

CAI - LI Chapter News

Serving Long Island, New York

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ON THE BOARD'S AGENDA: WHEN IS THE LAST TIME THE BOARD HAS REVIEWED COMMUNITY POLICIES OR HOUSE RULES?

By MICHAEL T. SCHRODER, ESQ., PARTNER - SCHRODER & STROM, LLP



Unlike fine wine, house rules and building policies in effect for a community association do not get better with age. They may in fact be out-dated or lacking in guidance to

owners and board members regarding resident conduct that is novel or the result of evolving technology. This is especially true in high-rise communities, which this article discusses.

It is always a sound business practice to review a community's house rules and policies from time to time to insure that the current board has full knowledge of matters that were discussed years earlier but have not been re-visited since inception. Among the board's inquiries should be whether a policy or decision made previously, either years ago or with a

different mix of board members, stands the test of time. Pick a topic not discussed in a while and open it up for a fresh discussion. Has the policy been tested by an actual situation in which the rules applied? Did it achieve its intended result? Did it curtail the activity that it sought to stop? Does the policy need to be revised due to changing times and conditions?

It is always better to have a comprehensive set of rules in place than to govern from crisis to crisis or to create a rule only because a situation has occurred that was not foreseeable or due to a topic the board has not been interested in addressing.

A good example of this would be rules governing service animals. Some buildings restrict owners from having pets (dogs and cats). Has the board reviewed its pet policy with newer State or Federal laws applicable to service animals? Does the Board have a review procedure in place for an owner or

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PRESIDENT’S MESSAGE

By JOANNA PAWLOWSKA - MAX SECURITY USA AND CAI - LI CHAPTER PRESIDENT 2025



As we close out another successful year, I want to take a moment to reflect on all that we’ve accomplished together as a chapter. From engaging educational programs to networking events that strengthened our community, 2025 has been a year of growth and collaboration. None of this would have been possible without the dedication and energy of our

outstanding Board of Directors, who continually bring new ideas and a shared commitment to serving our members.

I am deeply grateful for the opportunity to serve as President of this chapter. It has been both an honor and a privilege to work alongside such talented professionals who are passionate about advancing our industry and supporting our members.

A special thank-you goes to our Executive Director, Christine Majid, whose leadership and tireless efforts ensure the smooth operation of our chapter. Christine’s support and guidance make all the difference, and I am truly appreciative of her partnership.

As we look ahead, the Board is already beginning to plan for

2026. We want to hear from you—our members. What areas should we focus on to bring even more value to your membership? Are there new programs, initiatives, or improvements you would like to see in the year ahead? Your feedback is essential to shaping the direction of our chapter.

On behalf of the entire Board, I wish you a joyful holiday season and a happy, healthy New Year. Thank you for your continued support, engagement, and trust. We look forward to an even brighter 2026 together. ■

With gratitude,
 Joanna Pawlowska, 2025 President, CAI - Long Island Chapter
 You may reach Joanna via at jpawlowska@maxsecurityusa.com or #516.467.9500.

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tenant who wishes to live with a service animal? Are there requirements in place for full disclosure of the necessity and certification of the service animal? The Americans with Disabilities Act has published simple guidelines that should be adopted and followed by the board. Advice of counsel is strongly recommended in this area for the creation of rules and protocols to accept and approve service animals.

In this day and age, buildings are mostly smoke free. High-rise buildings should review their policies to determine if they have a policy regarding the use of medical and recreational marijuana use in an apartment house setting. Such use will often result in the presence of smoke in hallways, which will bother other occupants, especially those that live with children. This would be resolved with a full smoke-free policy (restricting smoking requires an amendment of the governing documents) or the installation of an exhaust vent in the offending unit.

Another area that most communities have not considered as needing regulation is the storage of transportation devices such as e-bikes and scooters powered by lithium batteries, known as micro-mobility devices. Improper charging of these devices can lead to fires that are difficult to extinguish. Communities may wish to prohibit indoor storage of these devices to prevent far-reaching damage to units from fire. Each board should independently explore this issue and create rules that fit in their community.

One final area to review from time to time that is not policy-based but is extremely important is insurance coverage. The board should request that their insurance broker attend a board meeting every few years to review policies and coverage as well as to educate board members about deductibles, limitations, and the extent of coverage. Some coverage provides the cost of legal counsel without covering a damage or liability claim - something the board should be aware of.

A board's action or inaction on any topic sends messages or signals to owners that expect to live in a community with a board that has rational policies and fair treatment to all. It is very easy for the board to gain a reputation as being ruled by personal politics and reactionary decision making. Thoughtful and timely discussions on these topics will pay dividends in the long term. ■

Michael Schroder is a partner in the law firm of Schroder & Strom, LLP. He has been Secretary to the Board of Managers of Hampshire House Condominium in Garden City for the last 15 years. You may contact him at mts@nytaxreview.com.



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BOOK REVIEW - BAD HOA: THE HOMEOWNER'S GUIDE TO GOING TO WAR AND RECLAIMING YOUR POWER BY LUKE CARLSON.

By VICTOR K. LOOPER JR., PRESIDENT, NEWBROOK GARDENS OWNERS CORP., MEMBER OF CAI - LONG ISLAND BOARD OF DIRECTORS, MEMBER OF NYS LEGISLATIVE ACTION COMMITTEE (LAC)

The author of this book is an attorney who represents individual home owners. He does not represent associations. He has offices in California. I am the President of my 212-unit Co-op in Bay Shore, N. Y. I read this book primarily to learn what bad things HOAs were doing and to learn not to do those things.

He explains what HOAs are, how they are established, governed, serve a good purpose, but how they frequently turn bad. He explains the various governing documents of an HOA. He gives reasons why HOAs go bad e.g. volunteer boards are not always up to the challenge and bad management companies don't always have the best interests of the owners at heart as opposed to their own bottom lines. He likens the various types of Board Members to combatants e.g. heroes, tyrants, meddlers etc.

The book is designed to show you how to fight against boards that are inefficient, corrupt, have abusive fines, and are run by bullies and the like. Carlson said he wrote *Bad HOA* "to provide homeowners the tools to deal with often frustrating and costly situations. Still, I believe in the HOA concept and have had many highly positive interactions with boards that work to benefit all of their homeowners."

I liked the fact that even though the book was written by a lawyer, he does not resort to a great deal of legalese which makes it very easy to read. However, he does use various legal terms e.g. cause of action, duty of care, breach of contract. He does a good job of explaining every legal term that he uses so the reader does not have to guess or surmise what he means.

He explains the various ways of solving the problems that he presents. He goes to "war" and includes informal battlefields ex. informal dispute resolution, and mediation. He also explains how you can go to "war" more formally when you have to go to Court, including arbitration and filing a formal lawsuit. He also tells you how to hire a lawyer for your battle.

He suggests some cures for the problems of bad HOAs; e.g. imposing greater consequences for bad behavior and education. One of the things I noticed was that I did not read one word about CAI and how that organization might fit into any of the things he mentioned or to any of the remedies for bad behavior. Nothing was said regarding all of the educational programs that CAI has, nor did I see anything in the book about the

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publications that CAI has to educate Boards on how to avoid the problems mentioned or how to solve those problems.

The book is available on Hoopla through my local library, Bay Shore-Brightwaters and others as well and through the Hoopla website - <https://www.hoopladigital.com>. It is free through the library and could also be purchased from Amazon at various prices depending on the format. However, there is no need to pay for it, unless you want to keep the book forever which I did not want to do. You need to set up a Hoopla account but that is also free to do. ■

Feel free to reach out to Victor at vlooperjr@yahoo.com.

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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 (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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TOP 5 ENERGY RETROFIT TIPS FOR LONG ISLAND PROPERTY OWNERS

By ROB SEDAGHATPOUR - STRATCO PROPERTY SOLUTIONS



Your What are Deep Energy Retrofits?

Deep Energy retrofits can unlock major energy savings and improve property value, but only if done right. The scope of these projects can depend on an owner's budget and the property's condition. They frequently involve the replacement of a building's

existing lighting and HVAC systems, its windows and envelope/insulation, and even other major appliances.

We've worked on hundreds of retrofit and electrification projects across Long Island, and we've seen where building owners most often stumble. Whether you're managing a co-op in Hempstead or a garden-style rental in Patchogue, these five common mistakes can cost time, money, and even access to incentives.

Tip #1: Apply Early for Incentives

Incentive programs whether they are offered by the state or your local utility can often operate on a first-come, first-served basis. Many owners assume the best time for an energy retrofit is after they've gotten the most out of their existing systems and a replacement is required.

Unfortunately, by then, budgets may be gone or deadlines passed. That's why it's best to do an energy audit now so you can plan your renovations to lock in rebates while keeping tenant turnover or compliance deadlines in mind.

Incentive programs are often inundated with requests for funds, and they can take significant amounts of time to respond to questions or award your

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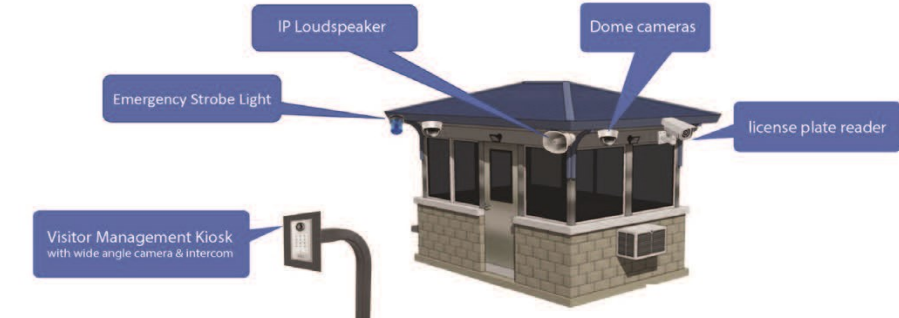
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money. This step can also ensure you receive the funding you are allocated from programs sooner and give you more time to deal with any possible issues that may arise with your application.

Tip #2: Don't Skip the Envelope

Too often, owners install high-efficiency heat pumps or boilers without upgrading windows, walls, or roofs. The result? Oversized systems that underperform and higher operating costs.

When planning your energy retrofit opt for approaches that bundle insulation, air sealing, and windows to shrink your load and increase the potential incentives you may receive.

Tip #3: Choosing the Right Scope for Your Building Type

What works for luxury multifamily apartments won't fly in commercial or industrial spaces. Many owners waste time considering options that don't match their building's needs or funding eligibility.

Make sure that you're hiring contractors who understand the difference in project scopes between walk-ups, garden apartments, co-ops, and townhome complexes. The project manager should approach each of these retrofits with their own strategies that align with your energy saving targets.

Tip #4: Consider Alternative Financing Tools

Upgrading your building is expensive work, but it doesn't have to be unaffordable. There are a range of financing options that most Long Island owners never use:

Commercial Property Assessed Clean Energy Programs[1] (C-PACE): These programs can offer 100% financing of energy upgrades (envelope, HVAC, solar) with repayment through property

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taxes. They are available in parts of Long Island through Energize NY and local industrial development agencies (IDAs).

New York State Energy Research and Development Authority - Smart Energy Loans[2]

NYS runs a program offering fixed-rate loans for energy system upgrades that qualify through local utility programs, which can be especially helpful for LMI housing and co-ops.

Municipal bonding for public housing and nonprofit retrofits: Towns like Brookhaven and East Hampton are designated as Climate Smart Communities offer additional grants or expedited zoning to projects aligning with their climate action plans.

Tip #5: Don't Neglect Stakeholder Communication

Boards, tenants, and staff often feel blindsided when major construction starts. Without clear communication, electrification projects in co-ops, condos, or multifamily rentals can face delays, resistance, or even legal issues.

Fortunately, resident education and outreach can mitigate concerns when it comes to larger retrofits. Examples could include slide decks, letters, and Q&A sessions.

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Conclusion

Whether you are familiar with the process of replacing old equipment on your property or not, deep energy retrofits though possibly complex can save you money on your energy bills and make your building more sustainable. It's certainly worth doing an energy audit to see how your property is doing and if upgrades might be worthwhile.

Stay Informed. Stay Engaged. ■

STRATCO Property Solutions is a third-party specialist that navigates Long Island's incentive programs. STRATCO serves the entire value chain with in-depth services to obtain the government incentives available for building upgrades or retrofits.

For collaboration opportunities or assistance with deep energy retrofits, contact Rob Sedaghatpour by phone at #646.760.9723 or via email at robert@stratcoproperty.com.

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Long Island Chapter Calendar of Events

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