

New PCAM Designees

Community Associations Institute (CAI) has granted four professionals of the Washington Metropolitan Chapter with the Professional Community Association Manager (PCAM) Designation.

- Sharon Corum, Sequoia Management Co., Inc.
- Patrick Gloyd, Property Management People, Inc., AAMC
- Sandy Swarr, Montgomery Village Foundation
- Thomas Willis, Zalco Realty, Inc.

City of Alexandria Homeownership Fair

Lucia Anna "Pia" Trigiani, Troutman Sanders LLP and Crystal Danielson, WMCCAI Executive Vice President attended the 9th Annual City of Alexandria Homeownership Fair and presented an educational session on resale disclosure requirements for condominiums and homeowners associations.

Providence District, Fairfax County, Self Managed Association Program Theresa Swan, PCAM, Community Association Underwriters and Steven Wright, PCAM attended the Self Managed Association Program for the Providence District of Fairfax County hosted by District Supervisor Gerry Connelly. Theresa Swan presented information about management and educational resources during the program.

Expansion

C.A. Lindman Inc. Teams Up With Gerald Valente C.A. Lindman, Inc. announces the formation of Valente/C.A. Lindman LLC, a diversified contracting company specializing in structural repairs, strengthening, waterproofing, exterior façade restoration, and grouting. C.A. Lindman, Inc. will continue to serve the metropolitan Washington area, while Valente/C.A. Lindman, Inc. will serve the New York metropolitan area.

BB&T Completes Acquisition of Equitable Bank BB&T Corporation recently completed its acquisition of Wheaton, Md.-based Equitable Bank, expanding BB&T's presence in several Maryland suburbs of Washington, D.C.

Legum & Norman, Inc. Announces Chicago Acquisition Legum and Norman, Inc. announces an expansion into the Chicago market with the acquisition of the suburban Chicago operation of Sudler and Company.

Contracts Awarded

Vista Management Co., Inc. welcomes the following new communities: Aspenwood Townhouse Association, Townes of Gloucester Condominium Association, and Bradley House Condominium Association.

Mail your information to People & Places/Quorum™, WMCCAI, 7700 Little River Turnpike, Suite 404, Annandale, VA 22003, submit by fax at (703) 941-1740, or e-mail to : publications@caidc.org.

LEGISLATIVE UPDATE

Virginia General Assembly Addresses Insurance Deductible


By Lucia Anna "Pia" Trigiani

During the 2003 session of the Virginia General Assembly, legislators addressed the issue of insurance deductibles for condominium unit owners associations. House Bill 2213 was introduced on the recommendation of the Virginia Legislative Action Committee of Community Associations Institute. The Bill was signed by Governor Mark Warner on March 16, 2003 and will become effective July 1, 2003.

The Bill amends current insurance provisions of the Condominium Act. Like many provisions of that statute, these new statutory provisions are applicable *except to the extent the condominium instruments provide otherwise*. For that reason, before concluding that these new statutory provisions are applicable, it is necessary to make a preliminary inquiry about what the condominium instruments say about the responsibility for paying the insurance deductible. If the condominium instruments already address responsibility for the insurance deductible, these new statutory laws will likely not apply. If condominium unit owners associations wish to make these provisions applicable, it may be necessary to amend the condominium instruments to incorporate the statutory provisions.

With this statutory change, the insurance deductible under a master casualty policy is paid by the unit owners association if the cause of the

damage originated in or through the common elements or an apparatus located on the common elements. A unit owner is responsible to pay the deductible if the cause of the damage originated in or through a unit or any component of a unit. Perhaps the most significant aspect of this statutory change is that assignment of responsibility for the deductible is *without regard* to whether the unit owner was negligent.

In seeking this amendment to the Act, the goal of the Virginia Legislative Action Committee was to address a growing problem arising out of changes in the insurance market, which have made low deductible policies either unavailable or available only at a steep price. This legislation presents a major philosophical shift in the approach to insurance for condominium unit owners associations. While it has limited applicability, boards of directors and those who advise them on these matters are cautioned to give careful reading to the condominium instruments in order to determine the extent to which the statute applies. 

Pia Trigiani is a partner in the Tysons Corner office of Troutman Sanders LLP. Pia chairs the Chapter's Legislative Council and serves as a member and registered lobbyist for the Virginia Legislative Action Committee of Community Associations Institute.

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