

## Janet Howard

**From:** Directors Choice, LLC [janeth@directorschoicellc.com]  
**Sent:** Friday, July 15, 2011 1:30 PM  
**To:** janeth@directorschoicellc.com  
**Subject:** News from Directors Choice, LLC

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## Directors Choice, LLC Newsletter July 2011 Tip of the Month

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Issue: #11

July/2011

Dear Janet,

This is the eleventh in our series of monthly tips for Association Directors and members. If you missed any of our previous publications, please feel free to visit our website where we have all of our tips saved. You can also click on the "Previous Tips" button in the box to the left to be re-directed to that section of our web site.

This month we are excited to have an article from AmeriDry in our "Vendor Spotlight" Section. They offer great services for disaster clean-up such as water extraction, mold remediation, and even flooring installation. Feel free to click on the logo in their article to be re-directed to their web site if you wish to learn more about them. Also, the next time you stop by our office, grab a piece of chocolate from the candy jar- courtesy of AmeriDry!

We hope these tips are useful to you. If you would like us to

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discuss another topic, please write to us and let us know. We would love to hear from you!

## TIP OF THE MONTH

### Collections 901

We have discussed a lot of different options for dealing with your collections issues in previous newsletters. As all of you know, it is our position that associations should not sit and wait for the banks to take care of their delinquent owners. We recommend all our boards be proactive in the interests of your paying owners and make every effort to collect unpaid fees as quickly as possible.



We understand that sometimes it is not in the best interests of the association to try to rent a unit. Perhaps you have taken the owner to foreclosure and even have title to the unit. When you open the door to the home you find that the previous residents took all the appliances, blinds, fixtures, cabinets, and even the Kitchen sink! If you do not feel you will re-coup your money from the legal fees to take the unit in addition to the costs to remediate the unit by renting it, we have read about another option. It is called "Reverse Foreclosure."

Our company has not yet assisted an association in completing a Reverse Foreclosure and we absolutely recommend you speak with your attorney before considering it. In a Reserve Foreclosure, the association takes title to the unit and then immediately quit claims the title of the unit to the Bank. (The Bank must have the unit under foreclosure as well). The association is then entitled to its statutory cap of 1% of the original mortgage or 12 months of past due association fees, whichever is less. You can also still take the previous owner through a collections process to re-coup the additional money you would write off.

We think this is an interesting option and certainly a good one to consider in the interests of transferring the delinquent account into the hands of a paying owner.

Again, talk with your association's attorney- and good luck!

## HURRICANE PREPAREDNESS

## What to do for your Elevator

Scott Howard is one of the owners of Directors Choice, LLC and is also a Certified Elevator Technician with Taylor Elevator Corp. He is happy to provide the following information regarding preparing your elevator for a hurricane:



Once you have received a hurricane warning and you know a hurricane will hit your area within the next 48 hours, here is what you need to do for your elevator:

- 1- Send the elevator to the top floor. If the elevator is at the top floor, the cab will be more protected from flood waters.
- 2- Make sure no one is in the elevator, then turn the elevator off at the main disconnect in the machine room. This is a giant switch.
- 3- If you are uncomfortable turning off the elevator, call the company that services your elevator and ask them to send a technician out to do it for you. Try to let them know a day ahead of time.
- 4- The elevator should not be used at all during the course of the storm.
- 5- Once the storm has passed and the electricity has been fully restored to the entire property and there are no power surges, you can turn the elevator back on at the main switch.
- 6- If the elevator does not work when turned back on, contact your service company to troubleshoot.

Please feel free to contact us with any questions or concerns. You can also click on the picture above to be re-directed to the Hurricane Preparedness section of our web site. There are a lot of great resources there to help you prepare your home and community.

## VENDOR SPOTLIGHT

### AmeriDry

Here at AmeriDry, we are often asked about the procedures we follow

when doing emergency water extraction. Below are some explanation of the methods we use and some tips that may help homeowners minimize their loss or damage.

*Before we arrive:*

- The first step in avoiding water damage is to stay up on any preventative maintenance that may be necessary. Some of the common causes of flood damage in a home come from washer hoses, faulty dishwashers, toilets and tubs overflowing, etc. In fact, one of the top causes of water damage occurs when a water heater that has exceeded its life expectancy decides to leak. Homeowners should replace their



water heaters based on the recommendations of a licensed plumbing contractor. This is typically every eight years or so. If you notice a leaky pipe or anything else that looks suspicious, take care of the problem right away. It's less expensive to deal with an issue while it's still a small problem instead of waiting for it to become a minor catastrophe.

- Be sure to stop the water source. Shut off the water to your home and contact us right away. The sooner we arrive the quicker we can get your home back to a pre-loss condition. Also, contact a licensed plumbing contractor to fix the issue.
- Be sure to close all your windows and run your air conditioning. Your air conditioning system is a huge dehumidifier and acts as your best friend when you're trying to dry out your home.
- Be sure to use extreme caution. Do not touch or operate electrical outlets or appliances.
- Until we can arrive to begin the extraction and drying process, place plastic or aluminum foil under the legs of your furniture to protect your carpet or flooring from stains. This will also minimize any damage to your furniture. Once we're on the scene, we will elevate your furniture with the use of foam blocks.
- If possible, remove any excess water by mopping it or blotting it up with towels. Also, remove any throw rugs from the affected area.

*When we arrive:*

- We will begin water extraction right away with our industrial extraction equipment. Furniture will be moved and placed on foam blocks. When most of the standing water is extracted, the carpet is pulled back and the wet padding is removed. This is an important step because the carpet padding acts as a sponge. Although the carpet may feel dry on top, the wet padding will encourage mold growth. Removing the padding accelerates the drying process and reduces any chance of future mold growth. Once the padding is removed, we will do another extraction to remove any remaining water. If the water intrusion is minimal or it is not practical to remove the padding, we may use another technique called "floating" the carpet which involves injecting a flow of air between the layers of the carpet and pad.
- Another important step taken by our technicians is the removal of any affected baseboard and toe kicks. If damp or wet baseboards are not removed, mold growth can occur behind the base and become a problem. Removing the baseboard also accelerates the drying process. When water intrusion reaches kitchen or bathroom cabinetry, it's important to remove the toe kicks. This will allow air flow into the cavity and accelerate drying time.
- Our techs will typically spray some antimicrobial agents in the affected areas, further decreasing chances of mold growth.
- One of the last steps taken is the set up of drying equipment. We use industrial dehumidifiers capable of drying out large areas. Floor fans called "air movers" will be placed throughout the affected area in clockwise position to create a

vortex of air movement, allowing for a quicker drying time. By utilizing the proper drying formula, we minimize the amount of equipment needed and reduce the duration, thus minimizing the cost of the drying process. A homeowner can typically expect the equipment to run in the unit for three to five days. A technician will stop in daily to check on the equipment and take readings to ensure the property is drying properly.

- At this point, our technicians will begin to wrap up the visit by completing the customer paperwork and gathering insurance/payment information. To make the process easier for the customer, we will work directly with an insurance adjuster if necessary.

Hopefully, you will never have to experience water damage in your home. But if an event does occur, we're confident these tips and explanations will help you cope with the issue and give us a head start on getting your home back to normal. If we can be of any assistance or if you would like a free presentation for your community, please contact AmeriDry @ (239) 225-1379.

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**Directors Choice LLC** is a Naples, Florida based Community Association Management company working with condominium and homeowners' associations. We provide a full range of financial, consulting, and management services to our clients.

If you feel we can be of service to your association in any way, please do not hesitate to contact us.

**Sincerely,**  
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