatly missed by all and our heartfelt condolences are extended to the Smitheimer family.

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PRESIDENT’S MESSAGE

By NANCY FOX, DIRECTOR of OPERATIONS - CAMCO SERVICES OF NY, INC. AND CAI - LI CHAPTER PRESIDENT 2021



I am honored to serve and support the people who are the real reason for this organization - the volunteer Board Members of Condos, HOA’s and Coop’s throughout Long Island, who give of their time and expertise, derived from various trades and industries, and who deserve our sincere thanks. I think the author of the #1 Bestselling book Good to Great, James C. Collins, gave us a good word

picture of a board member, which explains why I believe that it is my distinct honor to work with them every day. I quote:

“The good-to-great leaders never wanted to become larger-than-life heroes. They never aspired to be put on a pedestal or become unreachable icons. They were seemingly ordinary people quietly producing extraordinary results.”

I am the Director of Operations of CAMCO Services of NY, Inc., a professional property management company engaged by

many Condo, Coop and HOA communities throughout Suffolk County. In this capacity, I interact on a daily basis with property managers, board members, residents, and vendors. This constant collaboration with individuals, in a wide range of occupations, gives me a unique observation point. Coupled with over 25 years in the industry, and watching the multifamily concept grow and evolve on Long Island, I thoroughly enjoy sharing tidbits of information in order to help residents more fully enjoy their homes and their neighbors.

As the newly installed President of the Long Island Chapter of CAI, there are a number of things that I hope to accomplish. One thing I would like to do is to more effectively communicate to all Condo, HOA and Coop owners, the depth of the resource contained in this not-for-profit organization. In 2021, I hope to make CAI a household name because there are so many ways in which CAI can improve the ease and enjoyment of living in a multifamily community. With monthly events, leadership training courses, quarterly newsletters, access to leaders and professionals in every ancillary field, and the support of our CAI National group resources, the list of membership benefits is too long to enumerate here.

There are some topics and situation scenarios that we haven’t solved yet. Humans (aka as “those crazy neighbors next door”), are complex. And so are their problems. So, I would like to find a venue for us to have meaningful and productive conversations about tough topics like a neighbor’s smoke coming into your home, or the noisy tenants above you, who now seem to be *deliberately* stomping about since you (very politely) asked them to be quiet. Should I even mention pets?? Yikes!

With 2020 behind us and its life-changing impact on almost every aspect of our lives, we will continue to “re-invent” how CAI delivers our services to you so together we can address our

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challenges and find positive ways to move forward. The Officers and Directors of our vibrant Long Island Chapter Board, with all its various Committees, are tireless, thank you to each one of them. At this writing, we are cautiously making plans for our Annual Trade Show which we had to cancel last year, as we are hoping to do it in person again. We will let you know as plans unfold.

Please help me welcome our newest community association volunteer leader members from:

- Country Pointe at Kings Park**
- Springwood at Babylon Condominium**

As always, our thanks to the faithful sponsors who help us provide opportunities to share information and insight to our members:

GOLD: Alliance Association Bank, BankUnited, Belfor Property Restoration, Capital One Bank, M&T Bank, and National Cooperative Bank (NCB)

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LLC, Maximum Security, Schroder & Strom, LLP, and Union Bank HOA Services.

A special thank you to our venerable Chapter Executive Director, Christine Majid, for her continued support, and to our immediate past president, Eric Clemente, who taught me so much, and has endless energy and ideas! I only hope I am able to fill those very large and adept shoes!

Everyone has something to give so may I encourage you to get involved? Please feel free to contact me directly with ANY questions, concerns, and/or suggestions you may have at 631-484-3066 or nancyf@camcoservicesny.com.

Thank you, Nancy ■

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accessed at will for whatever extra operating expense may come along. If permitted to use reserve funds for an operating shortfall, make strict plans on how to repay the reserve account. Without a plan, there's good chance those monies will "disappear" into the operating black hole and never be repaid.

Operating Contingency versus Operating Reserves

An operating contingency line item in the budget is simply what the name implies — a line item in the budget that provides extra support for expenses in the current year's budget. For example, you may have budgeted \$10,000 for pool expenses but you're not sure if you may extend the pool season if you have fantastic Fall weather. To take care of that and potential other overages in the budget, you insert a contingency line item in the current budget and fund it at an amount that can absorb some overages in various expenses line items.

An operating reserve is different from an operating contingency in that it is built up over multiple years as opposed to being funded in one specific year's budget. The purpose of the operating reserve is to budget for those large, unexpected operating expenses that pop up from time to time. Anyone who has had to budget snow removal knows exactly what I'm referring to. Many associations can blow through their snow budget with one huge snowstorm. Snow removal vendors expect the snow removal bills to be paid. Hopefully, you had a cushion in your operating account to take care of such a large expense. If not, you likely had to consider a short-term special assessment, beg for payment terms from the vendor or forego contributions to your reserve account. None are good choices to have to make.

Funding the operating reserve fund is typically done over multiple years. Going back to the snow removal expense example, many owners would probably revolt if you budgeted for a huge snow removal bill in next year's budget but somehow you do need to account for the possibility. Instead of dramatically increasing the budget next year, add an operating reserve line item (nothing is actually expensed to this category) to account for large possible swings in expenses such as snow removal.

Operating reserves have multiple names, and you will need to dig out a copy of your latest audit to see where you stand before you can budget appropriately. Toward the bottom of the balance sheet, look for a line item called "Unappropriated Members' Equity" and see if it is a positive or negative number. Other names for "Unappropriated Members' Equity" include "Prior



Budgeting for Operating Contingencies & Operating Reserves

Owners' Equity; "Operating Reserves" or "Excess Operating Funds." They all represent the same thing. This line item represents the net income/loss since the association was formed. Here is an example.

Assets:

Cash	\$25,000
Reserve Accounts	\$250,000
Accounts Receivable	\$7,000
Prepaid Expenses	\$5,500
Total Assets	\$287,500

Liabilities and Members Equity:

Accounts Payable	\$3,500
Prepaid Assessments	\$2,500
Total Liabilities	\$6,000
Capital and Replacement Reserves	\$300,000
Unappropriated Members' Equity	(\$18,500)
Total Members' Equity	\$281,500
Total Liabilities and Members' Equity	\$287,500

From the gray highlighted line, you see a negative number of **-\$18,500**. That means if you add together all the net income/losses since the association was formed, the association has a cumulative net loss of **-\$18,500**.

In other words, you have a negative operating reserve fund

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balance and need to take some strong steps to get your association back into the positive side of things.

As a rule of thumb, auditors like to see the Unappropriated Members' Equity (aka Operating Reserves) equal approximately 10% to 20% of the annual operating assessments. For example, if annual assessments for the association in the example equaled \$300,000, the association should show Unappropriated Owner's Equity of \$30,000 to \$60,000. That is not to say that you should budget an extra 20% as an operating reserve line item. Build in a respectable amount (it all depends on the size of your budget) and work your way towards the grand total that past history has shown you might need.

For this sample association, a good starting point maybe \$20,000/year until they reach the target cushion of \$30,000-\$60,000. It's unlikely the problem was created overnight, and it probably won't be solved overnight. If the association budgeted an operating reserve line item of \$20,000 for next year and if all expenses come in at budget, Unappropriated Members' Equity would increase by \$20,000 for a resulting cumulative total of \$1,500 (-\$18,500 + \$20,000). Keep doing this year over year and very soon you would be in the 10% to 20% range your auditor wants to see. Once you have that cushion, your association can start to absorb those periodic budget busters without having to worry about not funding capital reserves or implementing special assessments.

If your association is over the 10%-20% range already, congratulations! You have been operating in the black and probably don't need to budget for additional operating reserve fund contributions. Instead, you might consider inserting an operating contingency line item to just take care of smaller, annual overages that may crop up. Operating Reserves are more for those huge budget busters that tend to only come along periodically.

Summary

While some of the above information may seem a little complicated, think in terms of your personal budget. Many people have a miscellaneous line item in their monthly budget. Those

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CAI - LONG ISLAND NEWSLETTER

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 (www.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, 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.

Quarterly Deadlines

Winter Issue - January 31

Summer Issue - July 31

Spring Issue - April 30

Autumn Issue - October 31

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Long Island Chapter Calendar of Events

In light of the continued health crisis, the Board is continuing to roll out a series of dates for webinar topics as presented below. As the schedule is formalized, we will send out updates via email so you may mark your calendar and register.

*Tuesday, March 9th - 7:00 p.m. to 8:00 p.m.
Chapter Educational Webinar
"Habits and Communications"
Presented by Alliance Association Bank*

*Wednesday, April 14th - 7:00 p.m. to 8:00 p.m.
Chapter Educational Webinar
"Virtual Security: Protecting Property While
Spending Less"
Presented by Maximum Security*

*Saturday, May 1st - 8:00 a.m. to 2:00 p.m.
Board Leadership Development Workshop
for Community Association Board Members
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Sponsored by Belfor Property Restoration*

*Wednesday, May 12th - 7:00 p.m. to 8:00 p.m.
Chapter Educational Webinar
"Tree Risk & Plant Health Care"
Presented by Bartlett Tree Experts*

*To REGISTER or to READ MORE,
visit our EVENT PAGE by clicking below —
<https://cai-li.org/events/>*

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concert tickets you bought may put you over in your "Entertainment Budget," but the "Miscellaneous" line item can help you absorb that extra expense for the month. The "Miscellaneous" line item is the same as an operating contingency line item in your associations budget.

If you budget personally, you probably have an emergency fund set aside for those periodic unexpected expenses we all have. If you have that emergency fund, you can continue saving for retirement and the college fund instead of diverting that money for your emergency. That emergency fund is the same as an operating reserve fund for an association.

Whether an operating contingency line item or operating reserves, these are two budgeting tools to help keep your association finances on track. When budgeting season rolls around this year, check where you stand and build some extra padding into next year's budget. You and your owners will be happy you did when those pesky little extra expenses or huge budget busters come your way. ■

Do you need more information? Please reach out to Marty Ehrlich, Vice President at National Cooperative Bank (NCB) at mehrllich@ncb.coop, or by phone at (212) 808-0880, or visit their website at ncb.coop.

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PROLONGING YOUR POND'S RETIREMENT: PROACTIVE SOLUTIONS TO HELP EXTEND THE LIFESPAN OF YOUR WATERBODY

By Gavin Ferris, Ecologist - SOLitude Lake Management

The very first fish I remember catching was a bullhead catfish. It was in a small pond in my grandparents' HOA community that is still there today. Well, sort of. Though the pond had once been deep enough for fishing and stormwater collection, its depth is now best measured in inches rather than feet. The cattails that were once clustered near the outflow are now abundant throughout the pond. Today, the waterbody resembles the nearby wetland more than it does a pond. In the 55 years of its existence, no measures have ever been taken to mitigate against the process of succession.

Lake and pond succession is the natural lifecycle of any waterbody. The very tributaries that supply a waterbody with its water also carry sediment, which over time accumulates and decreases the water depth. Aquatic weeds and nuisance vegetation decompose and create additional organic sediment. And the shallower the pond becomes, the more vegetation it produces—accelerating the aging process.

The speed at which a lake or pond becomes a marsh depends upon several different factors. Some of these factors can be controlled; others can be mitigated. But it is a future that all

waterbodies will face at some point in their lifespan. This is why proactive management is not only beneficial, it's key to preserving the health, function and beauty of our freshwater resources.

A common tool recommended to HOA communities is a beneficial vegetative buffer comprised of native flowering plants and grasses. A vegetative buffer that is allowed to grow 3-5 ft out from the shoreline can help significantly reduce the amount of surface runoff, sediment and pollution entering a lake or pond during rainstorms. Establishing similar erosion controls around streams and tributaries is also a wise precaution against transported sediment. Organic matter accumulation can be further prevented in the waterbody by applying nutrient remediation products, which process excess nutrients before they can be used to fuel algae and aquatic weeds, and introducing supplemental bacteria and enzymes, which aid in the decomposition of vegetation and bottom muck.

Another consideration relating to decreased water depth is the increase in temperatures. Shallower water warms faster, leaving

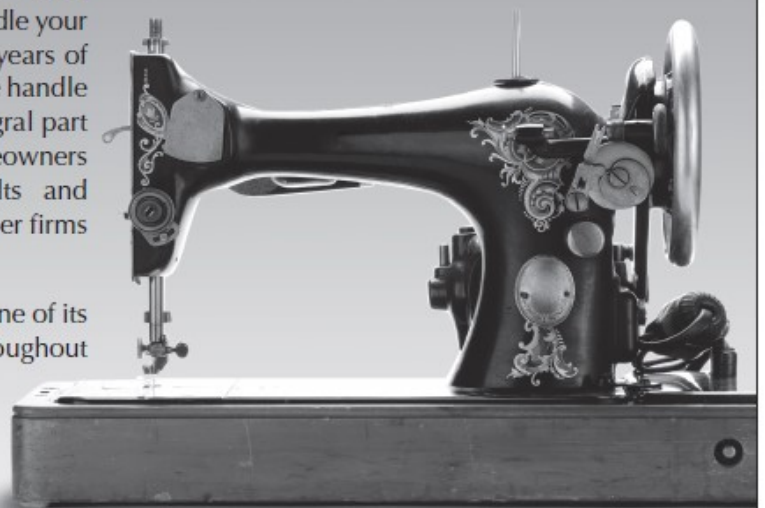
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it prone to excess algae growth, increased submersed and emergent vegetation growth, and oxygen depletion. Lake and pond aeration can help mitigate these issues and help slow the accumulation of organic matter. Beneficial dissolved oxygen can be produced by several types of pond aeration systems, which your aquatic management professional may recommend depending on your goals and the characteristics of your waterbody. Floating fountains provide effective circulation in shallow ponds, while submersed aeration systems oxygenate deeper waterbodies from bottom to top. And new technologies like nanobubble aeration treatments can be used supplementally alongside these systems to provide additional natural benefits, including toxic cyanobacteria control and the elimination of pollutants while encouraging the growth of native wildlife and vegetation.

Eventually, the line between a pond and a wetland becomes a little blurry; after all, a wetland without vegetation is, well, just mud. Some forms of vegetation, like cattails and Phragmites, not only thrive in late-successional ponds, but actually speed the rate at which succession occurs, so removing these nuisance plants is especially important. At the same time, it is just as important to establish and promote healthy native wetland plants in order for any form of aquatic ecosystem to persist. The species best for your situation will depend on your location and your ultimate aesthetic and functional goals.

One concern I often hear from community managers, especially those with aging ponds and shallow stormwater retention areas, is the production of mosquitoes. Certainly, shallow productive habitats are more conducive to mosquito breeding than are open water ponds. As long as sufficient water remains to sustain them, a population of fish, even minnows, will prevent mosquitoes from proliferating. Amphibian and insect predators like salamanders and dragonflies are also adept at controlling mosquitoes and can be promoted with appropriate native vegetation.

Proactive management strategies can be incredibly impactful in community waterbodies, especially when introduced early on in the lake or pond's lifespan. Eventually, though, decisions must be made about the future of a waterbody. For stormwater basins and other ponds that must meet design specifications in order to fulfill their intended function, sediment removal or dredging may eventually become a requirement. While dredging can be a tremendously expensive endeavor, a well-designed custom management plan that includes strategic hydro-raking can help prolong the need to dredge

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by 10 years or more and will allow your community to plan for the expense gracefully.

Aging is inevitable, even for your waterbody. It is up to us to decide if and how to intervene in that process. ■

Gavin Ferris is an Ecologist at SOLitude Lake Management, a freshwater management firm that provides sustainable solutions for lakes, stormwater ponds, wetlands and fisheries. Learn more about this topic at www.solitudelakemanagement.com/knowledge.



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3 THINGS TO CONSIDER WHEN CHOOSING A NEW WATER HEATER

By HARVEY KOLIN, DIRECTOR OF SALES - WATERHEATERS.COM

Buying a new water heater is different from almost any other appliance in your home. Unlike a toaster or even a washing machine, you can't just pick a model at the store and be certain it will work when 'plugged in' at home. In fact, you shouldn't try to install your own water heater at all because an inexperienced installation could result in leaks, corrosion and, of course, no hot water. But which water heater should you buy to have installed in your home? To find out, you'll need to consider a few very important factors. Naturally, you want a water heater that can supply enough hot water for your home's needs, doesn't add too much to the power bill and fits safely in your utility closet, garage, or basement depending on where you want to store it.

Whether you're furnishing a brand new home you just built or are replacing an old water heater that recently gave up the ghost, it's important to understand your home in order to find the right water heater. Here are the top three questions you should be ready to answer when consulting with a water heater installation professional.

1. Size of the House

The size of your home will determine a lot about how big your water heater needs to be. The number of bathrooms, sinks, showers, and water-using appliances can stack up to quite a bit of demand for hot water all at once, especially if you share your home with several other family members who might be showering or washing their hands at the same time. To calculate how big a tank you want, consider how big your home is and how much water you tend to use daily. The most important number is your peak hour demand, which is the most possible water you could need at once. This hour usually occurs in the

early evening when everyone comes home, does cleaning chores, takes showers, and so on.

2. Power Consumption

The next thing to consider is how much power and possibly natural gas your water heater will use up every day. Old water heaters tend to be monsters on the power bill but modern units are much more power efficient. Even with the most recent models, you'll want to do an energy efficiency comparison to find the best option within your price range. You may also want to consider the recommended temperature settings for each model. A lower temperature means less energy use while still providing steaming hot water.

3. Space to Put It In

Finally, you may think you want the biggest water heater available so you can run two hot showers, the dishwasher, the clothes washer and the kitchen sink all at once but the final limitation on your appliance size is your utility closet. Every home was built with a certain amount of space allocated to utilities like the water heater, A/C, and furnace. If you want an enormous hot water tank, make sure to measure the area where your water heater will go to ensure that there is plenty of room.

Whether you've Googled it and are absolutely certain which water heater you want or if you'd rather consult with a professional, it's important to remember never to try and install a water heater yourself unless you've done it before professionally and understand the model you'll be working with.

From tiny tankless water heaters to steaming giants, if you need water heater advice or installation contact a professional to help you as a homeowner find the perfect appliance for your home size, water usage, power consumption, and utility closet. ■

For expert installation, advice, and assistance with all your water heater needs, Waterheaters.com is here to help. We make absolutely everything about water heaters our business. If you have any questions, please contact Harvey Kolin at at #631.300.5145 or via email at harvey@hkolin.com.



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DEFINING COMMERCIAL VEHICLES IN AN HOA

By LAURA OTTO - HOARESOURCES

Our homeowners association covenants, which are decades old, allow two cars per household and no commercial vehicles. Over the years, the demographics in our community have changed, and we now have more blue-collar residents who own

their own businesses. We also have police officers with patrol cars and EMTs with an ambulance living here. How should we define commercial vehicles?

Where a word or phrase used in a homeowners association's declaration is not defined in the covenants or by statute, a board has broad discretion to adopt rules that explain how the provisions of the covenants will be applied.

If there are no community rules that define what constitutes a "commercial vehicle," it is likely that a court would apply the Maryland statutory definition of "commercial motor vehicle" that is described in the requirements for obtaining a commercial driver's license. Under that definition, a commercial vehicle includes any vehicle with a gross weight rating of at least 26,001 pounds; a vehicle designed to transport 16 or more passengers; or any size vehicle used to transport hazardous materials. Excluded from the statutory definition are fire and rescue vehicles with audible and visual signals.

However, homeowners association rules can establish a more or less restrictive standard as to what "commercial vehicles" are prohibited. An expansive restriction would bar any vehicle used primarily for business or other non-residential purpose regardless of the size or appearance of the vehicle. A narrower interpretation could be adopted by describing specific features of vehicles that aren't allowed.

In communities where parking is limited, the main concern is the size of the vehicle rather than its appearance. Commercial vehicles of a certain width or length that do not fit in a parking space could be prohibited. Other communities are more concerned with the size and placement of commercial signage and the display of additional tools and equipment on the vehicle. Rules can address these factors. If police and rescue vehicles are allowed,

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If the goal is to allow all commercial vehicles regardless of size and appearance, the covenants should be amended to eliminate the ban.

HOAresources.com explores questions and comments from community association members living in condominiums, homeowners associations, and housing cooperatives. We then assemble trusted experts to provide practical solutions to your most commonly asked, timely questions. We never use real names, but we always tackle real issues. Have a question or comment about your community association? [Click here](#) to submit a question for consideration. ■

the rules could exempt these vehicles from the “commercial vehicle” definition.

As with all community rules, it’s important to adopt a clear, objective standard so all residents know exactly what vehicles are prohibited. The rules should be enforced uniformly and consistently.

Laura Otto is editor of CAI’s award-winning Community Manager. A seasoned journalist, Laura previously worked for a creative, advocacy agency in Washington, D.C., where she wrote and edited content for a variety of public health clients. Prior to that, Laura served as a senior writer and editor for the George Washington University School of Medicine and Health Sciences. Laura is a graduate of Temple University in Philadelphia.



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COVID-19'S IMPACT ON BUDGETS

By KIARA CANDELARIA - HOARESOURCES

Like many communities, Lake Ridge Parks and Recreation Association in Lake Ridge, Va., took measures to mitigate the spread of COVID-19 with increased cleaning and disinfecting procedures and the cancellation of activities and events.

When it came time to revisit its initial budget drafted in early March, the board of directors and finance committee found that projections for the upcoming fiscal year would need to be adjusted due to higher expenditures and revenue losses.

"It's challenging. The goal every year is to meet budget and make sure that expenses equal revenues," says Ike Mutlu, PCAM, Lake Ridge's chief operating officer and general manager. "Under normal circumstances, that's not terribly difficult to do, but it's extremely difficult in this environment."

The large-scale community relies both on assessment payments and supplemental income from amenity rentals, tuition from an on-site preschool, and fees from various recreational programs and social events to fund its operations—most of which had to be canceled in 2020.

COVID-19-related expenses have rapidly accumulated for community associations as frequent disinfecting has become the

norm, management offices keep personal protective gear and cleaning supplies on hand, and boards continue asking attorneys for guidance on conducting association business during the pandemic. Communities also are anticipating indirect increases in some typical budget line items for 2021, particularly insurance, utilities, and other operating costs.

CAI research conducted in April showed a negligible impact of the pandemic and resulting economic shutdowns on community association [assessment delinquency rates](#). At the time, more than 90% of community association homeowners were current paying their assessments—roughly the same percentage as late February, according to the survey.

It is unclear how delinquency rates have changed as the pandemic and economic shutdowns have dragged on, but many communities are proceeding with caution and discussing whether to budget for more bad debt.

COVID-19's impact is also being felt in the insurance market as providers prepare to set aside reserves to cover increased liability claims, says Allen Hudson, vice president of commercial lines at Sahouri Insurance in McLean, Va.

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He estimates that general liability insurance (which covers third-party bodily injury or property damage) could have anywhere from a 10%–15% increase in rates. General liability would cover claims alleging that an association did not take the necessary steps to prevent the transfer of COVID-19, such as lack of proper disinfecting or failing to notify the community of a positive case.

Some insurance carriers have an exclusion of coverage on communicable diseases. Others include the coverage and would have to notify boards within 45–60 days that the exclusion will go into effect at renewal, Hudson notes. Community associations may elect to purchase liability coverage for communicable diseases separately, but he says that it typically would be too high of an expense to be justified.

“Buying communicable disease liability is not going to be



affordable for any type of operation other than for critical infrastructure like hospitals and schools. There is not enough money in reserve to issue the hundreds of thousands of policies for every business owner to have this coverage affordably, including

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community associations,” Hudson explains.

Ultimately, the effect of COVID-19 on general liability insurance rates will be felt by every policyholder and be mostly indirect for community associations, says Hudson. Depending on the increase, he advises boards to make adjustments based on the community’s history of losses from prior liability claims and to find ways to reduce their potential exposure. ■

For more information about COVID-19 and your community, visit www.caionline.org/Coronavirus.

Kiara Candelaria is associate editor for CAI’s print and digital publications.



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