

# CAI - LI Chapter News

Serving Long Island, New York

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Issue No. 67 – Winter 2025



## PREVENT FREEZING PIPES FROM CAUSING WATER DAMAGE TO YOUR PROPERTY

By PHIL DEPAUL, CEO - I-TOM-PLUMBER OF LONG ISLAND



Every winter, nearly 250,000 families—most of which don't know how to prevent freezing pipes—wake up or return home to find their kitchen, bath, or basement flooded with water from a

pipe burst, damaging furniture, carpet, flooring, and other personal belongings.

A three-millimeter crack in a pipe can dump up to 250 gallons of water in your house in a single day. Whether your property is outfitted with copper or plastic PVC pipes, no one is immune to pipe bursts; both of these pipes can rupture.

Fortunately, you can take precautions to prevent freezing pipes and avoid the hassle of a messy, expensive pipe burst. Follow these simple steps to prevent flooding.

### 1. Bundle Up Those Pipes

Before winter arrives, insulate all the exposed pipes in your crawl spaces, basement, garage, and attic. Because these pipes are open to the elements, they are more vulnerable to freezing. Don't be shy with the insulation — the more you use, the less likely your pipes will freeze and burst.

Wrap your high-risk pipes with heat tape or thermostatically controlled heat cables. Ensure an independent testing organization, such as Underwriters Laboratories, approves the product. Use exterior tape for outside pipes and interior tape for indoor pipes, and carefully follow all the installation instructions.

### 2. Seal the Cracks

Look for gaps or openings near your pipes. If outdoor air seeps through even a tiny crack, your pipes can freeze and burst. To keep the cold air out and the heat in, seal up every air leak with caulk or insulation.

*Continued on Page 4*

### INSIDE THIS ISSUE:

PREVENT FREEZING PIPES FROM CAUSING WATER DAMAGE	1
PRESIDENT'S MESSAGE	3
NEWSLETTER: ARTICLES & ADS	6
CALENDAR OF EVENTS	8
STORMWATER POND MANAGEMENT: AREN'T NUTRIENTS IN THE WATER GOOD?	9
THE IMPORTANCE OF INSURANCE FOR CONTRACTORS WORKING WITH HOMEOWNERS ASSOCIATIONS IN NYS	14

Community Associations Institute — Long Island Chapter

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## PRESIDENT'S MESSAGE

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



Dear Members of the CAI Long Island Chapter -

It is an honor to introduce myself as your new Chapter President. My name is Joanna Pawlowska, and I am thrilled to have the opportunity to lead the Long Island chapter of the Community Associations Institute (CAI), an organization dedicated to fostering vibrant, well-informed, and thriving communities.

With 20 years of experience as a marketing executive specializing in design, psychology, and technology, I have developed the skills necessary to drive growth, build strong relationships, and provide innovative solutions. Over the past four years, I've been privileged to serve as a member of CAI-LI on behalf of Max Security USA, where I gained a deeper appreciation for the impact our organization has in equipping communities with the tools, knowledge, and resources needed to succeed.

From public insurance adjusting to restoration and security, my professional background has given me a keen understanding of the issues communities face and has taught me the value of effective communication, collaboration, and accountability—qualities that will guide my leadership within this chapter. Additionally, as someone who immigrated to the U.S. from Poland, I bring a unique perspective on community building, communication, and emotional intelligence, all of which I look forward to applying to this role.

I want to take a moment to express my gratitude to our past President, Rosemary Claus, and our leadership team for their dedication to our chapter and its mission. Their hard work has built a strong foundation upon which we can grow. I would also like to recognize our Chapter Executive Director, Christine Majid, for her impeccable attention to detail, ensuring our Chapter always puts its best foot forward. I am equally grateful to you, our members, for trusting me to lead this chapter as we work together to advance education, advocacy, and resources for community associations.

Looking ahead, my vision is to strengthen our chapter's role as a resource hub and leader in the community association industry. To achieve this, the following initiatives will guide our efforts this year:

- **Providing Robust Educational Programs:** Expanding access to workshops, webinars, and educational programs designed to equip HOA board members, managers, and homeowners with the skills and knowledge they need to succeed.

- **Enhancing Member Engagement:** Creating more opportunities for our members to connect, collaborate, and share ideas through networking events, committees, roundtable discussions, and forums as well as providing access to the many resources our vendors can provide for all facets boards face while managing HOAs.

- **Promoting Best Practices:** Developing and sharing resources, case studies, and tools that empower HOAs to operate efficiently and serve their communities effectively.

I believe that the success of our chapter—and the communities we serve—depends on collaboration. I encourage each of you to take an active role by attending events, participating in committees, and sharing your insights and feedback. Together, we can make a meaningful impact on the lives of the individuals and communities we support.

Thank you for your continued commitment to the Long Island Chapter of CAI. I am excited about the possibilities that lie ahead and am dedicated to leading with transparency, inclusivity, and a focus on results. If you have any suggestions or questions, please don't hesitate to reach out to me or the Board.

Here's to a successful and impactful year ahead! ■

Warm regards,

Joanna Pawlowska, 2025 President, CAI - Long Island Chapter

You may reach Joanna via at [jpawlowska@maxsecurityusa.com](mailto:jpawlowska@maxsecurityusa.com) or #516.467.9500.



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*Continued from Page 1*



### 3. Put Away the Garden Hose

Disconnect your garden hose before temperatures plummet. Shut off the water valve leading to the outdoor spigot and drain all the water. Finally, store your hose indoors.

### 4. Bump Up the Thermostat

Never set your thermostat below 65 degrees in the winter, including when you leave your home or commercial space. The temperature inside the walls and attic, where your pipes are located, is much colder than in the living areas. Suppose you let the indoor temperature drop below 65 degrees. In that case, your exterior wall pipes are at high risk of freezing and bursting.

### 5. Let the Water Trickle

Turn on one faucet in your home and let warm water drip throughout the night. If possible, use a faucet in the basement or an outside wall. But the ideal faucet is far from your main water supply shut-off. Even a tiny trickle of water can help prevent frozen pipes.

### What if My Pipes Freeze?

If you turn on your faucet during freezing weather and no water comes out, your pipes are likely frozen. Don't panic. If you act fast, you can still prevent a plumbing emergency.

*Continued on Page 7*

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# CAI Long Island Chapter Educational Seminar - November 14, 2024 - Summerfield HOA We Have To Do A Special Assessment... Where Do We Start?

Presented by: Nancy Fox, Director of Operations - CAMCO Services of NY, Inc.  
and Evan M. Gitter, Esq. - Cohen, Warren, Meyer & Gitter, P.C.

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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](http://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](mailto: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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Continued from Page 4

### 1. Call a Plumber Immediately

Your first step is to leave the faucet on and call a plumber immediately.

### 2. Keep the Problem from Getting Worse

In the meantime, begin thawing the frozen pipe yourself with a hairdryer. Start warming the pipe as close to the faucet as possible, then work toward the coldest part of the pipe. Never try to thaw a pipe with a torch or open flame.

## What if My Pipes Burst?

### 1. Shut Off Your Main Water Line Valve

If it's safe, your first step is to turn off your water at the main shut-off valve and leave the faucets on. The shut-off valve is typically located in the basement. Turn the valve (clockwise, to the right) to cut off the water supply.

### 2. Call a Plumber Immediately

Immediately call a plumber who offers 24/7 emergency response support. They should have experience with water damage, not just plumbing. You'll need that extra experience to mitigate the water damage.

### 3. Move Important Items Out of the Way

Move electronics, furniture, carpet, and other items away from the water. Start soaking up the water to protect your property from further damage.

### 4. Call A Mitigation Professional

Before calling your insurance company, consult a property damage pro for an assessment and moisture mapping. Avoid making extensive repairs until communicating with your insurance adjuster.

Hire an industry-certified water damage restoration company that works closely with insurance agents and has experience assisting property owners with the claims process.

## Final Thoughts

No one wants to deal with a pipe burst's costly and messy aggravation. To avoid this, take the proper measures to protect your pipes and property. ■

You may contact Phil at [longisland@1tomplumber.com](mailto:longisland@1tomplumber.com), call him at #631.616.9088, or visit the company's website at [www.1tomplumber.com/long-island-ny/](http://www.1tomplumber.com/long-island-ny/).

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## Long Island Chapter Calendar of Events

*Thursday, February 27th - 6:00 to 8:00 p.m.*

*Chapter Membership Meeting  
with Educational Presentation*

*"Proper Maintenance of Wastewater Infrastructure"*

*Half Hollow Hills Library - Auditorium  
55 Vanderbilt Parkway, Dix Hills*

*Thursday, March 20th - 6:00 to 8:00 p.m.*

*Chapter Membership Meeting  
with Educational Presentation*

*"All Things Insurance"*

*Meadowbrook Pointe HOA - Clubhouse  
1100 Corporate Drive, Westbury*

*Thursday, April 17th - 6:00 to 8:00 p.m.*

*Chapter Membership Meeting  
with an Interactive Roundtable Discussion*

*"A Potpourri of Board Issues"*

*Summerfield HOA - Clubhouse  
74 Summerfield Drive, Holtsville*

*Saturday, May 3rd - 8:00 a.m. to 2:00 p.m.*

*Board Leadership Development Workshop  
for Community Association Board Members*

**REGISTRATION REQUIRED**

*Sponsored by Belfor Property Restoration  
and Baldon Group, Inc.*

*Thursday, May 22 - 6:00 to 8:00 p.m.*

*Chapter Membership Meeting  
with Educational Presentation*

*"Boards (and Residents) Behaving Badly"*

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



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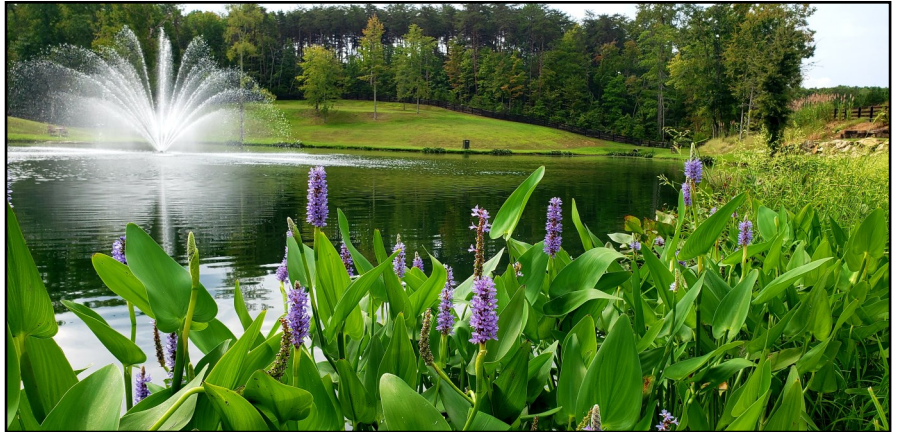
## STORMWATER POND MANAGEMENT: AREN'T NUTRIENTS IN THE WATER GOOD?

By SOLITUDE LAKE MANAGEMENT

Nutrients are a cornerstone of healthy freshwater ecosystems, playing a vital role in fostering fish, micro-organisms, and native plants. However, perhaps due to the word's positive connotation, property managers are often surprised to learn that abundant nutrients aren't always good. Just as ingesting too many vitamins can make you sick, an excess of nutrients can cause harmful water quality imbalances. Like many things in life, moderation is key.

Over time, lakes and ponds become increasingly enriched with nutrients like phosphorus and nitrogen that create fertile conditions for excessive vegetation and algae growth. When it eventually dies and decays, it releases nutrients that fuel new growth. Without intervention, the cycle will perpetually continue until the waterbody fills in with decayed material. This process is called eutrophication—or, put simply, aging.

While nutrient enrichment is normal and may occur naturally over hundreds of years, human activities accelerate the aging process and can reduce a pond's lifespan to just a few decades.



Once a pond is filled in, it can only be restored by dredging out all accumulated materials. Dredging is one of the biggest expenses a community will ever face, but by understanding why nutrient enrichment occurs and how to help slow the process, communities can prolong the need for costly dredging for as long as possible.

During storms, rainwater picks up nutrient-rich materials and substances as it flows over sidewalks, roadways, agricultural land, construction sites, and other developed areas. The water is

*Continued on Page 10*

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Continued from Page 9

diverted to stormwater ponds that are specially designed to prevent flooding and filter out pollutants before the water is released downstream. Most urban ponds, particularly in homeowners communities, are man-made for this purpose.

Some of these nutrient-rich materials include:

- Lawn and garden fertilizers
- Grass clippings
- Leaves and yard debris
- Eroded sediment
- Pet waste
- Septic system runoff
- Trash

Unsightly weeds, slimy mats of algae, and toxic blue-green algae (cyanobacteria) are common signs that your waterbody is over-enriched with nutrients. If water quality tests reveal that nutrients are above desirable thresholds, communities have several solutions at their disposal to help manage them.



First and foremost, property managers can implement impactful changes such as installing more trash bins and pet waste stations around a community, moving designated dog parks further from the vicinity of their ponds, and instructing landscapers to reduce fertilizer use and properly bag grass clippings and lawn debris. Every individual living or working in the vicinity of a waterbody influences its health and these small changes can have a significant cumulative effect over time.

Incorporating these best practices can help amplify the benefits of more impactful solutions:

**Nutrient Remediation**

This involves applying eco-friendly products that bind with or “deactivate” excess phosphorus in the water column and in the bottom sediments so it is no longer available for uptake by weeds and algae. Subsequent water quality testing will allow experts to assess if nutrient levels have been restored to an ideal range.

**Biological Bacteria**

Biological bacteria play a central role in decomposing plant debris and organic materials. Comparable to probiotics for your waterbody, supplementing these beneficial bacteria can help make the decomposition process more efficient and inhibit the accumulation of nutrient-rich muck. These bacteria need dissolved oxygen to thrive, so installing a fountain, surface aerator, or submersed aerator can enhance their activity.

**Mechanical Hydro-Raking**

In cases of significant muck and debris build-up, experts can use a floating barge equipped with a specialized clamshell bucket to physically remove hundreds to thousands of pounds of nutrient-rich material. This can also help restore several feet of depth back to the pond, limiting flood risks.

These strategies are highly effective at targeting excess phosphorus in the waterbody, but it’s also imperative to prevent additional nutrients from invading the ecosystem. Such efforts start outside of the water and can involve

Continued on Page 11



**Paving ♦ Masonry ♦ Concrete  
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Continued from Page 10

residents, landscapers, and other employees.

**Buffer Management**

While many communities desire an unobstructed view around their ponds, it's favorable to maintain a healthy buffer of beneficial vegetation around the perimeter. These plants act as a protective barrier, filtering rainwater and capturing nutrients and debris before they enter the pond. A well-curated buffer should incorporate native plants that densely extend 3-5 feet from the shoreline and receive regular trimming and maintenance.

**Shoreline Restoration**


Pond erosion is not just an eyesore and safety hazard, it allows sediment to build-up in shallow areas around the shoreline. Tree roots, pipes, and other buried equipment can become exposed as sediment deteriorates. Experts can employ bioengineering techniques that physically reshape and anchor the shoreline in place, preventing future collapse and erosion. Sod or vegetative buffers can be installed directly on top to blend in harmoniously with community landscaping.

Nutrients play a major role in the health and appearance of community water bodies, but they are only part of the equation. Maintaining balanced levels of pH, dissolved oxygen, alkalinity, and salinity is essential for clean, weed- and algae-free water. An ongoing management program tailored to your community's specific goals and budget is one of the most effective ways to ensure your waterbody remains healthy, beautiful, and functional for years to come. ■


*If you have questions, or wish to learn more about this topic, please contact SOLitude Lake Management at #888.480.5253 or visit [solitudelakemanagement.com](http://solitudelakemanagement.com).*



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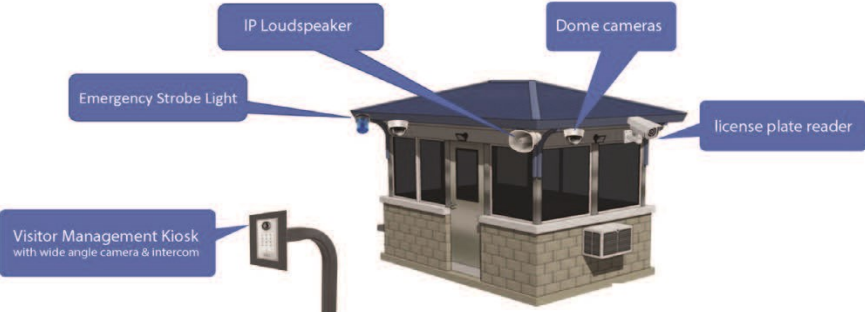


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# CAI Long Island Chapter Educational Seminar - January 30, 2025 - Blue Ridge Condo HOA How to Lower Your Energy Spending

Presented by: Tim Connors, Anthony Corvino, and Patrick Beasley from Slattery Energy Group  
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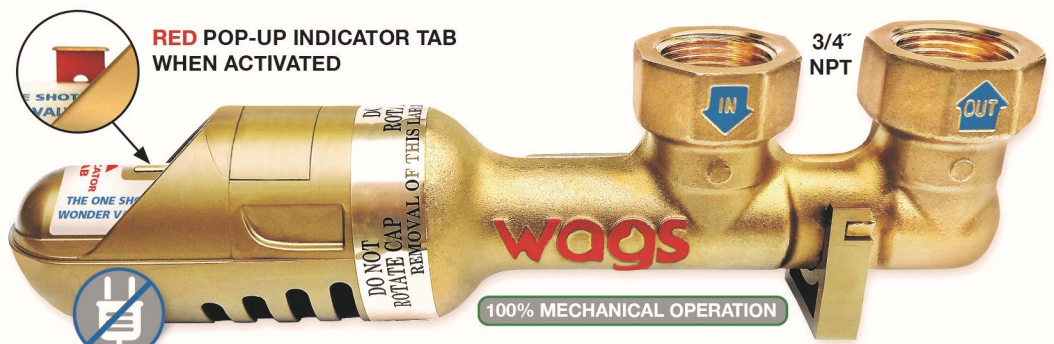
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## THE IMPORTANCE OF INSURANCE FOR CONTRACTORS WORKING WITH HOMEOWNERS ASSOCIATIONS IN NEW YORK STATE

By GINA FARESE, CEO - MARCOR CONSTRUCTION, INC.



At the core of every construction project is the need for insurance. For contractors, insurance is not only a safeguard for the worksite, essential for protecting the property and workers, but also an important requirement from any client.

When working within a Home Owners Association (HOA), there are heightened insurance requirements. Contractors

working in and for communities governed by HOAs face unique challenges that make insurance even more important than typical residential projects. As we know, HOAs have standards that cover entire communities and have different liabilities.

Home Owners Associations typically require contractors to carry higher levels of liability insurance to protect the collective interests of the community. The HOA will require proof of required insurance coverage before permitting any roofing, construction or renovation work to be done. Thresholds for coverage requirements are typically much higher than what many contractors typically carry. This is why during the vetting process, HOA leaders need to request and examine the coverage before awarding the job. Lack of adequate coverage may also prevent the contractor from being able to obtain the necessary permits needed to begin work on the project.

Surprisingly, because many home owners are not aware or uneducated, they hire contractors to perform work on their homes without checking insurance coverage. This exposes them to potential risks should there be an accident or issue with the project down the road.

For example, standard insurance policies may not cover damage to other properties in the community or injuries to individuals

not directly involved in the work. If something goes wrong – a roof is improperly installed, or a worker gets injured – the potential for significant damage, lawsuits, and financial losses increases when the work is done within an HOA community. To avoid these risks, contractors need to maintain a comprehensive insurance policy that includes general liability, workers' compensation and any specific coverage required by the HOA for the project. Unfortunately, the cost to have this coverage is significant, and this keeps many well qualified contractors out of consideration for HOA projects.

The difference in insurance requirements for HOA projects versus individual homeowner projects lies in the scale and scope of potential liability. In an HOA, the contractor's actions could impact more than just one property.

Furthermore, many HOAs will have strict guidelines and requirements for the work being performed. Contractors must have sufficient insurance to comply with these regulations, and the HOA may even require the contractor to name the association as an additional insured party on the policy. This extra layer of protection guarantees that the HOA itself is financially protected in the event of any damage caused by the work.

Let us take the example of a roof installation. One of the key concerns for both contractors and homeowners is the condition of the existing roof. It is essential for contractors to maintain the structural integrity of the roof during the installation process to prevent any issues with warranty claims or future damage.

Before beginning the installation, contractors need to conduct a thorough assessment of the roof to determine if it is in proper condition. They should check for signs of roof damage, leaks, or other issues that could lead to more significant problems down the line. Additionally, contractors should be aware of the roof's age and warranty. Roofs typically have a lifespan of 20 to 30 years. If the roof is not properly installed to manufacturer

*Continued on Page 15*

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*Continued from Page 14*

specifications and code, the installation could end up causing further damage, and this could void the manufacturer warranty or lead to insurance claims.

The HOAs must have a shared responsibility with the homeowners to monitor the roofs in the community and know when the roofs are nearing the end of their useful life so replacements can be planned for and budgeted. Additionally, homeowners in an HOA should look to work with contractors and roofers who have experience with HOAs; they will more easily be able to navigate the process and likely will have the insurance needed.

During installation, if any damage occurs, contractors are responsible for making repairs correctly. Roofers and installers must follow proper installation procedures, local codes, industry standards, and do the work in a way that ensures the roofing material warranty. Local codes are created, unfortunately not always enforced, to prevent improper installation.

For example, improper roofing installation, such as incorrect nail placement, incorrect layering or failing to use high-quality materials, could weaken the roof structure and lead to leaks, buckling or premature failure. Many inexperienced or unlicensed roofers may not adhere to these standards, which can lead to major issues later. If these mistakes occur and cause damage, insurance coverage may not apply. Coverage only applies if the roof was installed according to code, manufacturer specifications, and properly maintained.

Unfortunately, having installed and repaired many roofs, it is shocking to see the blatant disregard for codes and manufacturer standards. We are always fixing these mistakes and sadly, it is the homeowner who pays.

That is why it is crucial that contractors work with experienced roofers who follow the proper building codes, use high-quality materials, and adhere to industry standards.

For HOA communities, following these standards is even more critical. If something goes wrong, the HOA as a whole may be affected, leading to disputes between homeowners, contractors and the association. When contractors fail to follow proper procedures, they expose themselves – and the HOA – to significant legal and financial risks.

One of the key responsibilities of contractors working with HOAs is to ensure that all parties involved understand the risks and responsibilities associated with the project. By sharing information with homeowners and the HOA, contractors can help ensure that everyone knows what to expect, from installation to potential repairs. This can help homeowners and Boards make informed decisions about when to replace their roof, how to choose a qualified contractor, and what insurance they may need to protect themselves and their property.



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Additionally, it is important for contractors to communicate with the HOA to ensure that all work meets the association's rules and regulations. If a contractor is not transparent about their insurance coverage, roofing procedures or other aspects of the project, the HOA may refuse to approve the project or could hold the contractor responsible for any issues that arise. Proper communication and documentation of insurance coverage can go a long way in ensuring the project proceeds smoothly without delays or disputes.

The intersection of Home Owners Associations and contractors in New York State requires careful attention to detail, especially regarding insurance and roofing standards. Contractors who work in HOA communities must carry higher levels of insurance to protect the entire community from potential damage or liability. By understanding these requirements, contractors can ensure they meet the high standards expected by Home Owners Associations while minimizing risks for all parties involved. ■

*For more information, please visit [www.marcorny.com](http://www.marcorny.com) or contact Gina at #631.321.0593 or email her at [Gina@marcorny.com](mailto:Gina@marcorny.com).*

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