

CAI - LI Chapter News

Serving Long Island, New York

Published by the Long Island Chapter of CAI

Issue No. 72 – Spring 2026

CAI LONG ISLAND 2026 TRADE SHOW: IMPORTANT UPDATES FOR ATTENDEES AND EXHIBITORS

By CAI LONG ISLAND TRADE SHOW COMMITTEE

The Trade Show Committee has been hard at work planning for the CAI Long Island 2026 Trade Show, and we are excited to share several important updates designed to enhance the overall experience for both our Board Member attendees and our valued exhibitors.

Attendee Changes:

As part of this year's event, we will be implementing a registration fee for attendees. This decision was made after careful consideration due to a growing challenge we have experienced over the past several years. Like any catered event, we are required to commit to an anticipated attendance in advance. While we fully understand that schedules change and unexpected conflicts arise—whether it's a family commitment, a sporting event, or simply time with family and friends—the number of day-of-event no-shows has increased significantly. In 2025 alone, we experienced approximately 100 no-shows, resulting in a substantial amount of money spent on food and resources that ultimately went unused.

To better manage attendance and reduce waste,

ticket pricing for this year's event will be as follows: for CAI members, tickets will be \$10 when purchased in advance and \$20 at the door; for non-members, tickets will be \$20 in advance and \$30 at the door. We encourage all attendees to register early to take advantage of the discounted pricing and to help us plan more accurately for the event. However, we are pleased to share that **this fee will be credited toward the cost of your holiday party ticket, provided you attend the trade show.** Additionally, as this event is educational in nature for volunteer Board Members, you may wish to review your governing documents to determine whether this expense may be reimbursable through your community's operating budget.

Exhibitor Changes:

We have also implemented changes for our exhibitors to better align with attendee engagement throughout the day. In prior years, we observed that foot traffic on the exhibitor floor tends to decline after lunch,

Continued on Page 4

INSIDE THIS ISSUE:

CAI LONG ISLAND 2026 TRADE SHOW: IMPORTANT UPDATES	1
THE RISING COST OF INACTION	5
PREPARING FOR SPRING RAINS AND SUMMER DEMAND	8
TOP 4 POND COMPLAINTS FROM RESIDENTS (AND HOW TO SOLVE THEM)	10
NEWSLETTER: ARTICLES & ADS	11
WHEN COMMUNITY ASSOCIATIONS SHOULD START THINKING ABOUT CAPITAL PAVING PROJECTS	14
PROTECT YOUR HOME: HOW TO PREVENT WATER DAMAGE	17
CALENDAR OF EVENTS	18

Community Associations Institute — Long Island Chapter

P.O. Box 221, Commack, NY 11725 • 631-882-8683 • info@cai-li.org • www.cai-li.org

CAI National Office 1-888-224-4321 • www.caionline.org



CAI - LI Chapter 2026 Board of Directors

President

Todd Weisbrot
Accredited Property Management

President Elect

Beth Gazes, Esq.
Gallet Dreyer & Berkey, LLP

Vice President

Courtney McDermott
Greenview Properties, Inc.

Treasurer

Lynn Giugliano, CPA
Fuller Lowenberg & Co. CPAs, P.C.

Secretary

James (Jimmy) R. Sutton
Sutton Agency, Ltd.

Past President

Joanna Pawlowska
Max Security USA

Board Members

Jill Colom
CAMCO Services of NY, Inc.

Jennine B. Cullen, Esq.
Taylor, Eldridge and Endres, P.C.

Leonard Kassan
Meadowbrook Pointe HOA

Victor K. Looper, Jr.
Newbrook Gardens Owners Corp

Robert Vulpis
Blue Ridge Condominiums

—

Chapter Executive Director

Christine M. Majid

2026 ANNUAL SPONSORS

CAI Long Island gratefully acknowledges the help and financial support of our 2026 corporate sponsors, without whom our activities would not be possible. All of our sponsors are important players in the community association industry.

GOLD+ SPONSOR

Schroder & Strom, LLP

GOLD SPONSORS

Accredited Property Management
Baldon Insurance Group
Fuller Lowenberg & Co. CPAs, P.C.
Royal Pavement Solutions

SILVER SPONSORS

Bartlett Tree Experts
Belfor Property Restoration
Borg Insurance Agency & Associates
Dymond Industries, Inc.
Greenview Properties
Sutton Agency, Ltd.

BRONZE SPONSORS

Airpros, Inc.
BankUnited
CAMCO Services of NY, Inc.
Gallet Dreyer & Berkey, LLP
Max Security USA
R&M Engineering
Taylor, Eldridge & Endres, P.C.
Western Alliance Bank



#WeAreCAI
www.caionline.org

YOUR COMMUNITY DESERVES THE BEST PROFESSIONALS



Explore CAI Long Island's free Business Partner Directory - https://cai-li.org/Business_Partner_Directory

MOST PAVEMENT DECISIONS ARE MADE WITHOUT THE RIGHT INFORMATION.

That's why so many communities stay stuck in a cycle of short-term fixes and rising costs.

WHAT WE CONSISTENTLY SEE:

- ✘ Repeated repairs with no long-term improvement
- ✘ No clear understanding of pavement structure or lifespan
- ✘ Projects scoped without real field data
- ✘ Budgets driving decisions instead of strategy

HIGH-PERFORMING COMMUNITIES APPROACH PAVEMENT DIFFERENTLY.

-  **UNDERSTAND TRUE PAVEMENT CONDITION**
Make decisions with confidence.
-  **PLAN WITH CLARITY— NOT GUESSWORK**
Align projects with budgets and goals.
-  **ALIGN WORK WITH LONG-TERM ASSET PERFORMANCE**
Protect your investment and extend the life of your pavement.



A smarter approach leads to better outcomes for your community.
Better information. Better planning.
Better results.



STRATEGY. CLARITY. PERFORMANCE.
EVALUATION → STRATEGY → EXECUTION



Let's start a conversation.
631-481-8326
royal Pavementsolutions.com



Proud to support CAI Long Island and the advancement of smarter asset management.





Fuller Lowenberg & Co., CPAs

Proud Supporter of
the Long Island Chapter
Community Associations
Institute

Accounting | Tax | Advisory

200 Motor Parkway, D-24, Hauppauge, NY 11788

631-499-7900 • www.flepas.com

Continued from Page 1

which has often led to early booth breakdowns—something that is discouraged and impacts the overall experience for both attendees and fellow exhibitors. To address this, the exhibitor floor will now be open from 9:00 AM to 1:00 PM. This adjustment is intended to concentrate activity during peak hours and create a more energetic and productive environment for everyone involved.

Exhibitors may begin breaking down at 1:00 PM and are then invited to **join us in the Hilton lobby bar for a drink—first drink on us**. This will allow for a business-to-business networking event from 1:30 PM to 2:30 PM, offering a dedicated opportunity to connect, collaborate, and continue conversations beyond the trade show floor.

We respectfully ask that all exhibitors remain fully set up and actively engaged throughout exhibitor hours. Maintaining a consistent and professional presence on the floor is essential to ensuring a successful experience for all participants.

These updates are part of our continued effort to evolve and improve the trade show each year. We appreciate your understanding and cooperation, and we look forward to hosting another successful and engaging event for our CAI community. ■

Questions? Please email Christine at info@cai-li.org.

Proud Supporter of the
Community Associations
Institute- Long Island Chapter



JAMES F.
SUTTON
AGENCY

BUSINESS & PERSONAL INSURANCE

Specializing in insurance for condominiums, cooperatives and HOAs, Sutton Insurance delivers comprehensive coverage and proactive service to keep your community protected.

143-149 East Main Street East Islip, NY 11730

631-581-7978

www.SuttonIns.com

#DoSuttonAboutIt #TeamSutton

THE RISING COST OF INACTION: HOW INDUSTRY TRENDS ARE ELEVATING CAPITAL PLANNING

By MICHELLE BALDRY, VICE PRESIDENT OF SALES, PE, PRA, RS - RESERVE ADVISORS



Much like business leaders, HOA boards manage financial resources and make strategic decisions that both preserve and enhance the community's value. With personal budgets wearing thin, every decision is under greater scrutiny, from increases in dues to the timing of capital projects. While temporarily limiting assessment increases or delaying projects may seem like a low-risk way to support residents

in the short term, the potential consequences can be far more significant. As a matter of fact, underfunding reserves or deferred maintenance often signals increased risk to insurance providers and mortgage lenders.

Industry Trends are Elevating Reserve Planning

Following the Surfside tragedy, the reserve study landscape has rapidly evolved. From legislation to insurance and lending, the impact is far-reaching. The following states, for example, have passed legislation aimed at ensuring structural and resident safety.

Florida – Now requires reserve studies for buildings with three or more residential stories. These communities are also required to fund reserves at the level outlined in the reserve study, and older buildings must conduct periodic structural inspections.

Maryland – Signed into law in 2022, all condominiums, cooperatives, and certain homeowners' associations are required to conduct periodic reserve studies. These associations are also required to fund reserves at the level outlined in the reserve study.

New Jersey – Signed into law in 2024, condominiums, cooperatives, and certain homeowners' associations are required to conduct periodic reserve studies. They are also required to fund reserves at the level outlined in the reserve study.

Tennessee – Signed into law in 2023, unit owners' associations with \$10,000 or more in common assets are required to conduct periodic reserve studies. The law intends to inform the board of how much

should be set aside in reserves to avoid future assessments. There are currently no statutory funding requirements.

Insurance Trends

Underwriting standards have evolved over the past several years as insurance providers mitigate risks associated with aging infrastructure. What was once a simple verification process is now a thorough review of structural conditions, maintenance history, and financial preparedness. Communities that are unable to demonstrate proactive planning risk greater premium increases, reduced coverage, or difficulty securing a renewal.

Key insurance trends that communities experience include:

1. More Detailed Inspection Requirements – Rather than simply accepting that a reserve study exists, insurers regularly review recommended project timelines and whether structural projects have been completed. Any indication that a structural project is overdue, such as a roof replacement, inherently increases the carrier's risk and likelihood of a future claim.
2. Condition-Based Premiums – Historically, premiums were primarily reflective of the age of a property, building materials used, number of stories, and location. Today, maintenance history, known deferred projects, and the adequacy of reserve funds, which increase the carrier's risk, are often reflected in premiums.
3. Stricter Underwriting Terms – Increased risk is often associated with the terms of renewal. Associations that deviate

Continued on Page 6

WE'RE FOR EVERY TREE.

EXPERT TREE CARE FOR 118 YEARS – AND GROWING.

Cornus Florida. Picea Abies. Quercus Alba. Better known as Flowering Dogwood, Norway Spruce and White Oak, these are three of the thousands of species we specialize in. For 118 years, our family-owned company has brought a rare mix of groundbreaking science, award-winning safety practices, and global resources to every tree and shrub care task at hand. And at the heart of our success are our people – experts who know and champion every tree, no matter the species. Discover how our passion is inspiring one beautiful property after another.

Call **516-334-0648** or visit **bartlett.com/commercial**

PRUNING | FERTILIZATION | CABLING & BRACING
INSECT & DISEASE MANAGEMENT | TREE INSPECTIONS
STORM DAMAGE | LIGHTNING PROTECTION | REMOVALS

**BARTLETT
TREE EXPERTS**

The F.A. Bartlett Tree Expert Company

SCIENTIFIC TREE CARE SINCE 1907

Continued from Page 5

from reserve funding or have a recent history of deferred maintenance are at greater risk of lower coverage limits, higher deductibles, risk-based exclusions, and, in the worst cases, denial of coverage.

Mortgage Trends

Shortly after the Surfside collapse, Fannie Mae and Freddie Mac released new guidelines for securing loans backed by government-sponsored enterprises. Meant to safeguard against safety and structural concerns, the new guidelines place greater emphasis on proper reserve funding, proactive maintenance, and periodic building inspections.

With roughly 70% of conventional loans backed by Fannie Mae or Freddie Mac, the market is highly dependent on traditional lending. When a loan is denied for a condo real estate transaction, the association is at risk of landing on a 'do not lend' list – meaning no buyers will qualify for a government-backed conventional loan until the association sufficiently addresses any issues at hand.

Key mortgage trends that communities experience include:

1. Stricter Reserve Requirements – Lenders often require a recent reserve study and evidence or confirmation of proper reserve funding, which is outlined in the reserve study.
2. Increased Documentation Requests – It is not uncommon to have to provide detailed maintenance and capital project

records, and inspection reports as part of the loan approval process. Lenders often review reserve studies to assess the extent of structural deterioration and potential water infiltration. If project timelines deviate from the study, supporting documents that validate the board's decision may be warranted to continue the loan review process.

3. Impact on Buyer Eligibility – As lenders are hesitant to approve mortgages for condominiums that are deemed high risk, the pool of potential buyers shrinks, impacting residents' ability to close on the sale of their home and potentially impacting property values.

Addressing Insurance and Loan Eligibility Issues

It is becoming increasingly common for boards to address insurance and mortgage lender concerns. While, for good reason, the reality is that, oftentimes, management and the board can lean on their reserve study provider to clarify concerns about reserve funding and deferred maintenance.

In a recent case involving a Midwest-based condo association, the board was unable to complete a brick masonry repair project in 2025, the year in which their reserve study recommended it. Due to weather constraints, the project was scheduled for 2026 instead. A mortgage application was denied due to deferred maintenance. Upon validating the board's decision and confirming that there were no safety or structural concerns, the

Continued on Page 7

The banner features a dark blue background on the left and a yellow background on the right. The CAI logo is in the top left. The main text 'Community NOW 2026' is in large, bold, dark blue letters. Below it, the tagline 'INNOVATE. OPTIMIZE. THRIVE.' is in smaller, dark blue letters. The event details 'CAI ANNUAL CONFERENCE & EXPOSITION' and 'JUNE 3-5 | FT. LAUDERDALE, FLA.' are in yellow text on a dark blue background. A white box in the bottom right contains the call to action 'REGISTER TODAY!' in red text.

community
ASSOCIATIONS INSTITUTE

**Community
NOW** 2026
INNOVATE. OPTIMIZE. THRIVE.

CAI ANNUAL
CONFERENCE
& EXPOSITION

JUNE 3-5 | FT. LAUDERDALE, FLA.

**REGISTER
TODAY!**

Continued from Page 6

lender resumed the mortgage approval process.

Best Practices to Mitigate Risk

As industry expectations continue to rise, boards can position their communities for greater financial stability and resilience against external risks.

1. Prioritize Structural and Safety-Related Projects – Addressing high-risk projects, such as roofs, waterproofing systems, or structural concrete, demonstrates responsible stewardship and mitigates the risk of insurance and loan eligibility concerns.

2. Maintain Adequate Reserve Funding and Keep Your Reserve Study Current – Proper funding reduces the risk of future deferred maintenance and signals financial preparedness. Associations should update their reserve studies at least every 3 years, or sooner if funding levels change significantly or if major projects are deferred or completed.

3. Leverage Your Reserve Study Partner for Clarity and Documentation – When questions arise, oftentimes, your provider can discuss insurance and mortgage-related concerns and provide documentation to assist with renewal and loan processing – keeping the community’s insurance renewals and real estate transactions on track.

Insurance and lending trends will continue to evolve, driving the industry toward a more resilient future. An increased focus on structural integrity and reserves supports a more proactive approach to addressing building deterioration when issues are minor, rather than waiting until they become more complex and more costly to address. Lastly, communities that take a disciplined approach to capital planning will be best positioned to maintain coverage at the most affordable rates, mitigate risks of loan eligibility, and support home values. ■

Questions? Michelle may be reached at mbaldry@reserveadvisors.com.




BELFOR 

PROPERTY RESTORATION

24-7 EMERGENCY HOTLINE
800.856.3333 | 800.800.BELFOR

60 Raynor Avenue
Ronkonkoma, NY 11779
PHONE: 631.964.8900
FAX: 631.964.8901
CELL: 631.478.7824
www.belforusa.com
suzanne.borelli@us.belfor.com

RESTORING MORE THAN PROPERTY



GDB LAW GALLET DREYER & BERKEY, LLP

Gallet Dreyer & Berkey wrote the book on Coop and Condominium Law.

BETH M. GAZES | BMG@GDBLAW.COM SCOTT M. SMILER | SMS@GDBLAW.COM


GDBLAW.COM | 212.935.3131



GREENVIEW PROPERTIES
• Creating great neighborhoods •

Providing professional management services to residential properties across the local area. Our vast resources and extensive industry knowledge make us the right choice for all phases of association management, customer service, and financial reporting. With a single goal of complete satisfaction, a diverse portfolio, and a team of experienced professionals, it is no surprise that our clients receive the highest level of service in the industry.

Courtney McDermott
Director of Association Management
#631-666-4040 x210
cmcdermott@greenviewproperties.com
www.greenviewproperties.com

Ryan Trembley
National HOA & Property Management Group
Vice President
Relationship Manager

C 732-882-5580
RTrembley@BankUnited.com
BankUnited.com

PREPARING FOR SPRING RAINS AND SUMMER DEMAND: SEWER AND DRAINAGE INSIGHTS FOR COMMUNITY ASSOCIATIONS

By VINCENT ACCARDI - VECCHIO CESSPOOL



This Seasonal Transition: From Winter Impact to Spring Evaluation

As Long Island transitions from a colder and snowier winter into spring, community associations have an important opportunity to assess how seasonal conditions may have impacted their sewer and stormwater infrastructure. While many systems may appear to be functioning normally,

underlying issues can develop during winter months and become more noticeable as temperatures rise and usage increases.

How Winter Conditions Affect Infrastructure

Prolonged freezing temperatures, snow accumulation, and repeated freeze-and-thaw cycles can place stress on sewer lines, sewer laterals, storm drains, and catch basins. During these conditions, partial blockages, restricted flow, and root intrusion may worsen. In some cases, sections of pipe may shift or become compromised without immediate signs of failure.

As snow melts and spring rains begin, storm drains and catch basins can become obstructed by sand, debris, and organic material that accumulated over the winter. This can reduce

proper drainage and increase the risk of standing water, localized flooding, or backups that may impact multiple units within a community.



What a Spring Inspection Typically Involves

A spring inspection provides an opportunity to evaluate how these systems are performing following the winter season. A preventative sewer or drainage inspection typically involves assessing flow conditions, identifying blockages or buildup, checking for root intrusion or structural concerns, and evaluating stormwater components such as catch basins and connecting drain lines.

In certain situations, camera inspections may be used to gain additional visibility into the condition of underground piping.

Preventative Maintenance in the Spring Months

Preventative maintenance during the spring months can help address minor concerns before they escalate. This may include routine cleaning or pumping, clearing debris from storm drains, improving water flow through catch basins, and addressing early signs of restriction within sewer lines.

Taking these steps in a planned manner is often less disruptive than responding to emergency situations.

Continued on Page 9



BORG INSURANCE
IS PROUD TO SUPPORT

Community Associations Institute

<p>David M. Borg Sean Bickoff Phone: 631-673-7600</p>	<p>Alexander Borg David H. Borg Email: insurance@borgins.com</p>
---	--

Continued from Page 8

Preparing for Increased Summer Usage

As communities move into late spring and summer, system demand often increases. Warmer weather can lead to higher water usage, more frequent occupancy, and greater strain on shared infrastructure. Landscapers, irrigation systems, and seasonal activity can all contribute to increased flow through sewer and drainage systems.

For properties with food service or mixed-use components, higher activity levels may also impact grease management systems.

Common Signs That May Warrant Attention

Several indicators may suggest a need for inspection or maintenance. These can include slow drainage across multiple units, standing water near catch basins, recurring backups in the same areas, or noticeable odors near drains or common areas.

While these signs may appear minor at first, they can indicate broader system conditions that warrant evaluation.

Planning for the Season

By taking a proactive approach in the spring, community associations can better position themselves for the months ahead. Early assessment and maintenance support system performance, help manage costs, and reduce the likelihood of unexpected issues during the summer season. ■

For questions or to discuss inspection or maintenance considerations, Vincent Accardi can be reached at #631.451.6818 (office), #631.374.9600 (cell), or vinny@vecchiocesspool.com.

**YOUR PROPERTY
WELLNESS EXPERTS**



We help associations maintain physical and financial health through education, ongoing support, and tailored reserve studies.



**RESERVE™
ADVISORS**

Long-term thinking. Everyday commitment.

For a reserve study solution that works for you, contact us at reserveadvisors.com or (844) 701-9884.

TOTAL COMMUNITY MANAGEMENT CORP.



YOUR #1 PROPERTY MANAGEMENT CHOICE!

SERVICING CONDOMINIUMS, COOPERATIVES AND HOMEOWNER'S ASSOCIATIONS
ACROSS LONG ISLAND

“LET US BE YOUR WINNING TEAM”

Ralph LaMagna, Vice President/Owner

RLaMagna@totalmgmt.com

David Goldstein, CMCA President

dgoldstein@totalmgmt.com

Office address: 2375 Bedford Avenue, Bellmore, New York 11710

TOP 4 POND COMPLAINTS FROM RESIDENTS (AND HOW TO SOLVE THEM)

By SOLITUDE LAKE

Imagine walking a prospective resident through your community, pointing out the manicured landscaping, well-maintained buildings, and outdoor amenities. You only get one chance to make a stellar first impression, so the last thing you want them to see is a neglected pond. Even if everything else is on point, few things are as distracting as algae, crumbling shorelines, and “rotten egg” odors emanating from your waterbody.

You work hard to maintain your property, and your waterbody should reflect that same level of professionalism and care. Recognizing common pond issues—and how to address them—can help prevent minor complaints from escalating into alarming, costly, or dangerous concerns.

The Shoreline Looks “Ugly”

CAUSE: Most community waterbodies are man-made to collect and divert water during rainstorms. Soil naturally deteriorates over time, but maintaining turf to the water’s edge, mowing too close, and frequent foot traffic can accelerate deterioration.

SHORT-TERM RISKS: Brown or cloudy water is a common sign of erosion. When shoreline soil deteriorates, it can remain suspended in the water column. Patchy grass and exposed tree roots are also subtle indicators.

LONG-TERM RISKS: Shoreline deterioration increases the risk of shoreline collapse, injuries, and even potential lawsuits. Sediment accumulation can also reduce a stormwater pond’s capacity to hold water, leading to dangerous flooding during heavy storms. Moreover, a loss of valuable waterfront



square footage also impacts property values. A study by the U.S. Geological Survey suggests these losses could be as high as \$10,000 per linear foot of property ¹.

SOLUTION:

Healthy waterbodies start at the shoreline. Cultivating a buffer of native vegetation can help stabilize soil and deter foot traffic. In more advanced cases, shoreline

Continued on Page 13

 **BALDON**
INSURANCE GROUP

IS THE PROUD
GOLD SPONSOR OF THE



WE SPECIALIZE IN INSURING CONDOMINIUM ASSOCIATIONS,
APARTMENT COMPLEXES & COMMERCIAL REAL ESTATE EXPOSURES.

TOM DONOHUE • 631-289-8822 EXT. 104 • MOBILE 516-857-9384
1 SOUTH OCEAN AVE • SUITE 206 • PATCHOGUE • NY 11772
WWW.BALDONGROUP.COM



**ACCREDITED PROPERTY
MANAGEMENT**
REAL PROPERTY MANAGERS

(631) 270-3000

info@accreditedpm.com

www.accreditedpm.com

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

Interested in advertising with us? Let us know!

If you would like to reserve space in the next newsletter, just let us know the preference of your ad space:

- Business card size ad in color \$200
2.5" x 3.75" in b&w or color
- Quarter page ad in color \$400
3.75" x 5.0" in b&w or color
- Half page ad in color \$750
5.0" x 7.5" in b&w or color
- Full page ad in color \$1,400
7.5" x 10.0" in b&w or color

Annual pre-paid packages are available offering a 10% discount and include placements in 4 continuous issues.

Do you have an ad ready now? If so, send it along and we will keep it on file until needed. Any questions, please let us know.

CAI Long Island Chapter

Educational Seminar - February 18, 2026 - Half Hollow Hills Library Annual Meetings, Special Meetings, & Notices – a Refresher for Best Practices

Sponsored by Quinton Insurance

Featuring: Beth M. Gazes, Esq., Associate - Gallet Dreyer & Berkey, LLP
and Scott M. Smiler, Esq., Partner - Gallet Dreyer & Berkey, LLP



IMPACT

Real Estate Management, Inc.

30-30 Northern Blvd., Suite 402
Long Island City, NY 11101
Phone: (516)504-6399



Continued from Page 10

restoration may be required. Bioengineered shorelines are the gold standard due to their lasting stability and aesthetics.

The Pond Smells Bad

CAUSE: Foul odors are typically caused by bottom muck—decomposing organic material that accumulates in low-oxygen conditions. As muck breaks down, anaerobic bacteria release gases.

SHORT-TERM RISKS: In addition to bad smells, muck can cause cloudy water and create a slippery bottom around the perimeter.

LONG-TERM RISKS: Foul-smelling, cloudy water isn't just an aesthetic issue; one study found that just a 3-foot decrease in water clarity resulted in a loss of nearly \$700 per foot of shoreline frontage². As muck continues to accumulate, a stormwater pond becomes shallower, increasing flood risks during rainstorms. Dredging may become the only option to restore its original depth, but such projects come at a steep price.

SOLUTION: Fountains and aerators help increase oxygen levels, allowing bacteria to decompose muck more efficiently. Consistent circulation also prevents gases from building up. Likewise, an advanced solution called TryMarine is designed to break down nutrient-rich muck and increase oxygen in bottom sediments. This solution can help reduce pond nutrients by 50% or more.

The Water Is Green

CAUSE: Green water is typically caused by algae or nuisance aquatic weeds, which thrive in nutrient-rich environments. Nutrients often enter the water in the form of fertilizers, pet waste, and organic debris.

SHORT-TERM RISKS: In addition to complaints, stringy weeds and mats of algae can also clog vital stormwater pipes and equipment.

LONG-TERM RISKS: Certain types of algae, such as cyanobacteria, can produce toxins that could harm people, pets, and wildlife. In fact, homes adjacent to lakes with frequent cyanobacteria blooms sell for 22% less than those on clear lakes³.

SOLUTION: Nutrient management is necessary for long-term prevention. Lanthanum-modified clay is an eco-friendly solution that binds with and “deactivates” nutrients so they can no



longer fuel nuisance growth. TryMarine may also be used to break down any muck.

The Fountain Isn't Working

CAUSE: Fountains and surface aerators play a critical role in water quality, but they're vulnerable to clogging from aquatic weeds, lawn debris, or trash like plastic bags.

SHORT-TERM RISKS: Motors can overheat and water quality can become imbalanced due to a lack of circulation and oxygenation.

LONG-TERM RISKS: Without intervention, equipment can become permanently damaged and require replacement well before the end of its expected lifespan.

SOLUTION: Routine inspections, seasonal maintenance, and proactive aquatic weed management help protect equipment. Installing trash receptacles near waterbodies and using responsible landscaping practices like bagging leaves and debris can further reduce clogging issues.

When you're juggling countless responsibilities, it can be easy to overlook smaller pond issues. Working with Aquatic Experts who specialize in year-round preventative maintenance can allow you to focus on maintaining a desirable, high-value property without water-related complaints. ■

SOURCES:

- 1 Coastal Erosion of Southern Lake Michigan | U.S. Geological Survey
- 2 Lakeshore Property Values and Water Quality | Mississippi Headwaters Board, Bemidji State University
- 3 Bloom and bust: Toxic algae's impact on nearby property values | Ecological Economics

You may contact Lynda at lynda.maschue@solitudelake.com, or visit the company's website at www.solitudelake.com.



WHEN COMMUNITY ASSOCIATIONS SHOULD START THINKING ABOUT CAPITAL PAVING PROJECTS

By DAVID WALSH - ROYAL PAVEMENT SOLUTIONS



For many community associations across Long Island, pavement tends to be one of those things that doesn't get much attention until it starts becoming a problem. As long as residents can drive on it and park on it, it often stays in the background. But once cracks spread, potholes develop, or drainage issues start

showing up, the conversation can quickly turn into a much bigger—and more expensive—discussion.

One of the questions property managers and board members often face is knowing when a parking lot or roadway has moved beyond routine maintenance and into capital improvement territory. Surface repairs like crack filling, sealcoating, and isolated patching absolutely have their place, and when done at the right time they can extend the life of pavement significantly. The challenge is knowing when those repairs are preserving the asphalt—and when they are simply delaying the inevitable.

In many communities, we see associations spend money year after year addressing the same areas over and over again. At some point, the cost of repeated repairs starts approaching what a properly planned capital paving project would cost. When that happens, continuing to patch the same failures often becomes more expensive in the long run than stepping back and addressing the pavement correctly.

A good way to look at it is this: when repair costs begin approaching 25 to 30 percent of replacement cost, it usually makes sense to at least start evaluating larger options. Every property is different, but having that conversation early often



gives associations more control over timing, budgeting, and project planning.

Why the RFP Process Matters More Than Most People Realize

One of the biggest issues with capital paving projects is that the quality of the project often starts with the quality of the RFP.

Too often, boards or managers send out a request that simply says something like “mill and pave parking lot,” and then wonder why the bids come back all over the place. The reality is that asphalt pricing can vary dramatically depending on what each contractor believes is included. If the scope is not clearly defined, every bidder may be pricing a completely different project. That can create a situation where proposals look impossible to compare.

One contractor may assume minor surface repairs. Another may include full-depth patching. Another may account for drainage improvements. Another may not. On paper it may appear that one contractor is simply more expensive, when in reality they may be including work that others are leaving out. That is why the front-end planning matters.

Before putting a project out to bid, associations should clearly identify:

- What problems they are trying to solve
- Which areas are failing
- Whether drainage is part of the issue
- How long they expect the repair to last
- Whether the work needs to be phased to reduce resident disruption

The clearer the project is defined upfront, the more accurate the

Continued on Page 16

LIVE REMOTE GUARDING FOR HOA GATE ENTRANCES

**SUBSTANTIAL COST SAVINGS
WITHOUT COMPROMISING SECURITY**

CAI Long Island Chapter

Educational Seminar - March 19, 2026 - Meadowbrook Pointe HOA Board Member Round Table: Practical Solutions for Co-ops, Condos & HOAs

Sponsored by Accredited Property Management

Featuring: CAI Long Island's Chapter Business Partners



Continued from Page 14

pricing becomes and the fewer surprises show up later.

Not Every Parking Lot or Roadway Needs the Same Solution

One of the biggest misconceptions in paving is that every lot can be handled the same way.

Two communities may look similar from the surface, but once the work begins, the underlying conditions can be completely different. Existing asphalt thickness can vary from one section of a property to another. Some areas may have a stable base, while others may have years of water infiltration underneath that have weakened the structure below. That is why a site visit from an experienced contractor matters.

Sometimes a property may only need targeted repairs and resurfacing. Sometimes it may need milling. Sometimes it may require reconstruction in isolated areas. And sometimes the real issue is not the asphalt at all—but drainage. The goal should never be to recommend more work than necessary. The goal should be identifying what the pavement actually needs so the association can make an informed decision. That is where experience becomes valuable—not just in doing the work, but in helping communities avoid spending money in the wrong places.

Looking Beyond the Lowest Number

Every board understandably wants to be responsible with community funds. That often means looking closely at the lowest proposal. But in paving, the lowest number is not always the lowest cost.

- A lower proposal can sometimes mean:
- Less asphalt installed
- Fewer base repairs included
- Limited site preparation
- Shorter workmanship coverage
- Important exclusions hidden in the fine print

The true cost of a paving project is not what it costs this year—it is what it costs over the life of the repair. A project that costs slightly more upfront but lasts several years longer can often be the better financial decision for the association. That is why comparing proposals should never be just about price. It should be about scope, longevity, and overall value.



Matthew P. Scheiner, PE
mscheiner@rmengineering.com

- Civil Engineering
- Site Development
- Traffic Engineering & Transportation Planning
- Waterfront Planning & Design
- Water & Wastewater Engineering

50 Elm Street Huntington, NY 11743 • Office: (631) 271-0576
www.rmengineering.com

Planning Ahead Creates Better Outcomes

The associations that usually have the best paving outcomes are the ones that start planning before the pavement reaches failure. When a board has time to evaluate options, review bids carefully, and budget properly, the process becomes much smoother. It also allows projects to be scheduled at the right time rather than being rushed because of a worsening safety issue. Good paving projects rarely happen by accident. They usually happen because someone took the time to ask the right questions early.

A Better Approach to Capital Paving

For community associations on Long Island, capital paving projects can feel overwhelming. But with the right planning and the right guidance, they do not have to be. The most successful projects usually come from a straightforward approach: understand the condition of the pavement, define the scope clearly, compare proposals carefully, and make decisions based on long-term value—not just short-term cost. When that happens, associations are not just replacing asphalt. They are protecting the long-term value of the property.

Final Thought

The goal is not simply to pave what looks bad today. The goal is to make informed decisions that protect the community's long-term investment and avoid unnecessary spending.

When the project is properly scoped, competitively bid, and thoughtfully phased, capital paving projects can add significant value, improve safety, and enhance the overall appearance of the property for years to come.

For boards and managers here on Long Island, taking the time to plan the process correctly upfront almost always pays dividends later. ■

If you would like more information, please contact David at #844.777.7924 x700 (office), or #516.659.7491 (cell), or via email at david@royalpavementsolutions.com or visit the company's website at www.royalpavementsolutions.com.



Western Alliance Bank
Bank on Accountability®



Jamie Kay Redden, *EBP*®
Vice President, Association Financial Partner for NJ, NY, & PA
M (724) 910-6304 | Toll-Free (888) 734-4567 | westernalliancebank.com
Remote Office, New Oxford, Pennsylvania 17350
Western Alliance Bank - Alliance Association Banking, Member FDIC.
RANKED AS A TOP U.S. BANK IN 2024 BY AMERICAN BANKER AND BANK DIRECTOR.

PROTECT YOUR HOME: HOW TO PREVENT WATER DAMAGE FROM TOILET FAILURE

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



Toilet malfunctions, particularly clogs and overflows, are among the leading causes of water damage. And since there's a pretty good chance you're reading this newsletter on the throne, consider this your perfectly timed reminder to keep your toilets in check. Regular maintenance and a watchful eye can help prevent many plumbing problems.

When You've Gotta Go, You've Got to Go

If your toilet is acting up when flushing, don't wait too long to call a pro. A clog or overflow can quickly escalate. The worst water disasters happen for two reasons:

1. Someone chooses to ignore it or call a professional in time, and
2. The issue isn't visible on the surface and continues to spread or worsen until it's too late.

Follow these plumbing protection tips to avoid costly water damage from toilet mishaps:

Reduce the Chance of Toilet Tantrums

Take a bit of time now to test your toilet is in working order. Pay special attention to what's happening with it.

Test & Maintain Your Toilets

Lift the toilet tank lid and watch a full flush cycle. The bowl and tank should refill completely without disruption. The internal parts should move smoothly, and nothing should look corroded, sluggish, or worn out. If any gaskets or seals look compromised, it's time to consider replacement.

Hear a gurgling sound when you flush? It's a sign that something is blocking your pipes. Minor clogs can often be cleared with a plunger or auger, but if that doesn't work, phone a friend.

PRO TIP: If it looks like your toilet is about to overflow during your test, immediately lift the float device under the tank lid. The float device is often a plastic gray or black piece, and it may be located near the toilet handle. This is a quick way to temporarily stop the supply of more water to the tank, preventing water damage from a toilet malfunction. Keep holding it up to reduce the risk of further clogging. Turn off the water supply valve located below the toilet until the clog has been cleared.

Check the Water Supply Line

Look at the water supply line. Be sure that the water line can be turned off easily if necessary. For older valves that have screw mechanisms, it may be harder to turn them off. If these are leaking, they likely need to be replaced. It is better to replace them with a simple ball valve, which is easier to turn off. Your toilet's water supply can be shut off by turning the water supply line valve – located under the toilet, on the wall, or on the floor – clockwise (to the right).

Seal the Bottom Edge of Your Toilet

Another way to avoid water damage under the floor is to keep the toilet caulked around the bottom. Water can seep under the floor from a slow leak, condensation, or an overflow. For those who own a condominium, water damage can spread to a neighbor's ceiling below and cause expensive problems. If the toilet base is well caulked, but your floors are still wet or warping, or your toilet is wobbly, you might have a broken flange or need to replace the wax ring.

Guarding the Throne

Just a few minutes spent checking your porcelain potty today can save hours—and thousands of dollars—tomorrow. A little maintenance, timely fixes, and knowing how to shut off the water can turn potential water disasters into minor inconveniences. Treat your toilet like the throne it is: spot trouble early, act fast, and protect your Long Island property from water damage. ■

If you discover that your toilet has a more serious problem, please contact Phil at #631.823.2590, via email at longisland@1tomplumber.com or visit his company's website at www.1tomplumber.com/long-island-ny.

Leadership is about making others better as a result of your presence and making sure that impact lasts in your absence.

CAMCO
SERVICES OF NY, INC.
info@camcoservicesny.com

...because not all property managers are created equal

*Please welcome our new
Business Partners!*

Briguglio Quality Cuts Landscaping
Jerry Keeley briguglioqualitycuts@hotmail.com

Dubner Landscape Management
Scott Cohen scohen@dubnerco.com

Elite Restoration & Construction
Inga Dinardo inga@elite2therescue.com

G. Smith Electric
George Smith gsmithelectric@hotmail.com

Royal Pavement Solutions, LLC
David Walsh david@royalpavementsolutions.com

Spartan Restoration
Todd Osani tosani@spartanrestoration.com

TRC Companies
Sean Mongan smongan@trccompanies.com

**Long Island Chapter
Calendar of Events**

Thursday, May 21st - 6:00 to 8:00 p.m.
Chapter Membership Meeting
with Educational Presentation
“Capital Improvements”
Fairfield at St. James HOA - Clubhouse
1 Fairfield Drive, St. James

Thursday, June 18th - 6:00 to 8:00 p.m.
Chapter Membership Meeting
with Educational Presentation
“Hot Topics in Insurance”
Meadowbrook Pointe HOA - Clubhouse
1100 Corporate Drive, Westbury

Thursday, July 23rd - 6:00 to 8:00 p.m.
Chapter Membership Meeting
with Educational Presentation
“Key Legislation for Boards to Consider”
Summerfield HOA - Clubhouse
74 Summerfield Drive, Holtsville

Tuesday, July 28th - 6:00 to 8:00 p.m.
B2B Networking Event...
for Business Partners Only
One10 Restaurant
569 Broadhollow Road, Melville



Paving ♦ Masonry ♦ Concrete
Drainage ♦ Potholes



Call or email for a free consultation
631-265-5550 - info@taylor-eldridge.com

A Proud Sponsor of CAI - Long Island 2026

CAI Long Island Chapter Educational Seminar - April 23 2026 - Blue Ridge HOA Pest Control – Inside and Out

Sponsored by our 2026 Annual Silver Sponsors: Bartlett Tree Experts, Belfor Property Restoration, Borg Insurance Agency & Associates, Dymond Industries, Inc., Greenview Properties, and the James F. Sutton Agency

Featuring: Rick Daniels, Vice President - Bartlett Tree Experts,
Ryan Wood, Owner and Jason Hansen - Woody's Exterminating Inc.



Property tax relief is our Bread & Butter



SCHRODER & STROM, LLP

REAL ESTATE TAX COUNSEL

114 OLD COUNTRY ROAD • SUITE 218

MINEOLA, NEW YORK 11501

P: (516) 742-7430 • F: (516) 742-7433

E: LAWFIRM@NYTAXREVIEW.COM

W: WWW.NYTAXREVIEW.COM

PRIOR RESULTS DO NOT GUARANTEE A SIMILAR OUTCOME

**Our expert attorneys can help save you 'bread'
and put more 'dough' back into your pocket.**

Save the Date!

**2026 TRADE
SHOW**

HUNTINGTON HILTON

Saturday - October 17th